Oracle Financial Services Basel Regulatory Capital Analytics

User Guide

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Oracle Financial Services Basel Regulatory Capital Analytics User Guide, Release 6.1.2.0.0

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Preface

Intended Audience

Welcome to Oracle Financial Services (OFS) 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

- OFS_Basel_Regulatory_Capital_Analytics_V6.1.2.0.0OFSAAI73220OELRHELOra11gR2Installation Manual
- OFS_Basel_Regulatory_Capital_Analytics _v6.1.2.0.0_Admin Guide
- Quality edits excel sheet generated by FFIEC 101 – US III Final Rule should be used for e-file upload.

Prerequisites

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 6.1.2.0.0 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 What's New in this Release

In OFS Basel Regulatory Capital Analytics Release 6.1.2.0.0, the application is enhanced to cover the changes to the FFIEC 101 templates published by the federal agencies as a result of the US Basel III guidelines.

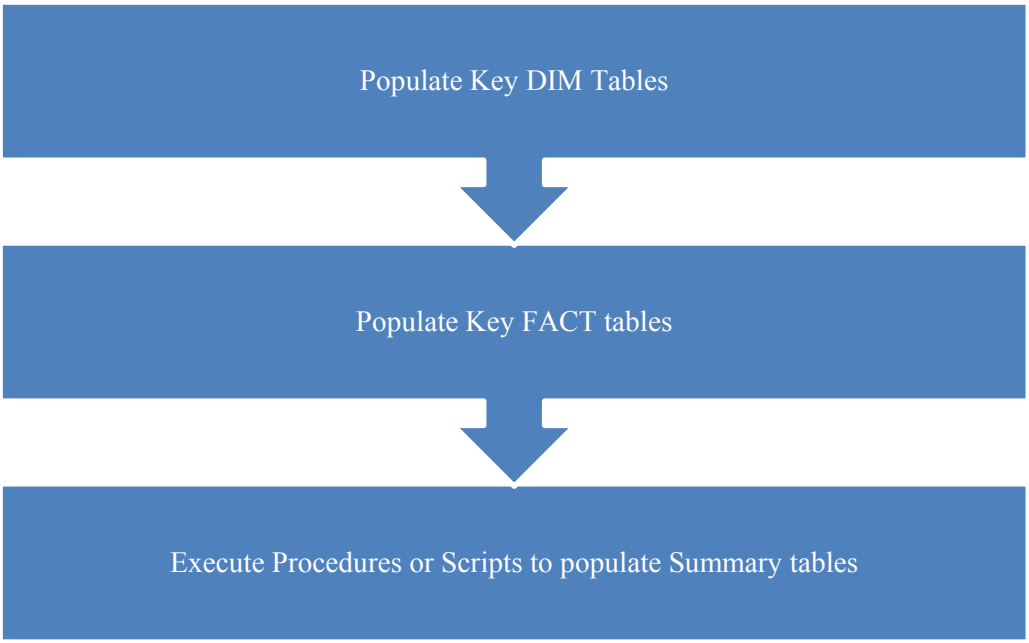
In this release, the Electronic Submission for FFIEC 101 is enhanced to support March 2014 reporting templates. The release also supports the reconciliation between FFIEC101 and FRY 9C, Call 31, Cal l41 reports.

Note:

This release of OFS Basel Regulatory Capital Analytics Release 6.1.2.0.0 will be invalidating the Basel II Electronic Submission template and the new release supports FFIEC 101 March 2014 templates. For more information on the list of tables that are invalidated refer OFS Basel Regulatory Capital Analytics V6.1.2.0.0 Installation Manual.

Chapter 2 Understanding Data Population

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



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

2.1 DIM Table Population

The following dimension tables need to be populated in the following order:

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	DIM_STRESS
19	DIM_PARTY_TYPE
20	DIM_PARTY
21	DIM_ SCENARIO
22	DIM_ACCT_STATUS
23	DIM_ORG_STRUCTURE
24	DIM_NETTING_AGREEMENT

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_PRODUCT_BOOK
25	DIM_RISK_TYPE
26	DIM_SECURITIZATION_TYPE
27	DIM_SEC_FACILITY_TYPE
28	DIM_STANDARD_ACCT_HEAD
29	DIM_STANDARD_EVENT_TYPE
30	DIM_STANDARD_LOB
31	DIM_STANDARD_PARTY_TYPE
32	DIM_STD_MITIGANT_TYPE
33	VAR_PARAMETER_MASTER
34	FSI_CAP_COMP_GROUP_PURPOSE_CD
35	DIM_ALM_MEASURE

2.2 Fact Table Population

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

Segment	Sequence of Data Population
CR	FCT_STANDARD_ACCT_HEAD
MR	FCT_MARKET_RISK_EXPOSURES
	FCT_MARKET_RISK_SUMMARY
	FCT_MR_VAR_PORT_DATA
OR	FCT_OPS_RISK_DATA
	FCT_OPS_RISK_OPEN_LOSSES

FINMA FCT Table Population

Segment	Sequence of Data Population
CR	FCT_SUB_EXPOSURES
	FCT_EQUITY_EXPOSURES
	FCT_NETTABLE_POOL
	FCT_NON_SEC_EXPOSURES
	FCT_SEC_EXPOSURES
	FCT_SECURITIZATION_POOL
	FCT_SECURITIZATION_TRANCHE
	FCT_CCP_DETAILS
	FCT_REG_COUNTERPARTY_CVA
	FSI_CPTY_EXPECTED_EXPOSURE
Capital	FCT_STANDARD_ACCT_HEAD
OR	FCT_OPERATIONAL_LOSS
	MODEL_GENERAL_REP_GROUP
	ROREC_MODEL_EXECUTION_MASTER
	FCT_REPORTING_GROUP_OUTPUT

FFIEC FCT Table Population

Segment	Sequence of Data Population
Single Counterparty	FCT_COUNTERPARTY_EXPOSURE

Single Counterparty 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
44	FSI_CPTY_EXPECTED_EXPOSURE
45	FCT_CCP_DETAILS

2.3 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_NON_SEC_EXPOSURES_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.
2	FN_SEC_EXPOSURES_INSERT	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.
3	FN_EQUITY_EXPOSURES_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.
4	FN_NETTABLE_POOL_INSERT	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.
5	FN_CONCENTRATION_RISK_CALC	Populates the various concentration risk fact data like FCT_INTRM_CONC_RISK, FCT_CONC_RISK_CALCULATION and FCT_CONC_RISK_MEASURE. Need to be executed as required when the concentration risk data is available.

Note: These functions can be executed through the pre packaged batches. For more details refer to *OFS Basel Regulatory Capital Analytics 6.1.2.0.0 - Runchart.xlsx.*

2.4. FFIEC Electronic Submission Tables

The following are list of tables which needs to be seeded in Workflow.

Seeded Tables
WFM_LIST
WFM_MASTER
DIM_STATUS
DIM_STATUS_MLS
WFM_NOTIFICATION_DETAILS
WFM_STAGE_DETAILS
WFM_RULE_DETAILS
WFM_NOTIF_ROLES
WFM_STAGE_ROLES
WFM_STG_NOTIF_RULE_MAP
WFM_STG_ROUTE_RULE_MAP
WFM_STAGE_RULE_ROLES
DIM_BASEL_CONFIGURATION
WFM_STAGE_RULE_ROLES
FCT_BASEL_EMAIL_MAINTENANCE
DIM_USER_OPTIONS
DIM_PARENT_MODE
DIM_MASKING_RIGHTS
ROLE_USRGROUP_MAP
MASKING_VIEW_FFIEC
MASKING_VIEW_ES
FSI_SETUP_FORMS
FSI_SETUP_SCHEDULE_DETAILS
FSI_SETUP_EDIT_CHECKS

For a detailed explanation on Workflow and Mail Notification along with the Data refer *Oracle Financial Services Basel Regulatory Capital Analytics 6.1.2.0.0 Admin Guide.*

The following are the list of tables which needs to be setup in Workflow.

Setup Tables
WFM_NOTIF_USERS
WFM_STAGE_USERS
DIM_USER_OPTIONS
DIM_BASEL_CONFIGURATION
ROLE_USRGROUP_MAP
WFM_NOTIF_USR_RULE_MAP
WFM_STG_USR_RULE_MAP

Intermediate Table

WFM_ENTITY_STAGE_DTL: This table stores the intermediate result of the stages when the Workflow is initiated for any record. This table stores the information of the current stage of the workflow with flag as 'C' which means completed. The next stage which is pending is stored with flag 'P'. If the Schedule or the Quality Edit is in new stage then the table must not have data. This table is auto populated once the Schedule follows the workflow cycle.

Output Tables

1. **FCT_FFIEC_MAIL_AUDIT_STATUS**: This table stores the Electronic Submission Mail Audit Data for each notified instances done through mailing utility, along with the V_SENT_STATUS as 'N' which means Notified and the time of Initiation of Notification. The instances are stored in N_MAIL_AUD_T and details of it are stored in MAIL_AUDIT_TRAIL.
2. **MAIL_AUDIT_TRAIL**: This table stores the complete information of the Mails which are notified to the Users for a given Schedule/Report. The details include the Record Sequence for which mail is initiated, Mailing From E-Mail ID, Mailing List, Subject of the E-Mail with the place holders, body of the mail with place holders and time of initiation of mail.
3. **ERROR_LOG_FFIEC**: This table is used for storing the Error encountered during Workflow. This table stores the Package Information, Success or Failure Identifier, Message Description, Database Object Name, User ID for the logged-in User, Error Time and Error Description.

For a detailed explanation of tables which needs to be setup in Workflow refer *Oracle Financial Services Basel Regulatory Capital Analytics 6.1.2.0.0 Admin Guide.*

Chapter 3 Understanding the Repository Structure

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:

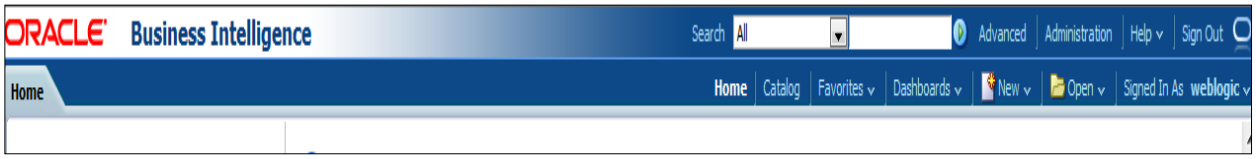
- **Fact Tables**: It is a table with measures that consists of calculated data such as dollar value or quantity sold and is specified in dimensions. For example: determining the sum of dollars for a given product in a given market over a given time period.
- **Dimension Tables**: A business uses facts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

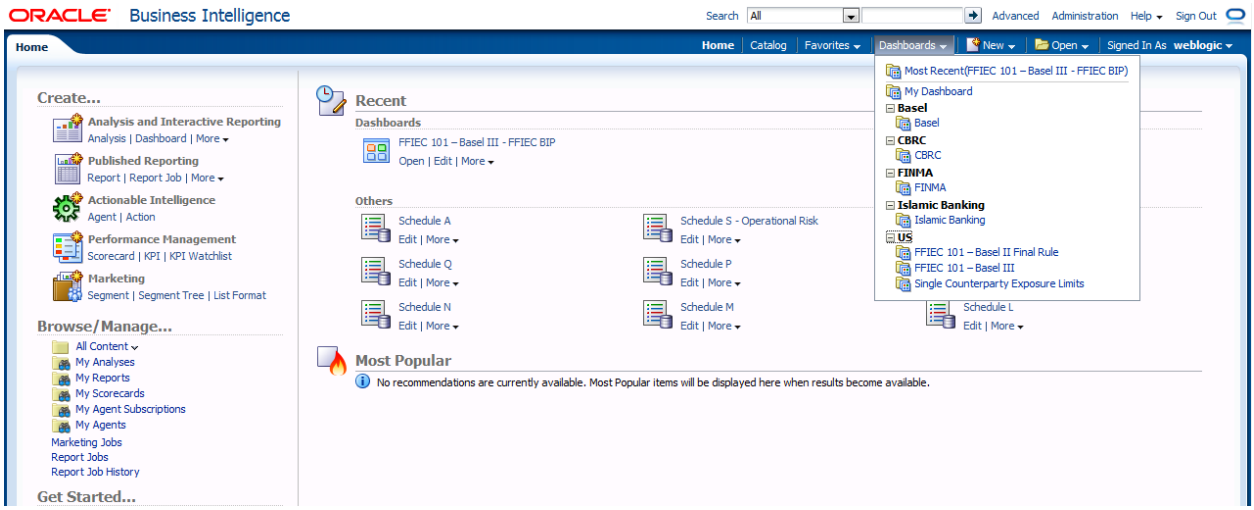
  In Basel repository Presentation layer, the fact tables are grouped under:
  - F000 - Credit Risk Facts: This group consists of fact tables related to credit risk reports.
  - F100 - Market Risk Facts: This group consists of fact tables related to market risk reports.
  - F200 - Operational Risk Facts: 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 4 Accessing the Standard Reports and Dashboards

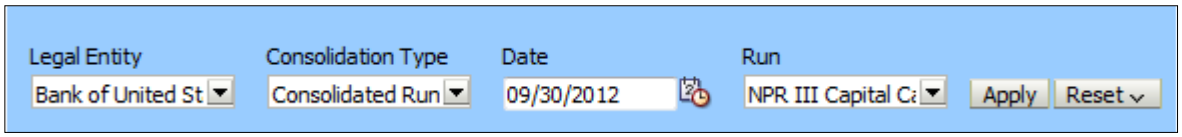
You can access the standard dashboards and reports by accessing the OBIEE end user URL and logging in to the application. When you sign-on to the application, you are directed to the Home Page, which displays the basic summary reports.



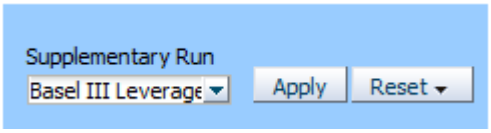
At the top right hand corner of the window, click the dashboards drop-down menu containing the list of all of the seeded dashboards that you can select for navigating to the desired location.



Each seeded dashboard contains set of Prompts at the top of the page, which require selections for the reports to produce results. Make the appropriate selections for each prompt to correctly filter the query for your results.



For US FFIEC 101 – Basel III under Schedule A, Supplementary Run is introduced. This requires selections 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 5 List of Basel Dashboards and Reports

A complete list of reports is featured in the following table. For more information on Drill-down path, refer Drill-down Path.

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
Counterparty Credit Risk	Counterparty Credit Risk Capital Break-up & Trend Analysis.	Not Applicable	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	Not Applicable	Capital Surplus Deficit Amount
	SC - 1E - Subsidiary Wise Capital Deficiency Report	Not Applicable	Capital Surplus Deficit Amount
Capital Disclosures	CS - 2BE - Capital Structure Report	Not Applicable	Capital Amount

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
	CS - 3BF - Capital Adequacy	Not Applicable	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 - Defaulted Exposure by Industry type	Drill 5	EAD, Provision Amount & Write Off Amount
	CR - 4G - Defaulted Exposure by Geography	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	Not Applicable	EAD
	CR - 6D - Risk Assessment and Exposure by EL Grades	Not Applicable	EAD amount, Exposure amount, Undrawn amount, UL amount, Weighted average PD and LGD
	CR - 6D - Risk Assessment and Exposure by PD Grades	Not Applicable	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-Standardized Approach	Drill 7	EAD

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
	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 of OTC Derivatives by underlying type(IMM Approach)	Drill 9	EAD
	Sec - 9D - Distribution of exposures securitised by bank (broken down into traditional/synthetic) across exposure types	Not Applicable	EAD
	Sec - 9D -EAD Sec by Assets (Broken Down into Originator/Third party)	Not Applicable	EAD
	Sec - 9E - Report on Past due exposures securitised & losses recognised across exposure types	Not Applicable	EAD & Write Off Amount
	Sec - 9F - Aggregated Amount of Securitization Exposure Retained or Purchased by Exposure Type	Not Applicable	EAD
	Sec - 9G - Deductions by Underlying Asset Type	Not Applicable	Gain Loss on Sale & Interest Only Strip

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
	Sec - 9G - Distribution Of Exposure Amount and associated IRB capital charges By Risk Weight Band Code	Not Applicable	EAD
	Sec - 9H - Distribution of Securitization Exposures by IRB Capital Charges	Not Applicable	EAD
	Sec - 9I - Distribution of Securitization Exposures by STD Capital Charges	Not Applicable	EAD
	Sec - 9J - Securitization Activity for current year	Not Applicable	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	Not Applicable	EAD
Market Risk Disclosure	MR - Interest Rate Specific Risk by Currency	Not Applicable	Specific Risk Charge
	MR - 10B - Capital by Instrument Type	Not Applicable	Specific Risk Charge, General Risk Charge & Capital Charge
	MR - 10B - Equity General Risk by National Market	Not Applicable	General Risk Charge
	MR - 10B - Equity Specific Risk by National Market	Not Applicable	General Risk Charge
	MR - 10B - Interest Rate General Risk by Currency	Not Applicable	General Risk Charge
	MR - Computation of Capital for Commodity Risk under Maturity Approach	Not Applicable	General Risk Charge
	MR - Computation of General Market Risk Capital for Interest Rate Risk	Not Applicable	Offset Match
	MR - Portfoliowise Capital Charge	Not Applicable	Portfoliowise Capital

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
	MR - Total Capital Under IMM Approach	Not Applicable	Multiplication Factor Var, Total Capital & 99 Percent Cl Var
	MR-11E - A Comparison of VaR estimates with actual & hypothetical P & L for portfolios under IMA	Not Applicable	Hypothetical Profit Loss
	MR-11E - Report for Portfolio under IMA	Not Applicable	VaR at 99 Percent Confidence Interval
Equities 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
Interest Rate Risk in Banking Book Disclosuress	IRR - Impact analysis of interest rate shocks on economic value	Not Applicable	Amount
Market Disclosures	Summary of Tier 1 & Total Capital Ratios	Not Applicable	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	Standard Account Head Amount

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
		Distribution of Total Eligible Capital Across Tier3	
	Distribution of RWA across Risk Categories	CR-Drill >> Drill H MR-Drill >> Specific Risk Charge drill/ General Risk Charge drill OR Drill >> Drill H Regulatory Adjustments Drill	Risk Weighted Asset
	Trend Analysis of Credit, Market & Operational RWAs	Not Applicable	Risk Weighted Asset
	Trend Analysis of Tier 1 & Total Capital Adequacy Ratios	Not Applicable	Standard Account Head Amount
	Distribution of RWA across Approaches for various Risk Categories	Not Applicable	Risk Weighted Asset
Capital & Buffers	Capital Buffer Analysis	Not Applicable	Buffer
	Regulatory Capital Components Summary	Navigation to detailed capitals	Capital
	Capital Conservation Summary	Not Applicable	Minimum capital conservation ratio
	Capital Ratios Summary	Not Applicable	RWA
Leverage ratio	Leverage Ratio Analysis	Not Applicable	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	Runs pertaining to Attribution Analysis	Not Applicable	-

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
	Rules Modified During the Period	Not Applicable	-
	Capital Adequacy Ratio Movement Analysis	Not Applicable	-
	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	Not Applicable	Change in RWA
	Operational RWA Movement Analysis	Not Applicable	Change in RWA
	Credit Risk Weighted Assets Movement Analysis	Not Applicable	-
Portfolio Analysis	Credit RWA by LOB	RWA by LOB	Risk Weighted Asset - Unexpected Loss
	Credit RWA by LOB Across Time	Not Applicable	-
	Credit RWA by Legal Entity	Credit Drill->Basel Method Description->Asset Class Description->Customer First Name->Exposure Identifier->Standard Mitigation Type Description	Risk Weighted Asset - Unexpected Loss
	Credit RWA By Legal Entity Across Time	Legal Entity ->Legal Entity, RWA	Risk Weighted Asset - Unexpected Loss
	Credit RWA by Asset Class	Asset Class Description Level1 - >Asset Class Description	Risk Weighted Asset - Unexpected Loss

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
	Credit RWA By Asset Class Across Time	Asset Class Description Level1 - >Asset Class Description	Risk Weighted Asset - Unexpected Loss
	Market RWA by Risk Categories	Not Applicable	
	Market RWA by Risk Categories Across Time	Not Applicable	
Stress Testing	Comparison of Capital Head	Not Applicable	CAR, RWA
	Comparison of RWA	Not Applicable	Credit RWA, Market RWA, Operational RWA
	Comparison of Credit RWA by LOB	Not Applicable	Credit RWA
	Comparison of Credit RWA(Incl. Sec) by Legal Entity	Not Applicable	Credit RWA
	Comparison of Credit RWA by Asset Class	Not Applicable	Credit RWA
	Comparison of Market RWA by Risk Categories	Not Applicable	Market RWA
Pillar2 Risk Analysis	Risk Identification	Not Applicable	Not Applicable
	Risk Materiality Assessment	Not Applicable	Not Applicable
	Comparison of Regulatory Capital & ICAAP Results	Not Applicable	Not Applicable
	Capital Requirements Vs. Available Capital	Not Applicable	Not Applicable
	Bucket-wise Liquidity Gap	Not Applicable	Not Applicable
	Bucket-wise Re-pricing Gap	Not Applicable	Not Applicable
	Measures of Concentration Risk	Not Applicable	Not Applicable

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
	Stress Testing Analysis	Not Applicable	Not Applicable
	Credit Concentration Risk	Basel Product Type Description Level 1 -> Basel Product Type Description	-
	Concentration Risk Analysis	Not Applicable	Not Applicable
FFIEC 101-Basel II Final	Cover page	Not Applicable	Not Applicable
	Schedule 1	Not Applicable	Capital charge
	Schedule A	Not Applicable	capital
	Schedule B	Not Applicable	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

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
	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
	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

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
	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	Not Applicable	Exposures, RWA
	Schedule Q	Not Applicable	Exposure Amount, RWA, Deduction
	Schedule R	Not Applicable	Exposures, RWA
	Schedule S	Not Applicable	Capital
FFIEC 101 – Basel III	Schedule A	Not Applicable	capital
	Schedule B	Not Applicable	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

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
	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
	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

Dashboard Name	Report Name	Drill down/Navigation	Measures (critical)
	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	Not Applicable	Exposures, RWA, Deduction
	Schedule Q	Not Applicable	Exposure Amount, RWA
	Schedule R	Not Applicable	Exposures, RWA
	Schedule S	Not Applicable	Capital

Chapter 6 Details of Dashboards and Reports

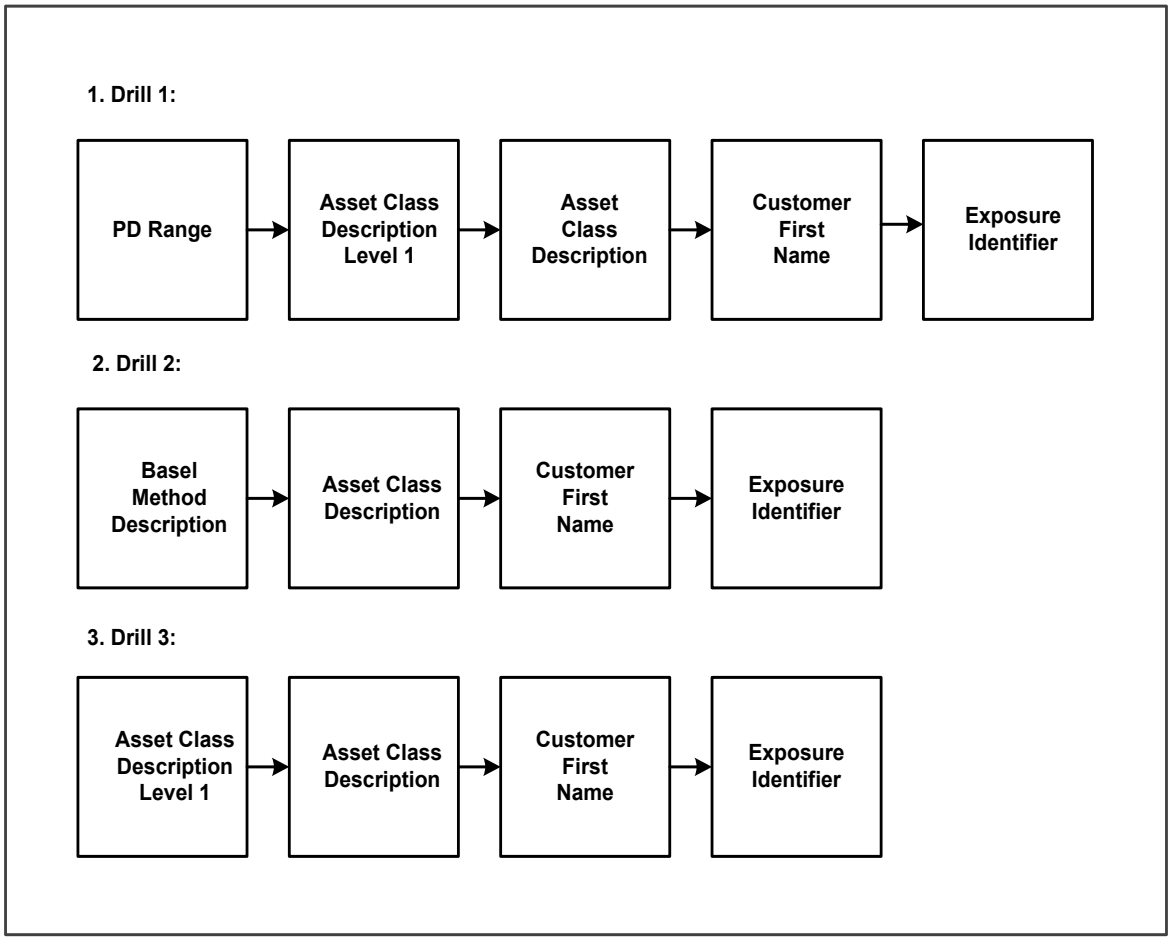
6.1. Prompts

- Dashboard prompt: Following are the specifications:
  - Legal Entity: The list of legal entities for the Banking group is provided in the table DIM_PARTY that contains the list of Customers as well.
  - Consolidation Type: It can be either Solo or Consolidated. This indicates if the report is generated for only Bank (Solo) or Bank Holding Companies (BHCs).
  - Date: 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.
  - Run: This is a single Run Surrogate key for a particular processed data set. This is a combination of text field and numeric field. It 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 the specifications:
  - Date: 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.
  - Run: This is a single Run Surrogate key for a particular processed data set. This is a combination of text field and numeric field. It 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 2: Following are the specifications:
  - Supplementary Run: It is the run created for Supplementary Leverage Ratio calculations for the report.

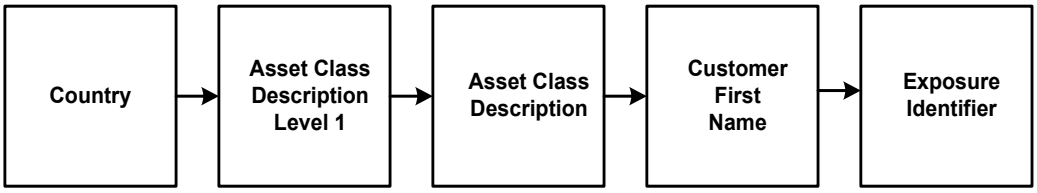
6.2. Drill-down Path

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

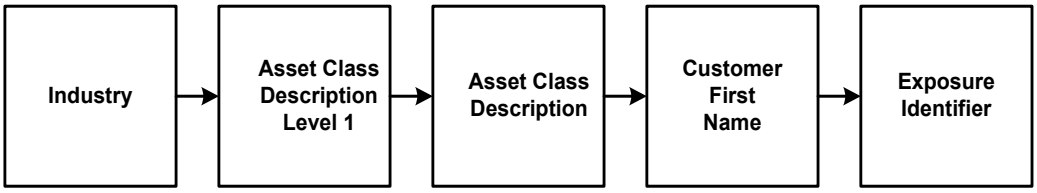
The following images show the path to the lowest level of granularity through which the reports navigate, when drill down link is clicked:


1. Drill 1:
PD Range
Asset Class Description Level 1
Asset Class Description
Customer First Name
Exposure Identifier
2. Drill 2:
Basel Method Description
Asset Class Description
Customer First Name
Exposure Identifier
3. Drill 3:
Asset Class Description Level 1
Asset Class Description
Customer First Name
Exposure Identifier

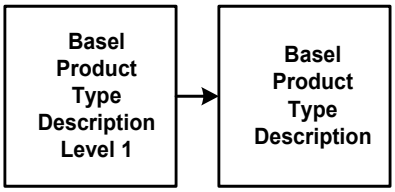
3. Drill 3:



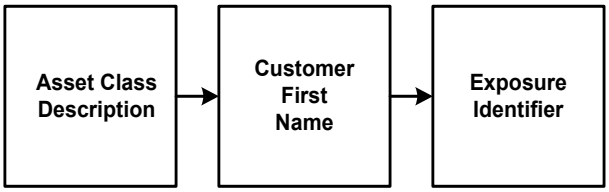
5. Drill 5:

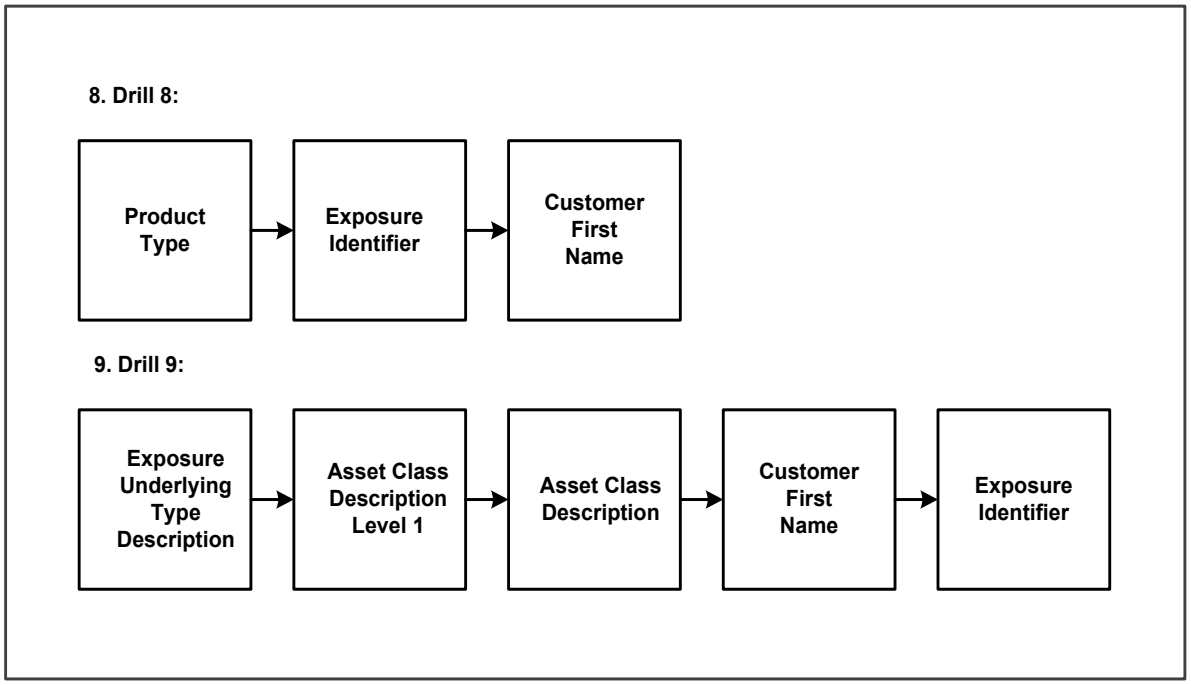


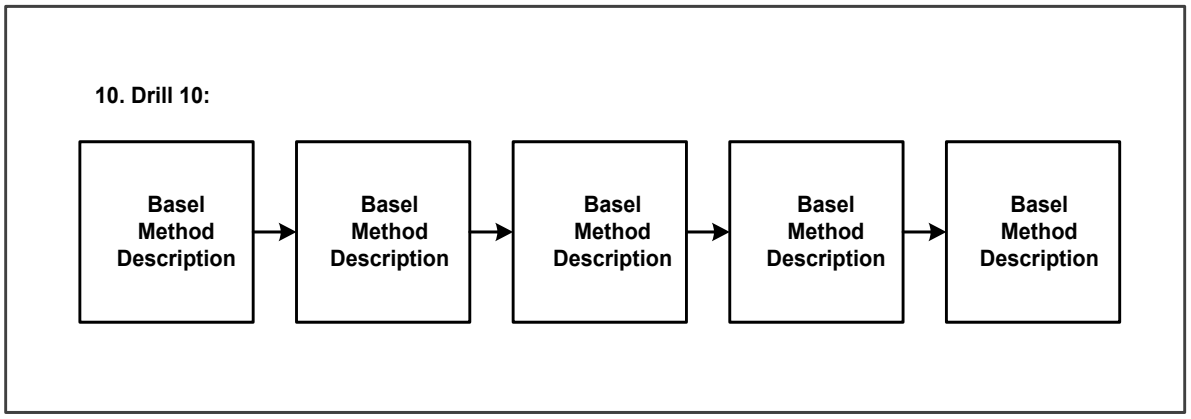
6. Drill 6:



7. Drill 7:







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.

6.3. Report Details

The Basel Analytics dashboard consists of the following:

- Basel
- CBRC
- FINMA

- Islamic Banking
- US
    - FFIEC 101 – Basel II Final Rule
    - FFIEC 101 – Basel III
    - Single Counterparty Exposure Limits

6.3.1 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 - Defaulted Exposure by 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 - Defaulted Exposure by Geography.

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-Standardized 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 of OTC Derivatives by underlying type (IMM Approach)

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 - Distribution of exposures securitized by bank (broken down into traditional/synthetic) across exposure types.

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 - Report on Past due exposures securitized & losses recognized across exposure types

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 - Aggregated Amount of Securitization Exposure Retained or Purchased by Exposure 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 Securitization 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 Securitization 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 - Securitization 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.

Equities 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

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

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

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

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

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Stress Testing Analysis

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(Incl. Sec) 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 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 which is, 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 Analysis
- Details of Monthly Leverage Ratio

Leverage Ratio Analysis

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 prompts + 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 ratios.

6.3.2 CBRC Reports

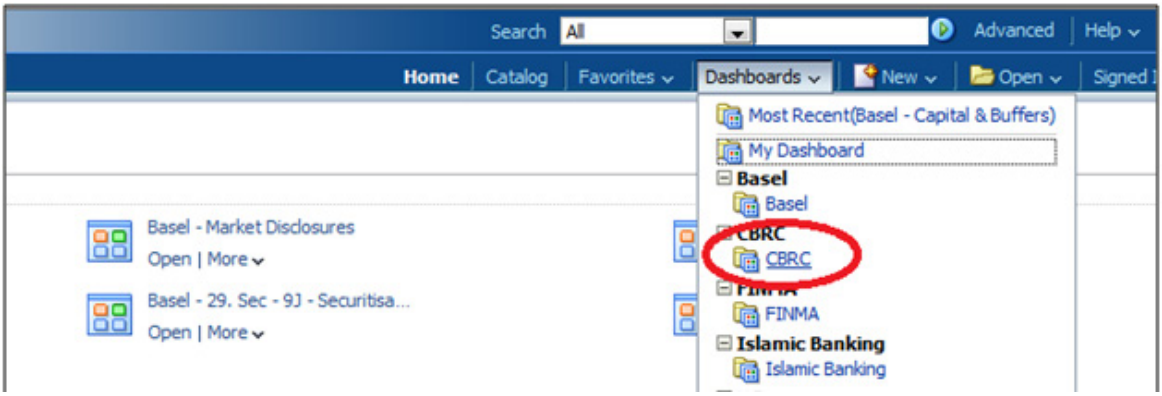
China Banking Regulatory Commission (CBRC) Reports are designed to cater to the CBRC Basel II Regulatory Reports. All the parameters like standard Line of Business (LOB), Customer type, Asset class, and so on, are aligned with CBRC guidelines. The CBRC reports that the Basel II Application caters to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

SL No.	Report Name	Group	Description
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

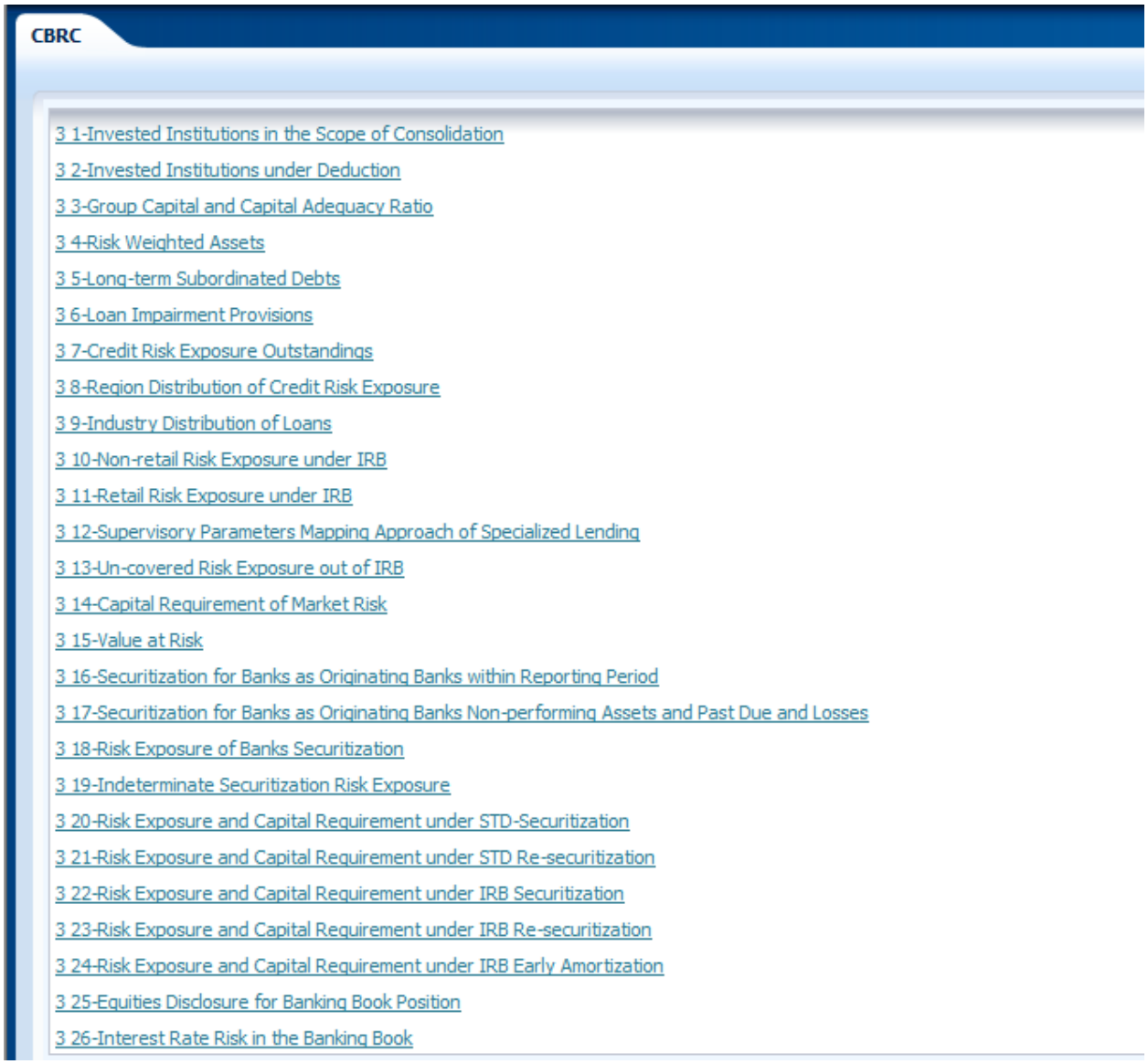
View CBRC Reports

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:

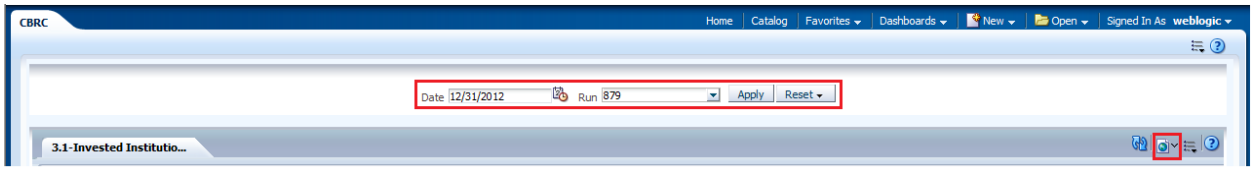


To view the CBRC reports, refer to the following steps:

4. Click any of the reports displayed in the CBRC report section

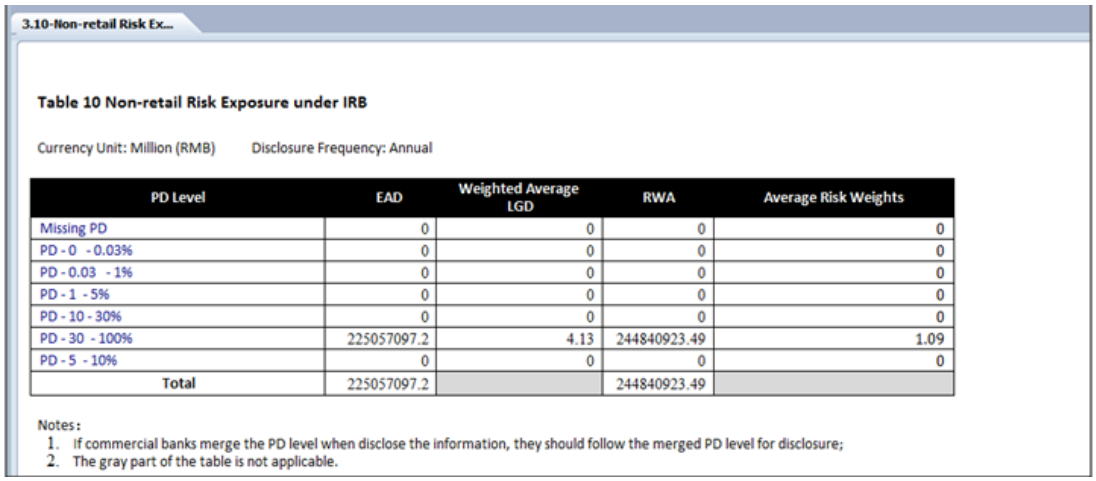


5. Select the D**ate** and **Run ID**.
6. Click **Apply**.



7. To reset to the last applied values or to default values, click **Reset**.

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.



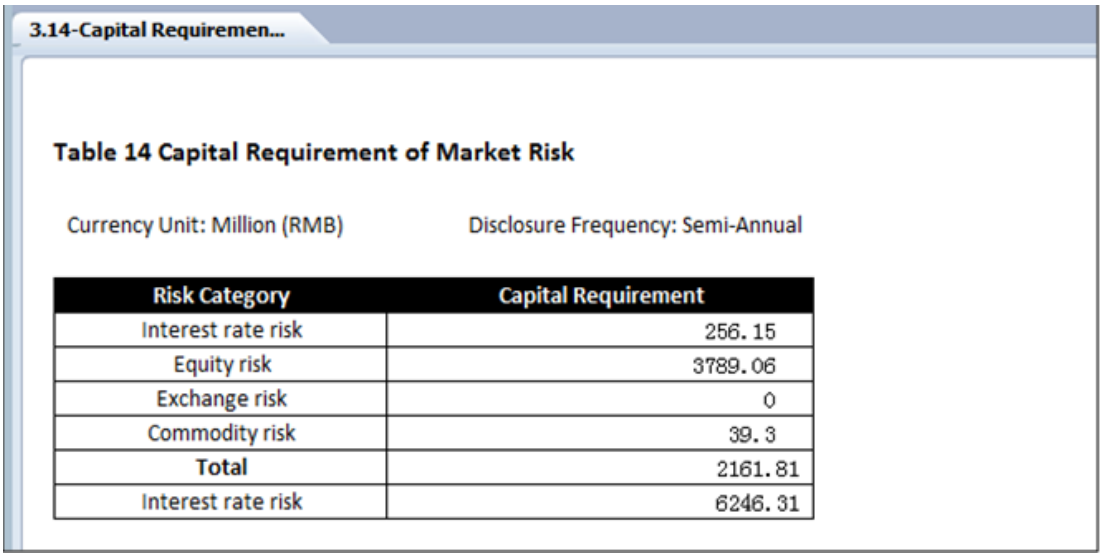
3.10-Non-retail Risk Ex...

Table 10 Non-retail Risk Exposure under IRB

Currency Unit: Million (RMB) Disclosure Frequency: Annual

PD Level	EAD	Weighted Average LGD	RWA	Average Risk Weights
Missing PD	0	0	0	0
PD - 0 - 0.03%	0	0	0	0
PD - 0.03 - 1%	0	0	0	0
PD - 1 - 5%	0	0	0	0
PD - 10 - 30%	0	0	0	0
PD - 30 - 100%	225057097.2	4.13	244840923.49	1.09
PD - 5 - 10%	0	0	0	0
Total	225057097.2		244840923.49	

Notes:
1. If commercial banks merge the PD level when disclose the information, they should follow the merged PD level for disclosure;
2. The gray part of the table is not applicable.



3.14-Capital Requiremen...

Table 14 Capital Requirement of Market Risk

Currency Unit: Million (RMB) Disclosure Frequency: Semi-Annual

Risk Category	Capital Requirement
Interest rate risk	256.15
Equity risk	3789.06
Exchange risk	0
Commodity risk	39.3
Total	2161.81
Interest rate risk	6246.31

6.3.3 US Reports

The US jurisdiction consists of the following three dashboards:

- FFIEC 101- Basel II Final Rule
- FFIEC 101- Basel III
- Single Counterparty Exposure Limits

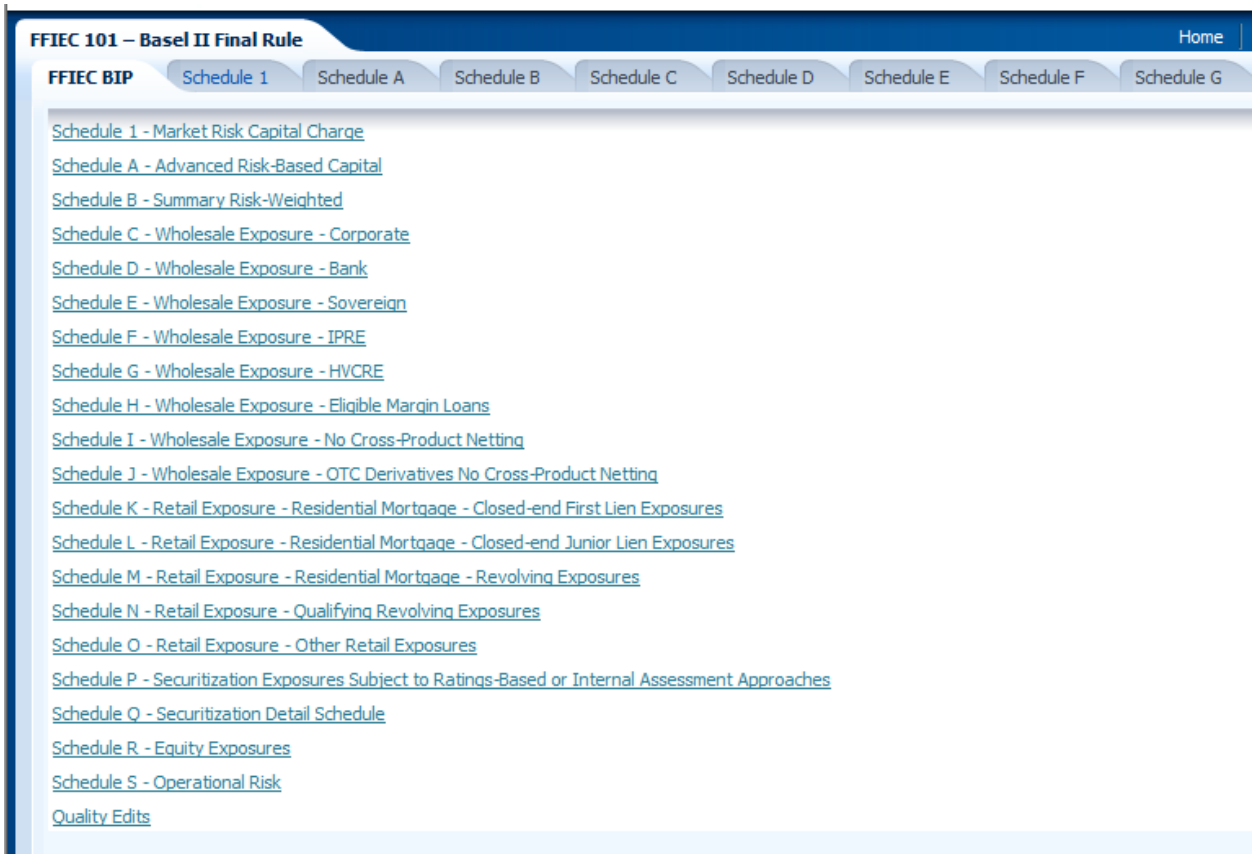
FFIEC 101- Basel II Final Rule

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 101- Basel II Final Rule Reporting is designed to cater to the FFIEC Regulatory Reports (henceforth called FFIEC reports in the document) Reporting Schedules **1** 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: 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

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 - 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.

Note: If this schedule is used along with the Basel application, the whole report may not come up. This is due to the CRM Methodology for the SFT and OTC products not being updated by the Basel solution. Hence this is expected from the user'.

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: Quality Edits

Prompt: Dashboard prompt

Drilldown path: No Drill Through

Description: Contains quality edits related checks.

Report Name: Validity Edits

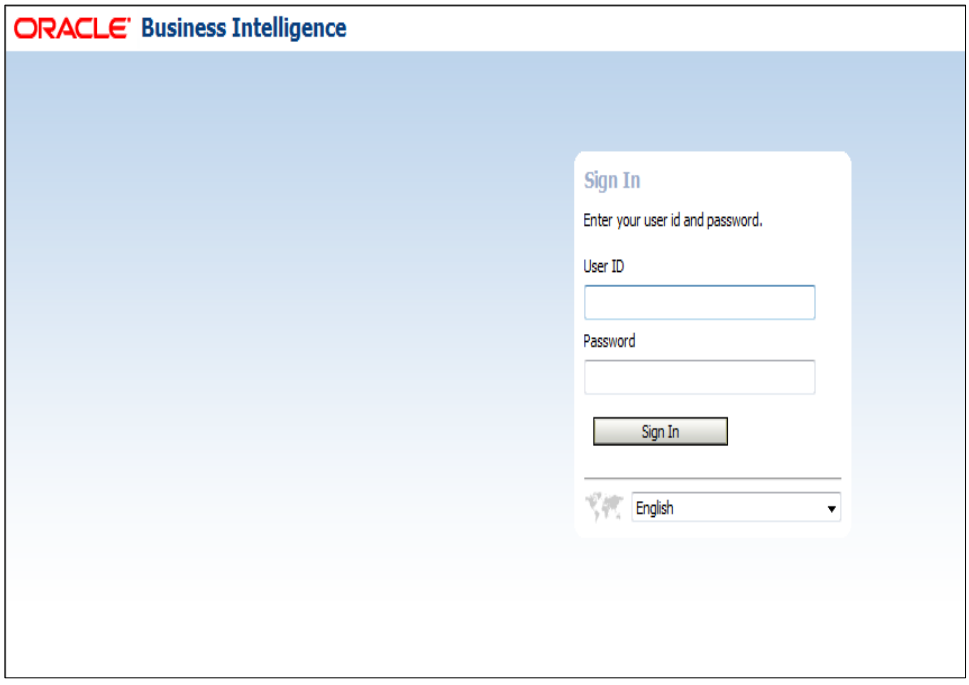
Prompt: Dashboard prompt

Drilldown path: No Drill Through

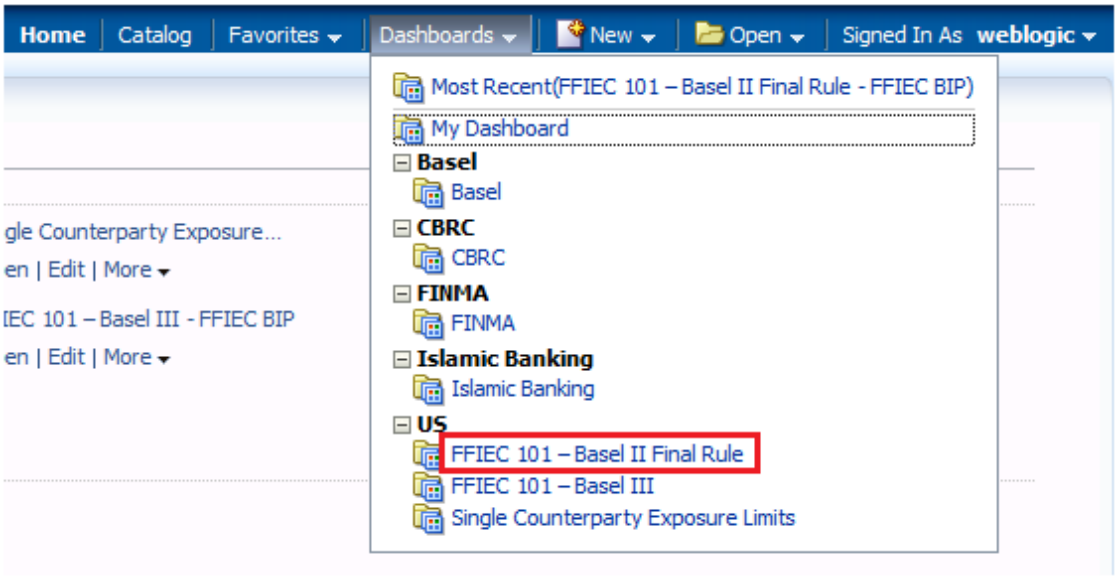
Description: Contains validity edits related checks.

View FFIEC Basel II Reports

This section helps 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:

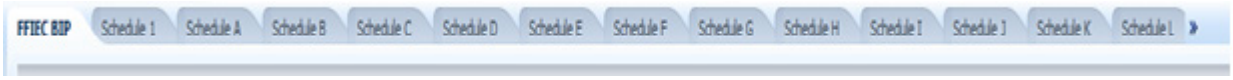


To view the FFIEC reports click **Dashboards** dropdown menu in the Menu Bar and select FFIEC as shown in the following figure:

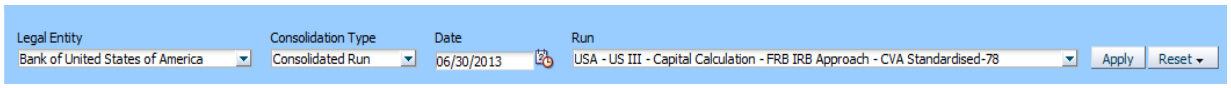

Home
Catalog
Favorites
Dashboards
New
Open
Signed In As weblogic
Most Recent(FFIEC 101 – Basel II Final Rule - FFIEC BIP)
My Dashboard
Basel
Basel
CBRC
CBRC
FINMA
FINMA
Islamic Banking
Islamic Banking
US
FFIEC 101 – Basel II Final Rule
FFIEC 101 – Basel III
Single Counterparty Exposure Limits
gle Counterparty Exposure...
en | Edit | More
IEC 101 – Basel III - FFIEC BIP
en | Edit | More

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:



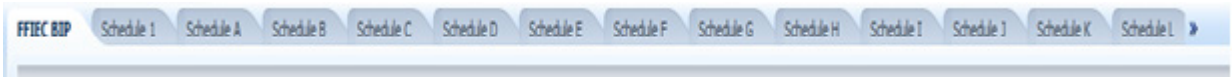
   - Select the entity for which you want to view the report from the **Legal Entity** dropdown.
   - Select the Consolidation Type from **Consolidation Type** dropdown.
   - Select the date for which you want to view the report from the **Date** dropdown.
   - Select the Basel II Run for which you want to view the report from the **Run** dropdown.

3. Click **Apply**.
4. To reset to the last applied values or to default values, click **Reset**.

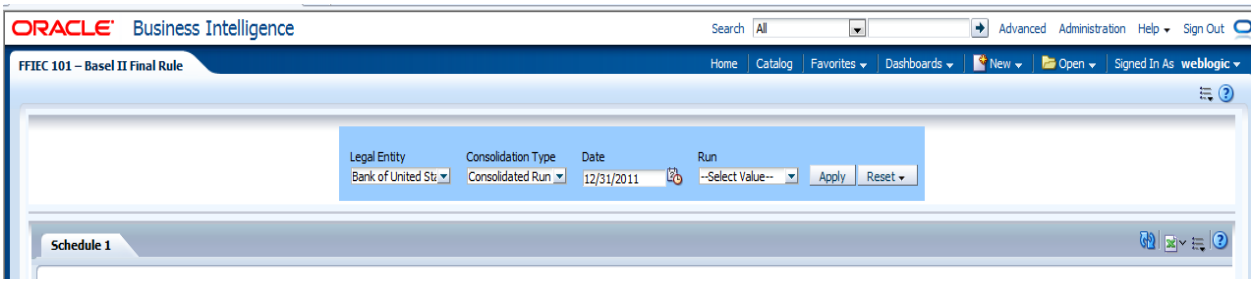
You can now view the relevant report within each schedule.

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

1. Click **FFIEC BIP** tab, shown in the following figure:



2. Click the relevant schedule, which opens a new window, shown in the following figure:

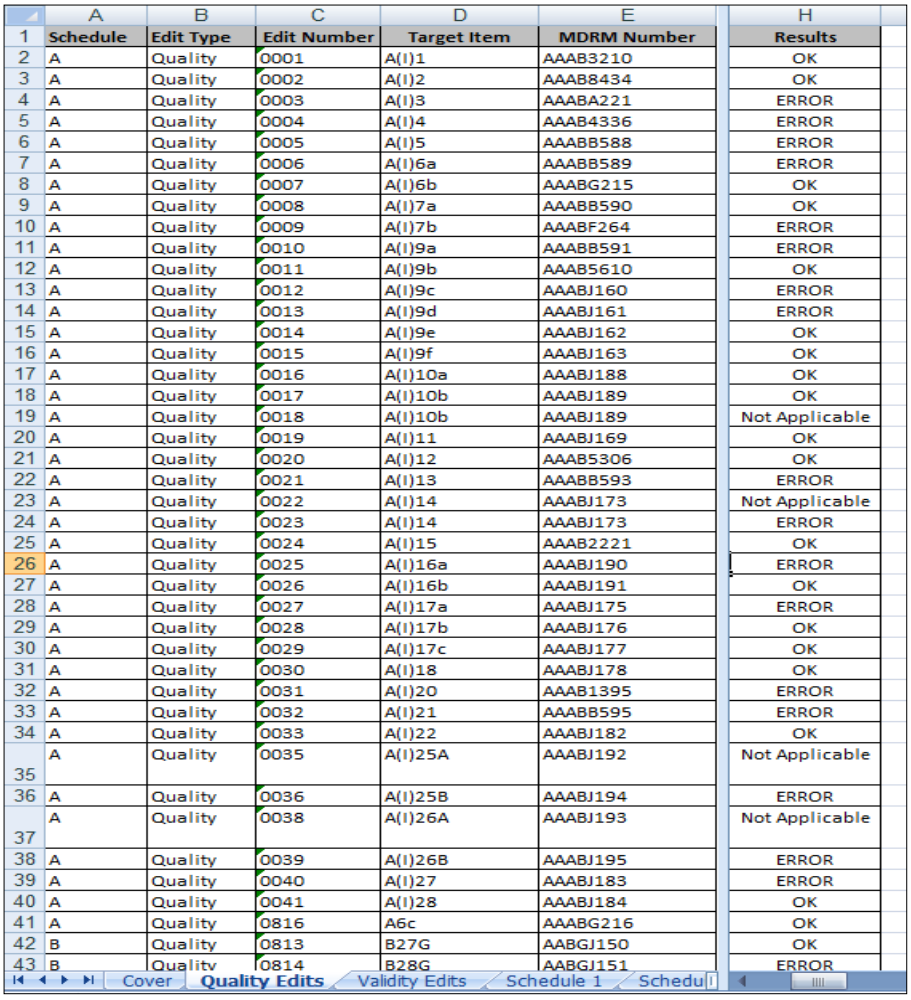


3. Select the following parameters to view the report:

   - Select the entity for which you want to view the report from the **Legal Entity** dropdown.
   - Select the Consolidation Type from **Consolidation Type** dropdown.
   - Select the date for which you want to view the report from the **Date** dropdown.
   - Select the Basel II Run for which you want to view the report from the **Run** dropdown.

4. Click **Apply**. An excel report is ready to Open or Save. You can also click to download the report in 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.



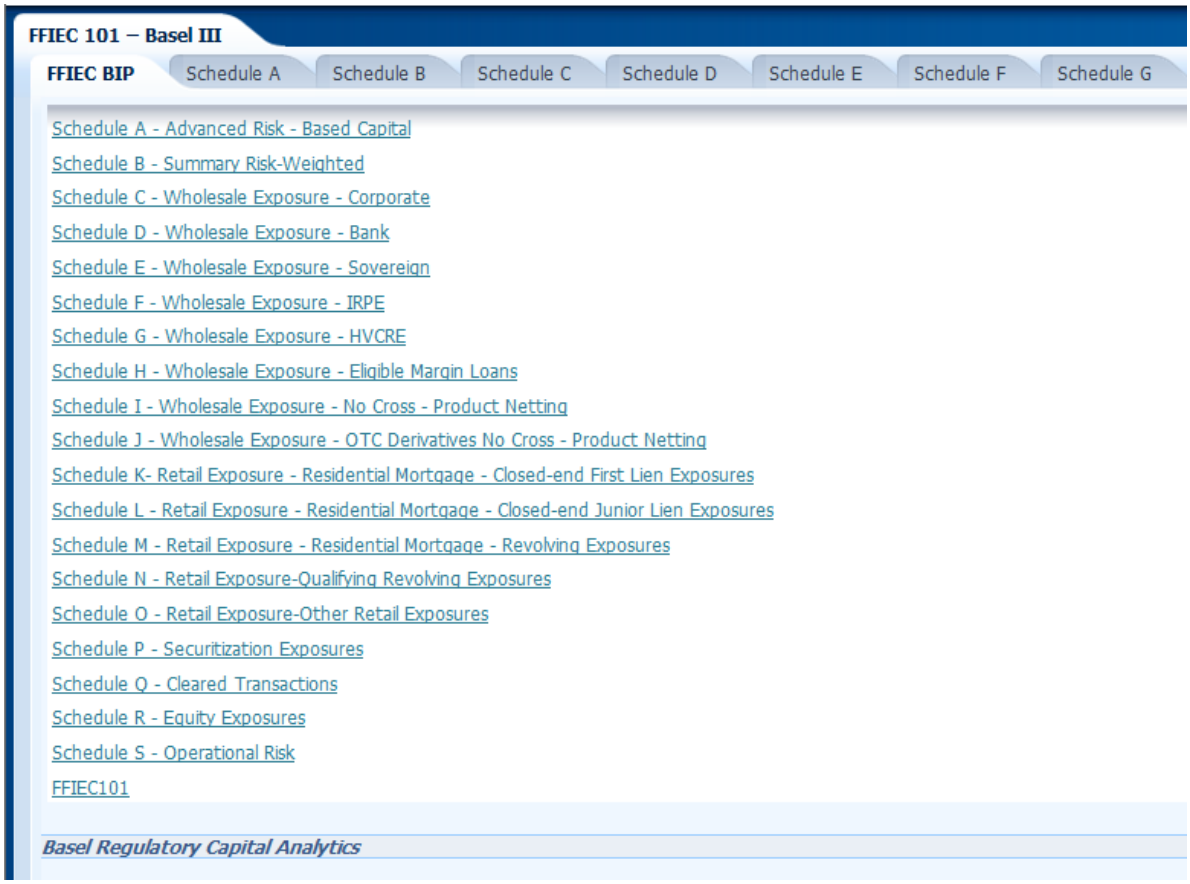
	A	B	C	D	E	H
1	Schedule	Edit Type	Edit Number	Target Item	MDRM Number	Results
2	A	Quality	0001	A(I)1	AAAB3210	OK
3	A	Quality	0002	A(I)2	AAAB8434	OK
4	A	Quality	0003	A(I)3	AAABA221	ERROR
5	A	Quality	0004	A(I)4	AAAB4336	ERROR
6	A	Quality	0005	A(I)5	AAABB588	ERROR
7	A	Quality	0006	A(I)6a	AAABB589	ERROR
8	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 | Schedu

FFIEC 101- Basel III

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 101- Basel III Final Rule 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:



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

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 - 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.

Note: If this schedule is used along with the Basel application, the whole report may not come up. This is due to the CRM Methodology for the SFT and OTC products not being updated by the Basel solution. Hence this is expected from the user'.

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 Supervisory Formula Approach, Simplified Supervisory Formula Approach and 1250% Risk Weight Approach.

Report Name: Schedule Q

Prompt: Dashboard prompt

Drilldown path: No Drill Through

Description: Caters to Cleared Transactions. It shows the measures for cleared transactions for Clearing Member Client Bank and for cleared transactions.

Report Name: Schedule R

Prompt: Dashboard prompt

Drilldown path: No Drill Through

Description: Caters to Equity Exposures. It shows the measures for equity exposures when bank follows Simple Risk Weight Approach, Full Internal Models Approach or Partial Internal Models Approach for Publicly-Traded Equity Exposures.

Report Name: Schedule S

Prompt: Dashboard prompt

Drilldown path: No Drill Through

Description: Caters to Operational Risk

Report Name: FFIEC

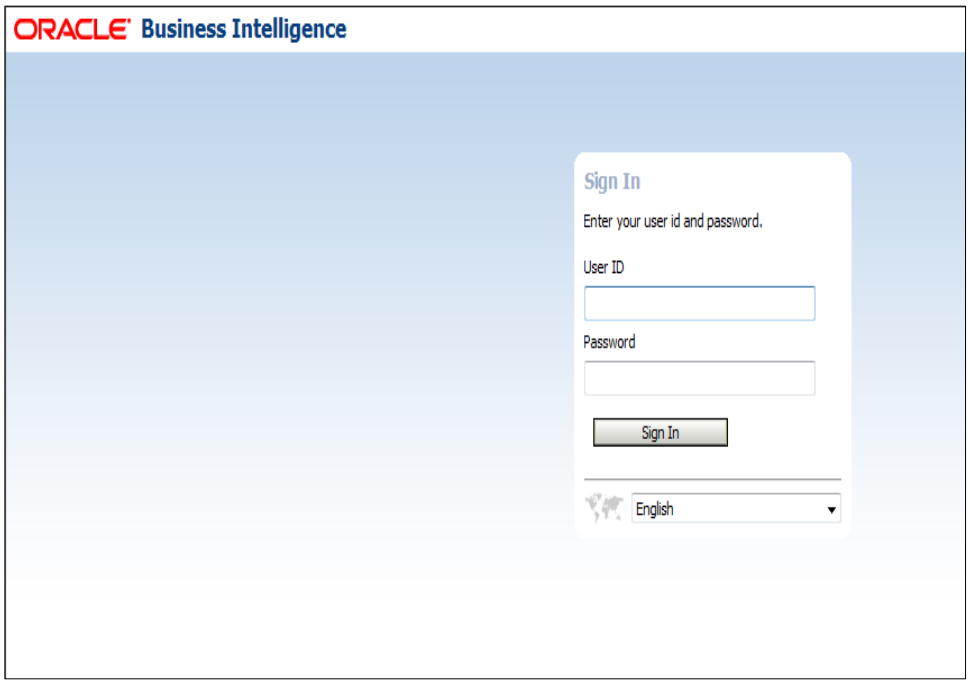
Prompt: Dashboard prompt

Drilldown path: No Drill Through

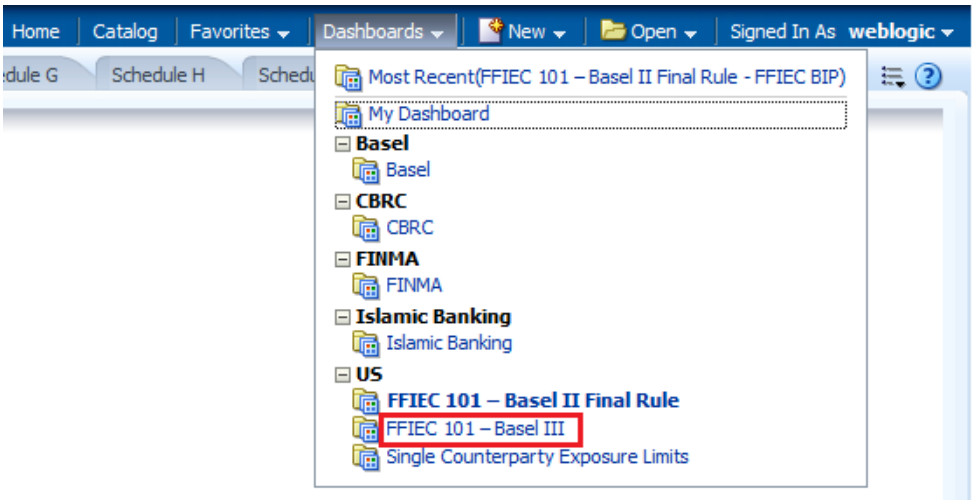
Description: Contains Electronic Submission related data items.

View FFIEC Basel III 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:

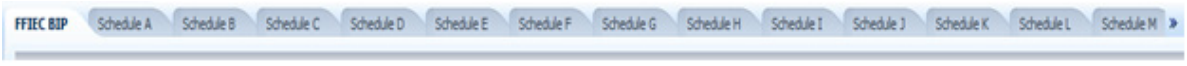


To view the FFIEC reports click **Dashboards** dropdown menu in the Menu Bar and select FFIEC as shown in the following figure:

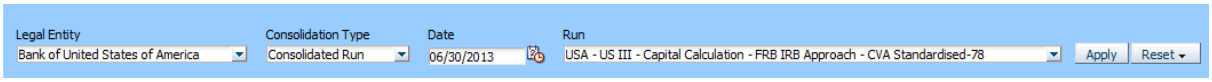


Perform the following steps to view individual reports within a schedule:

1. Click the relevant Schedule tab, shown in the following figure:



2. Select the following parameters to view the report:



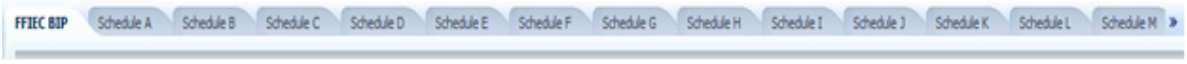
   - Select the entity for which you want to view the report from the **Legal Entity** dropdown.
   - Select the Consolidation Type from **Consolidation Type** dropdown.
   - Select the date for which you want to view the report from the **Date** dropdown.
   - Select the Basel III Run for which you want to view the report from the **Run** dropdown.

3. Click **Apply**.
4. To reset to the last applied values or to default values, click **Reset**.

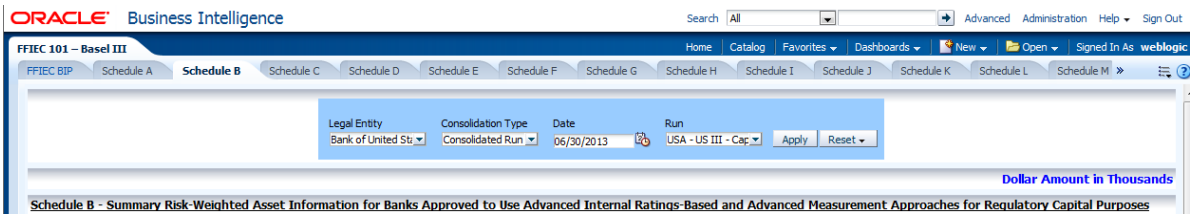
You can now view the relevant report within each schedule.

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

1. Click **FFIEC BIP** tab, shown in the following figure:



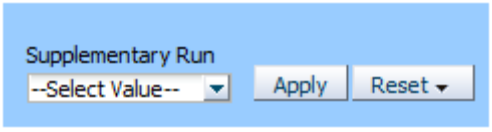
2. Click the relevant schedule, which opens a new window, shown in the following figure:



3. Select the following parameters to view the report:
    - Select the entity for which you want to view the report from the **Legal Entity** dropdown.
    - Select the Consolidation Type from **Consolidation Type** dropdown.
    - Select the date for which you want to view the report from the **Date** dropdown.
    - Select the Basel III Run for which you want to view the report from the **Run** dropdown.
4. Click **Apply**. An excel report is ready to Open or Save. You can also click to download the report in excel format.

Note

For US FFIEC 101 – Basel III under Schedule A, Supplementary Run is introduced. It is the run created for Supplementary Leverage Ratio calculations for the report. Select the required Supplementary Run from the dropdown and then click **Apply**.



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.

6.3.4 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)

SL No.	Section in Basel II Analytics	Group	Description
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.

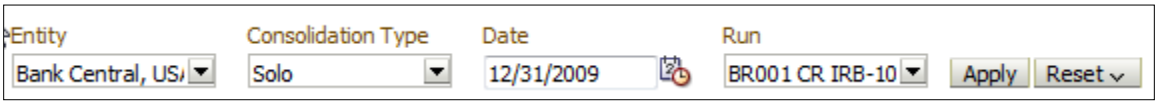
You can now view the **FINMA** report page in the Basel Analytics.

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

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

2. Click the relevant report within a section.
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 **Apply.**

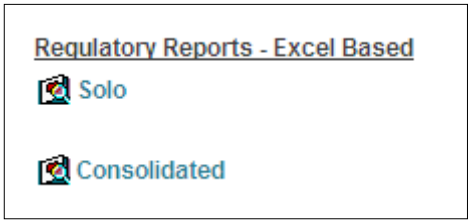


You can now view the reports.

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:

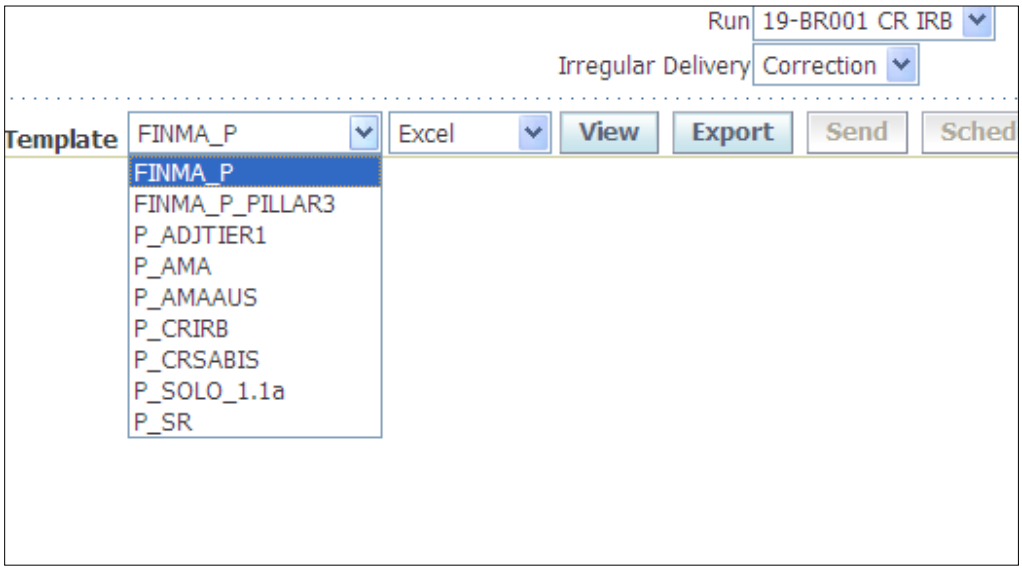
1. Click **FINMA BIP** tab.
2. Select **Solo** or **Consolidated** from the **Regulatory reports-Excel Based** section shown in the following figure , which opens a new window



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.

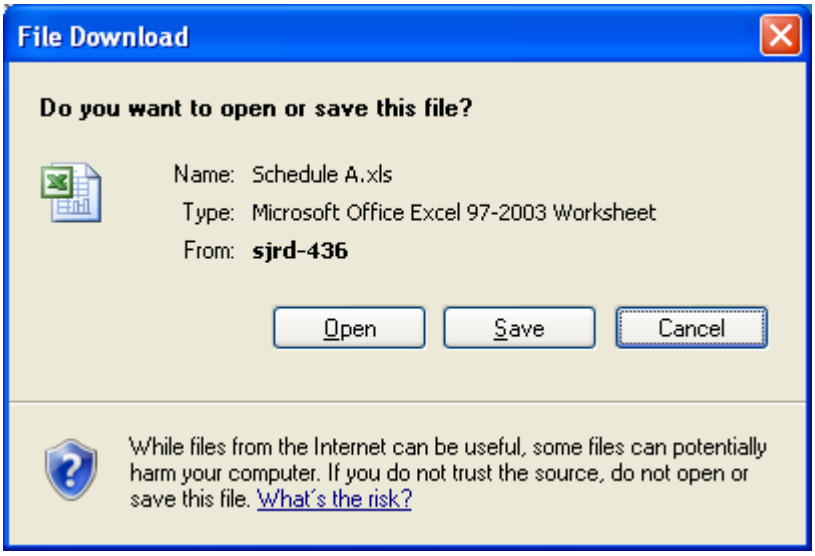
Note: The consolidation type is by default Solo or Consolidated as per earlier selection.

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.

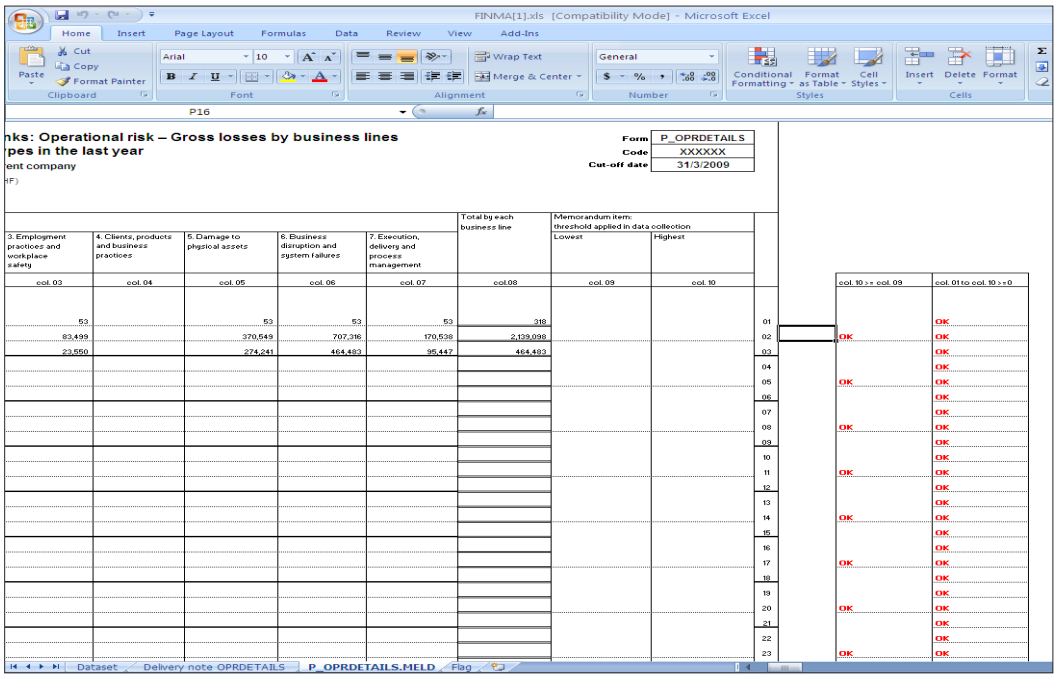


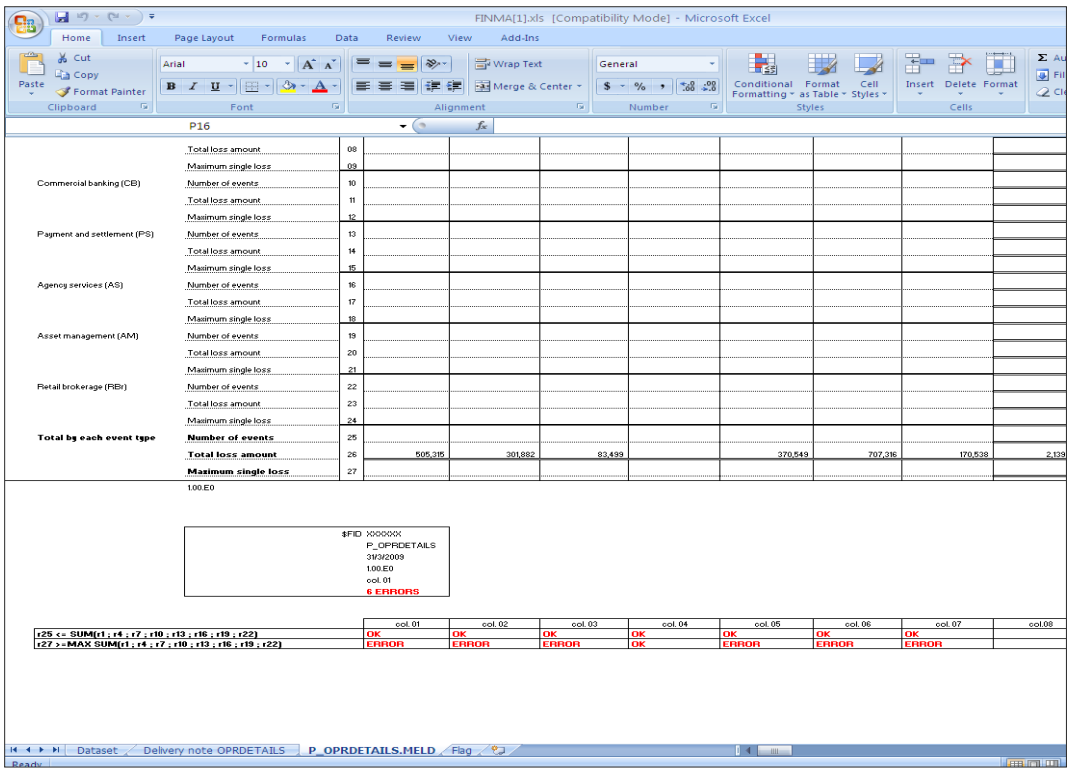
8. Click **View** to view the report in Excel.

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:

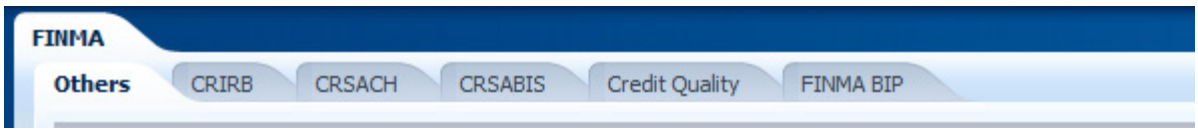




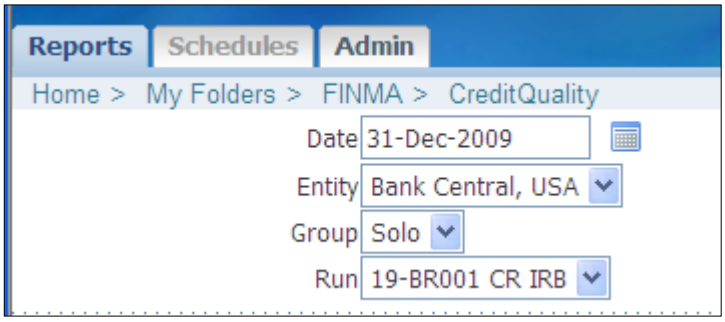
To view individual reports in an XML format, click the relevant report, under **Solo** or **Consolidated,** in section **Regulatory Reports-XML Based,** shown in the following figure.

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

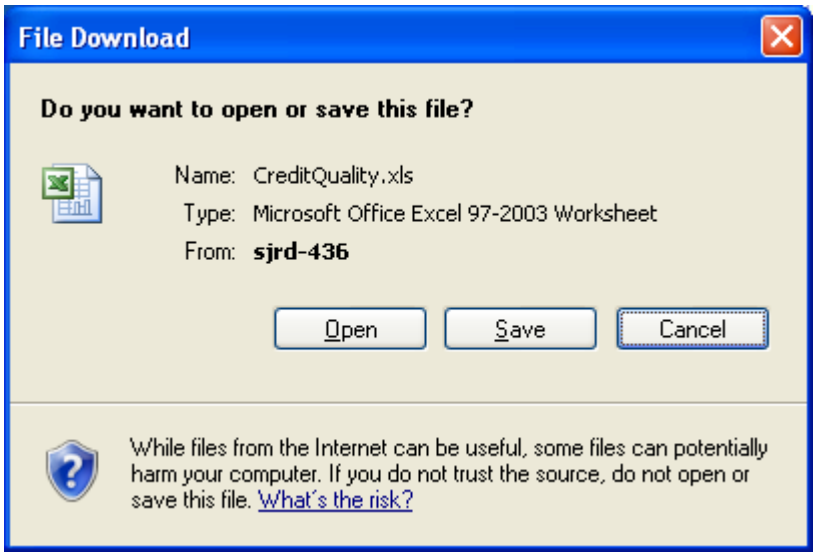
1. Click the **Credit Quality** tab, shown in the following figure:



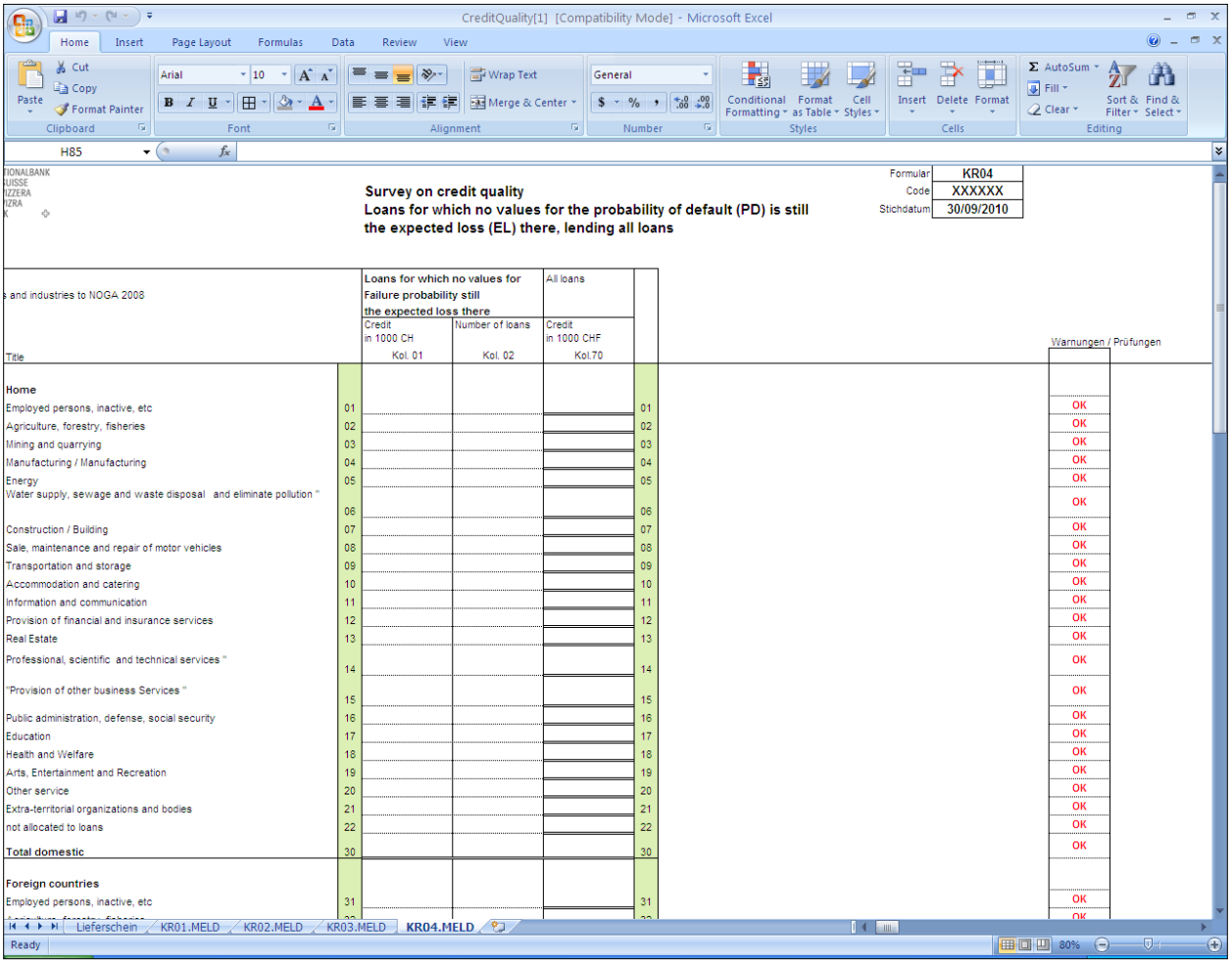
2. Click the relevant report under section **Credit Quality** to view individual reports or else go to Step 4.
3. Click any industry segment within the report, to see the computational breakdown of all the exposures related to that particular industry.
4. Click Credit Quality under section **Credit Quality 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:

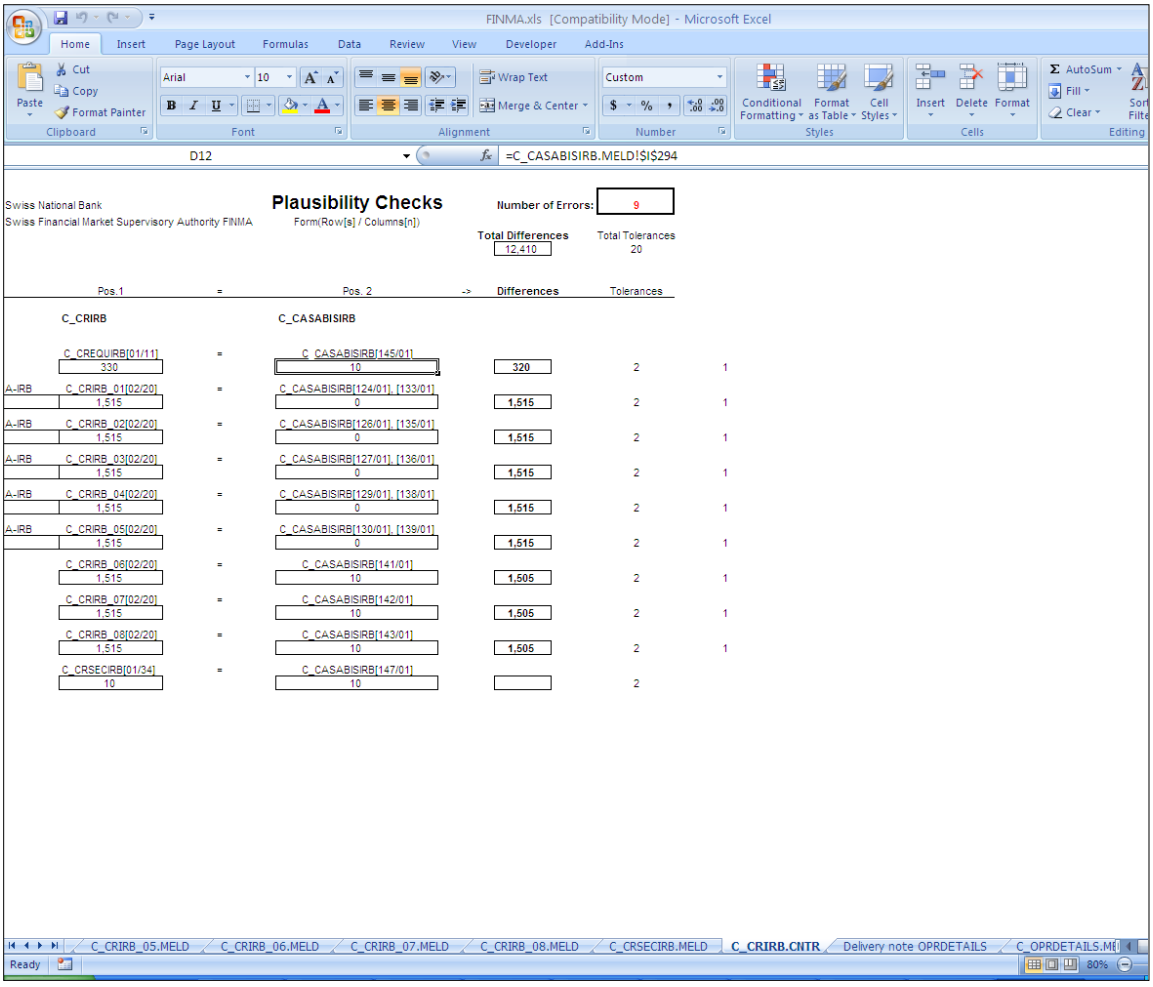


Plausibility checks are also available in the FINMA reports as a part of the template for some of the groups. To

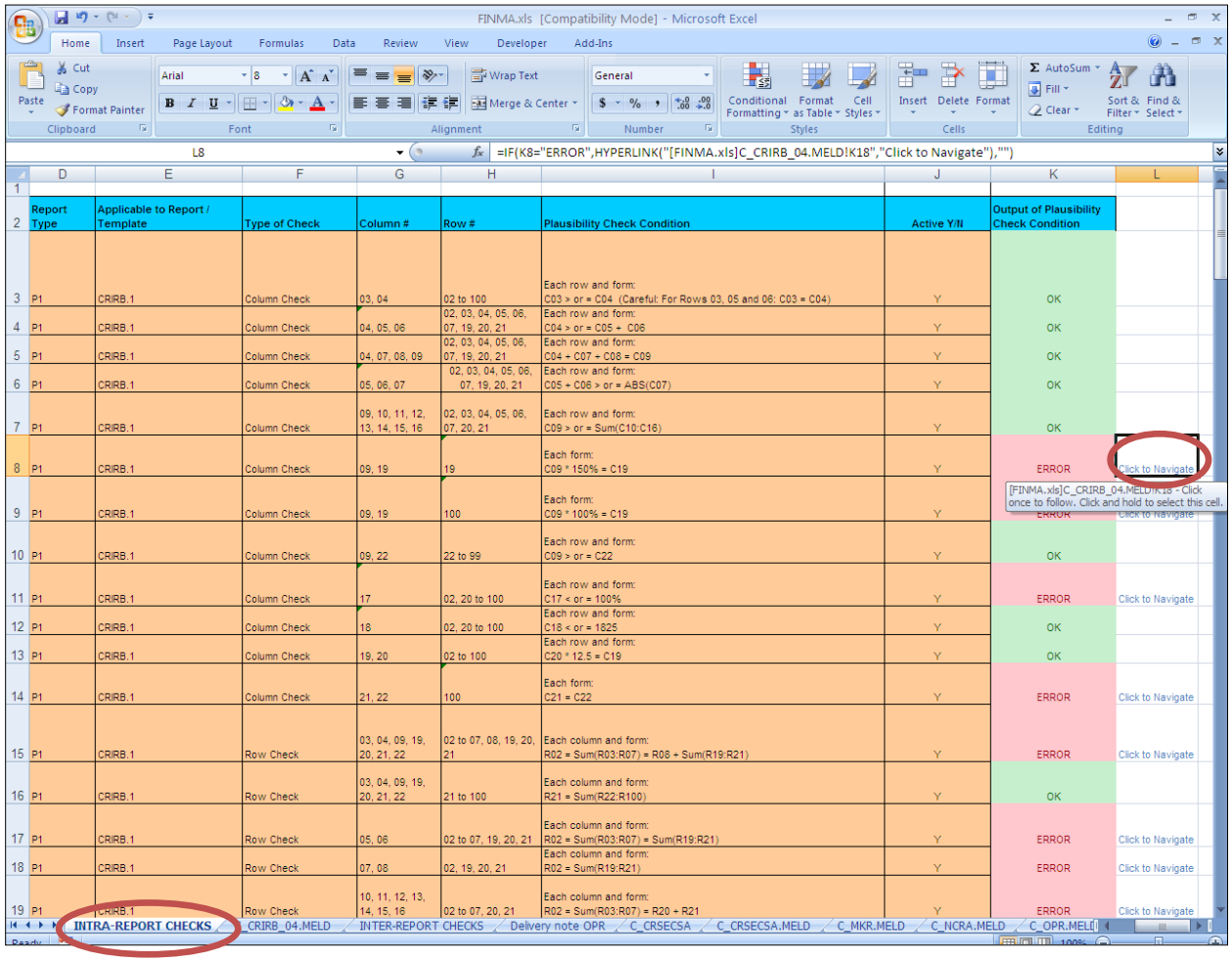
view the Plausibility Checks, refer to the following steps:

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:

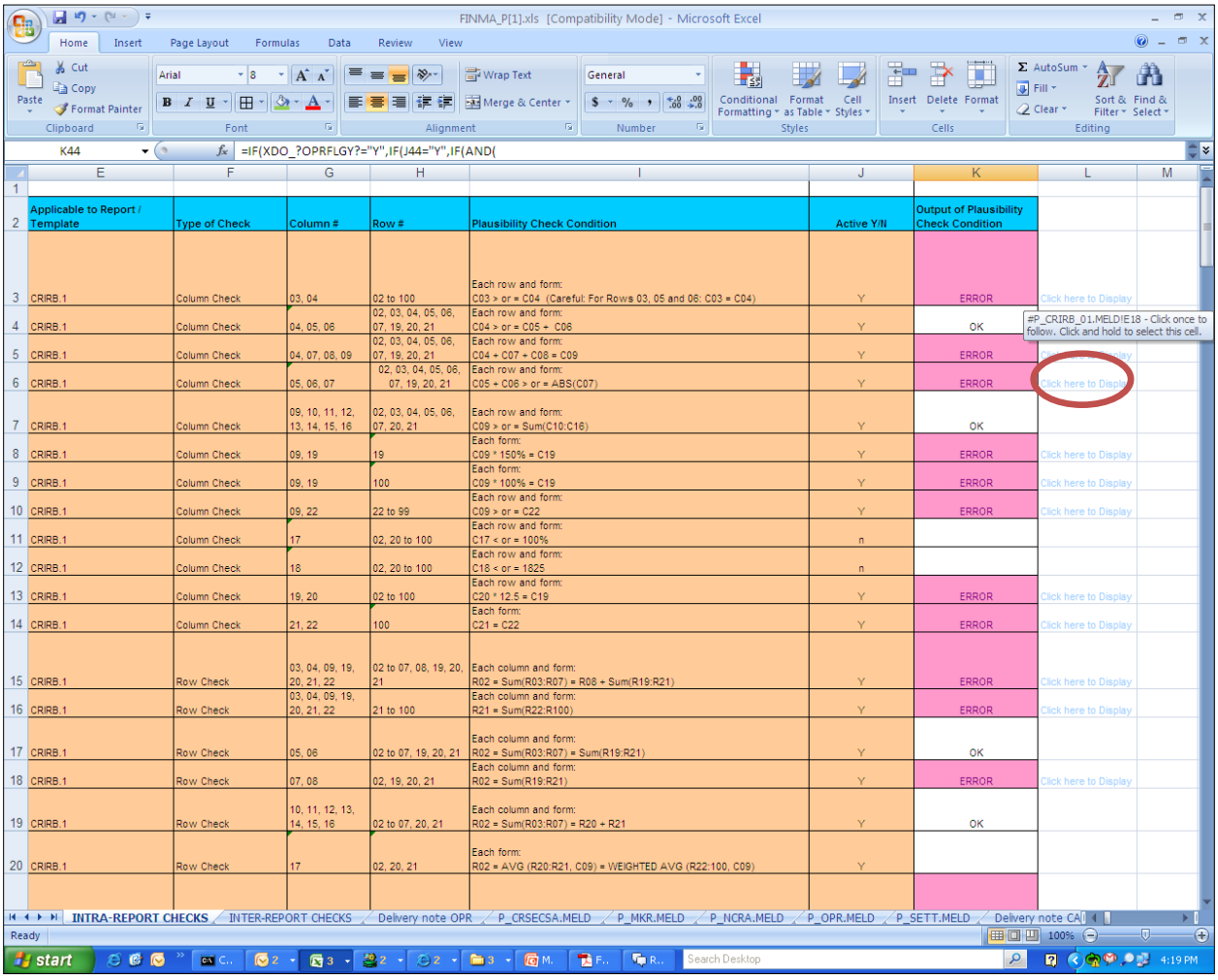


The additional plausibility check which is built-in into the template as new worksheets would be displayed as follows:



	Report Type	Applicable to Report / Template	Type of Check	Column #	Row #	Plausibility Check Condition	Active Y/N	Output of Plausibility Check Condition	
3	P1	CRIRB:1	Column Check	03, 04	02 to 100	Each row and form: C03 > or = C04 (Careful: For Rows 03, 05 and 06: C03 = C04)	Y	OK	
4	P1	CRIRB:1	Column Check	04, 05, 06	02, 03, 04, 05, 06, 07, 19, 20, 21	Each row and form: C04 > or = C05 + C06	Y	OK	
5	P1	CRIRB:1	Column Check	04, 07, 08, 09	02, 03, 04, 05, 06, 07, 19, 20, 21	Each row and form: C04 + C07 + C08 = C09	Y	OK	
6	P1	CRIRB:1	Column Check	05, 06, 07	02, 03, 04, 05, 06, 07, 19, 20, 21	Each row and form: C05 + C06 > or = ABS(C07)	Y	OK	
7	P1	CRIRB:1	Column Check	09, 10, 11, 12, 13, 14, 15, 16	02, 03, 04, 05, 06, 07, 20, 21	Each row and form: C09 > or = Sum(C10:C16)	Y	OK	
8	P1	CRIRB:1	Column Check	09, 19	19	Each form: C09 * 150% = C19	Y	ERROR	Click to Navigate
9	P1	CRIRB:1	Column Check	09, 19	100	Each form: C09 * 100% = C19	Y	ERROR	Click to Navigate
10	P1	CRIRB:1	Column Check	09, 22	22 to 99	Each row and form: C09 > or = C22	Y	OK	
11	P1	CRIRB:1	Column Check	17	02, 20 to 100	Each row and form: C17 < or = 100%	Y	ERROR	Click to Navigate
12	P1	CRIRB:1	Column Check	18	02, 20 to 100	Each row and form: C18 < or = 1825	Y	OK	
13	P1	CRIRB:1	Column Check	19, 20	02 to 100	Each row and form: C20 * 12.5 = C19	Y	OK	
14	P1	CRIRB:1	Column Check	21, 22	100	Each form: C21 = C22	Y	ERROR	Click to Navigate
15	P1	CRIRB:1	Row Check	03, 04, 09, 19, 20, 21, 22	02 to 07, 08, 19, 20, 21	Each column and form: R02 = Sum(R03:R07) + R08 + Sum(R19:R21)	Y	ERROR	Click to Navigate
16	P1	CRIRB:1	Row Check	03, 04, 09, 19, 20, 21, 22	21 to 100	Each column and form: R21 = Sum(R22:R100)	Y	OK	
17	P1	CRIRB:1	Row Check	05, 06	02 to 07, 19, 20, 21	Each column and form: R02 = Sum(R03:R07) + Sum(R19:R21)	Y	ERROR	Click to Navigate
18	P1	CRIRB:1	Row Check	07, 08	02, 19, 20, 21	Each column and form: R02 = Sum(R19:R21)	Y	ERROR	Click to Navigate
19	P1	CRIRB:1	Row Check	10, 11, 12, 13, 14, 15, 16	02 to 07, 20, 21	Each column and form: R02 = Sum(R03:R07) + R20 + R21	Y	ERROR	Click to Navigate

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.



FINMA_P[1].xls [Compatibility Mode] - Microsoft Excel

K44 =IF(XDO_?OPRFLGY?="Y",IF(J44="Y",IF(AND(

	E	F	G	H	I	J	K	L	M
1									
2	Applicable to Report / Template	Type of Check	Column #	Row #	Plausibility Check Condition	Active Y/N	Output of Plausibility Check Condition		
3	CRIRB.1	Column Check	03, 04	02 to 100	Each row and form: C03 > or = C04 (Careful: For Rows 03, 05 and 06: C03 = C04)	Y	ERROR	Click here to Display	
4	CRIRB.1	Column Check	04, 05, 06	02, 03, 04, 05, 06, 07, 19, 20, 21	Each row and form: C04 > or = C05 + C06	Y	OK		
5	CRIRB.1	Column Check	04, 07, 08, 09	02, 03, 04, 05, 06, 07, 19, 20, 21	Each row and form: C04 + C07 + C08 = C09	Y	ERROR		
6	CRIRB.1	Column Check	05, 06, 07	02, 03, 04, 05, 06, 07, 19, 20, 21	Each row and form: C05 + C06 > or = ABS(C07)	Y	ERROR	Click here to Display	
7	CRIRB.1	Column Check	09, 10, 11, 12, 13, 14, 15, 16	02, 03, 04, 05, 06, 07, 20, 21	Each row and form: C09 > or = Sum(C10:C16)	Y	OK		
8	CRIRB.1	Column Check	09, 19	19	Each form: C09 * 150% = C19	Y	ERROR	Click here to Display	
9	CRIRB.1	Column Check	09, 19	100	Each form: C09 * 100% = C19	Y	ERROR	Click here to Display	
10	CRIRB.1	Column Check	09, 22	22 to 99	Each row and form: C09 > or = C22	Y	ERROR	Click here to Display	
11	CRIRB.1	Column Check	17	02, 20 to 100	Each row and form: C17 < or = 100%	n			
12	CRIRB.1	Column Check	18	02, 20 to 100	Each row and form: C18 < or = 1825	n			
13	CRIRB.1	Column Check	19, 20	02 to 100	Each row and form: C20 * 12.5 = C19	Y	ERROR	Click here to Display	
14	CRIRB.1	Column Check	21, 22	100	Each form: C21 = C22	Y	ERROR	Click here to Display	
15	CRIRB.1	Row Check	03, 04, 09, 19, 20, 21, 22	02 to 07, 08, 19, 20, 21	Each column and form: R02 = Sum(R03:R07) + R08 + Sum(R19:R21)	Y	ERROR	Click here to Display	
16	CRIRB.1	Row Check	03, 04, 09, 19, 20, 21, 22	21 to 100	Each column and form: R21 = Sum(R22:R100)	Y	ERROR	Click here to Display	
17	CRIRB.1	Row Check	05, 06	02 to 07, 19, 20, 21	Each column and form: R02 = Sum(R03:R07) + Sum(R19:R21)	Y	OK		
18	CRIRB.1	Row Check	07, 08	02, 19, 20, 21	Each column and form: R02 = Sum(R19:R21)	Y	ERROR	Click here to Display	
19	CRIRB.1	Row Check	10, 11, 12, 13, 14, 15, 16	02 to 07, 20, 21	Each column and form: R02 = Sum(R03:R07) + R20 + R21	Y	OK		
20	CRIRB.1	Row Check	17	02, 20, 21	Each form: R02 = AVG (R20:R21, C09) = WEIGHTED AVG (R22:100, C09)	Y			

#P_CRIRB_01.MELDIE18 - Click once to follow. Click and hold to select this cell.

INTRA-REPORT CHECKS | INTER-REPORT CHECKS | Delivery note OPR | P_CRSECSA.MELD | P_MKR.MELD | P_NCRA.MELD | P_OPR.MELD | P_SETT.MELD | Delivery note CA

Ready 100% start Search Desktop 4:19 PM

6.3.5 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 ○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	Credit Risk	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.

SL No.	Section	Report Name	Description
		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 Exposure & Average Gross Credit Exposure	Total gross credit exposures and average gross credit exposures over the period by rating categories, where 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	Credit Risk Mitigation	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

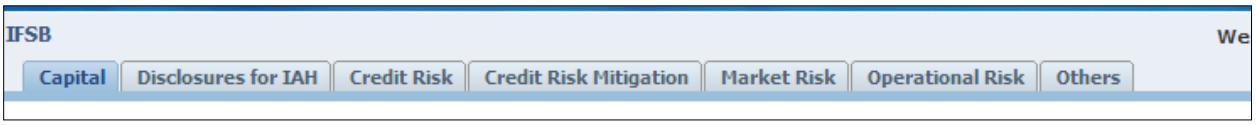
SL No.	Section	Report Name	Description
		LR02 - Liquidity Risk - Disclosure on Liquidity Risk Indicators	Indicators of exposures to liquidity risk such as short-term assets to short-term liabilities (8 days & under mismatch, Over 8 days to 1 month mismatch, Over 1 month to 3 months mismatch) and Liquid asset ratios of total assets.
		RR02 - Rate of Return Risk I.2 - Disclosure on Sensitivity Analysis of IIFS's profits to Rate of Return Movements in the market	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)

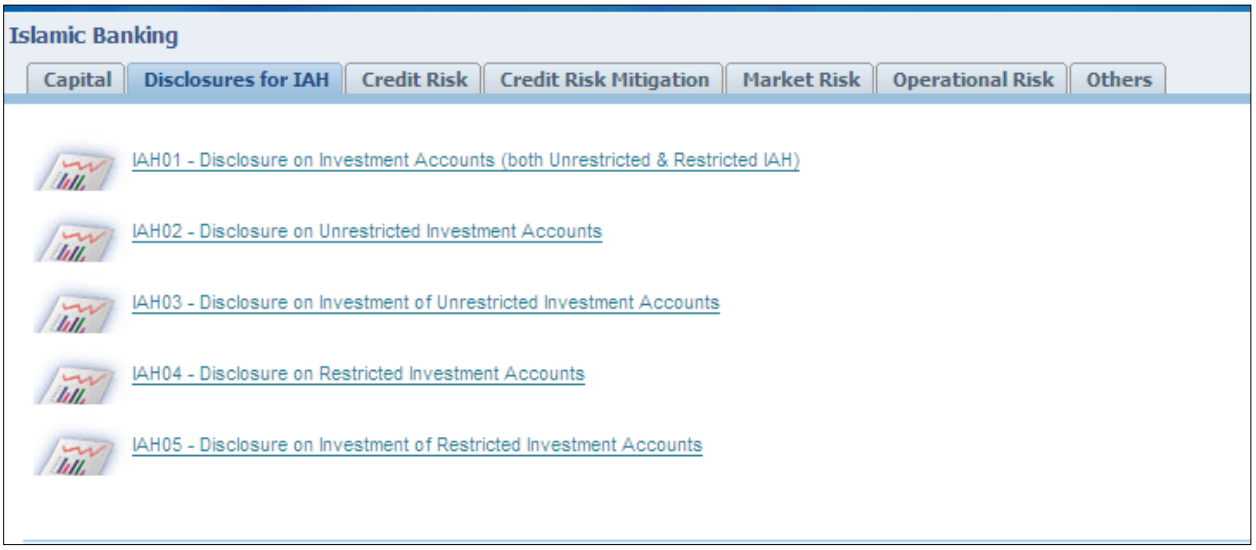
This section will help you navigate through the Islamic Banking reports.

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 :

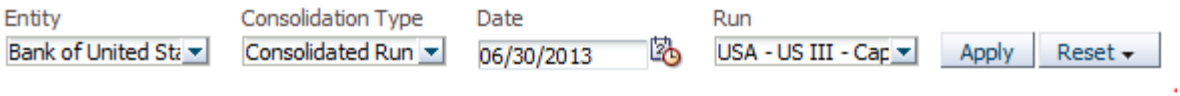


2. Select the relevant report listed under each section, shown in the following figure:



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 **Apply.**



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

Chapter 7 Basel Regulatory Capital Analytics Maintenance

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:

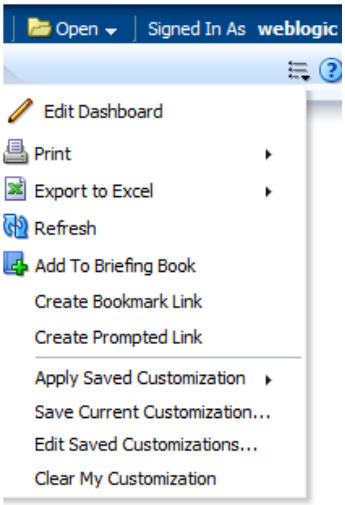
- Dashboard Maintenance
- BIP Report Maintenance

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.

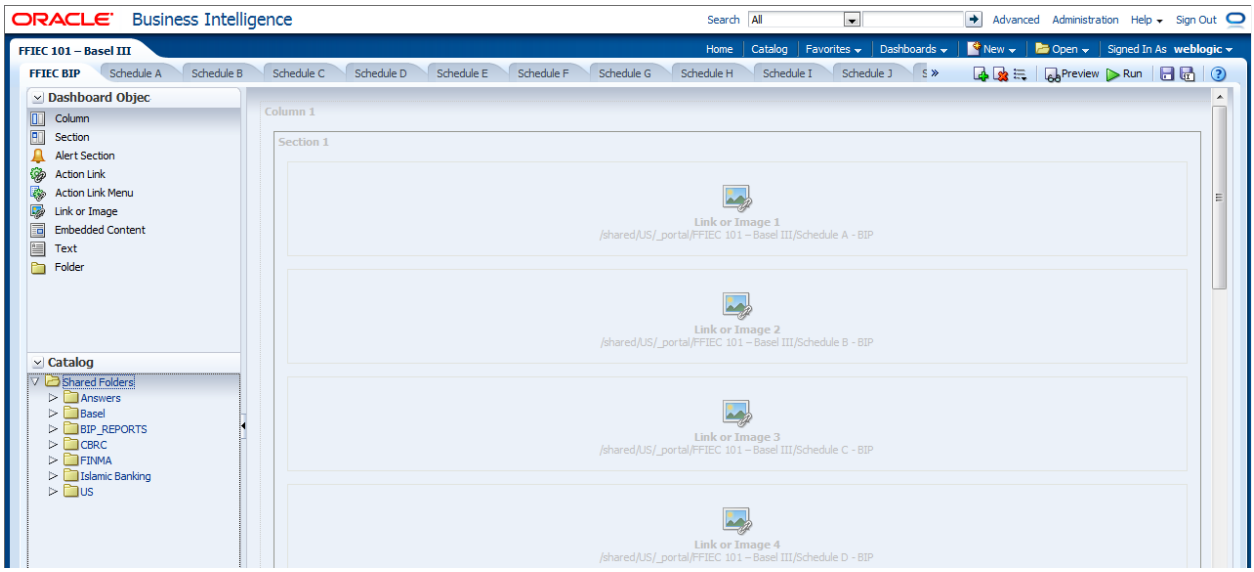
7.1. Dashboard Maintenance

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:

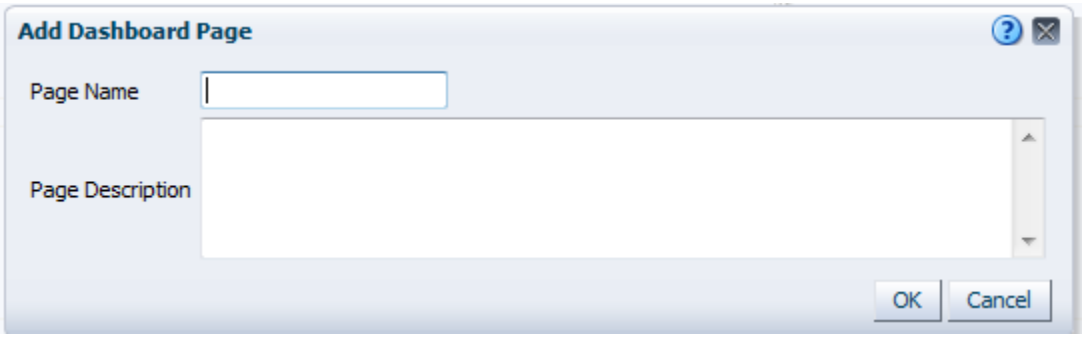
1. Click Page Options on the top right hand side corner of the page as shown in the figure.



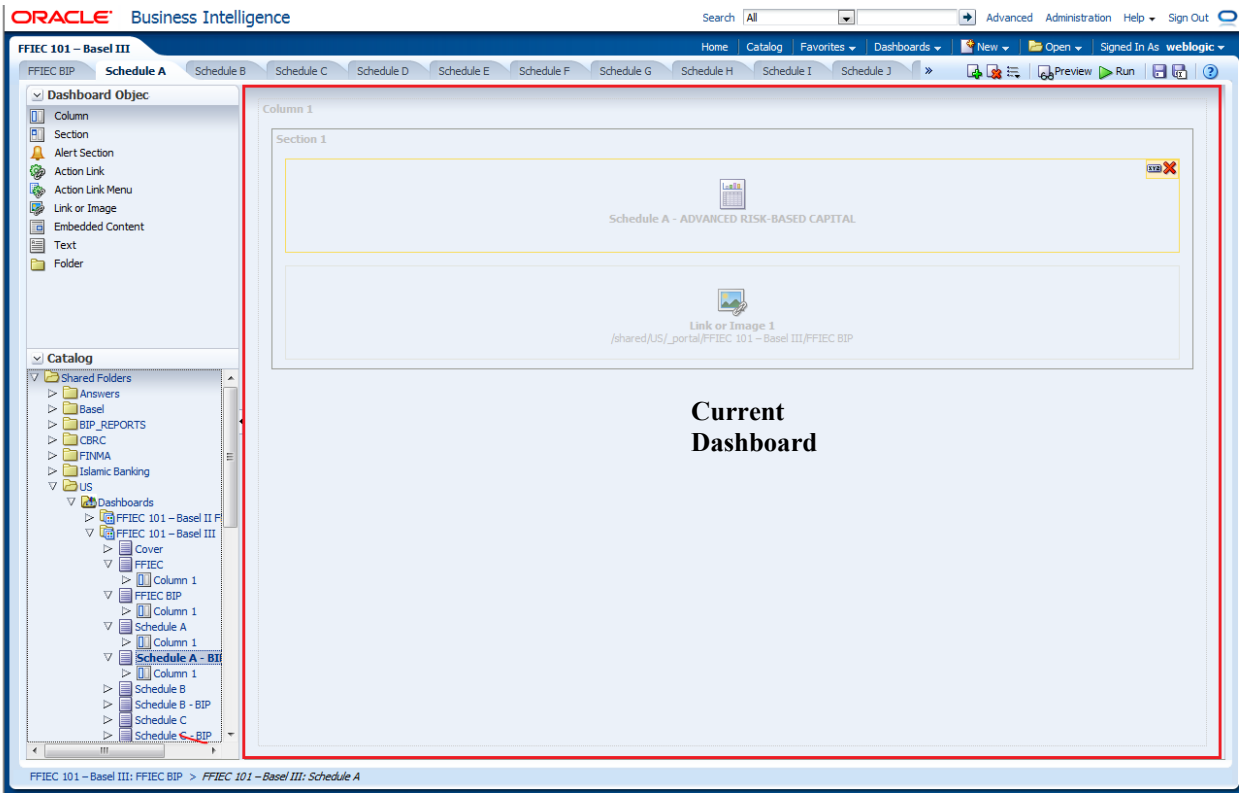
2. Select **Edit Dashboard**. This opens a new window as shown in the figure.



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.



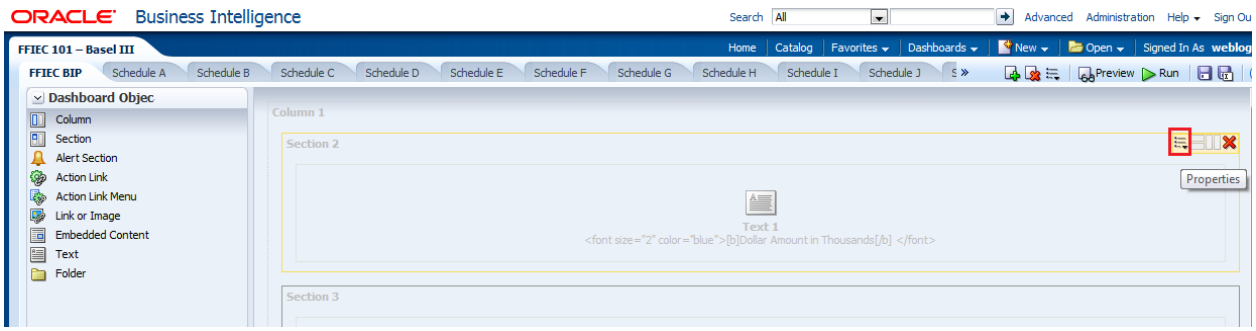
Current Dashboard

The description of each Dashboard object is represented in the following table:

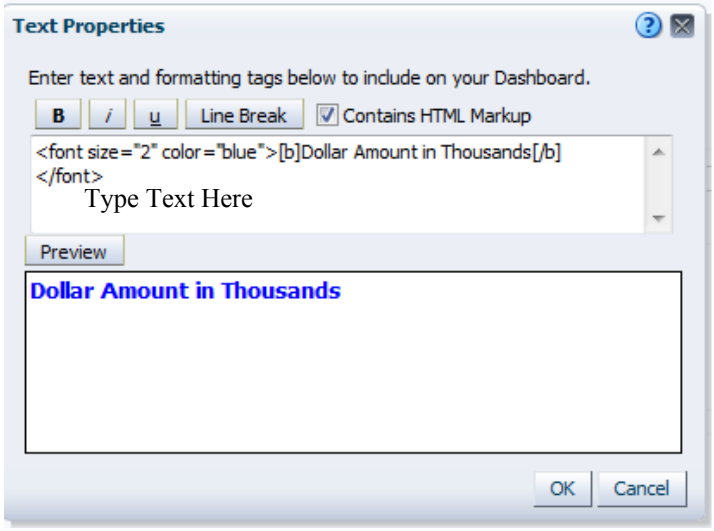
Dashboard Object	Description
Column	Helps create various columns in the Dashboard
Section	Helps create various sections in the Dashboard
Alert Section	Active Alerts can be mapped to the report
Action Link	Link to any other Dashboard reports, Java Method, Web Services, URL and so on.
Action Link Menu	This is a menu for different action links.
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.

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

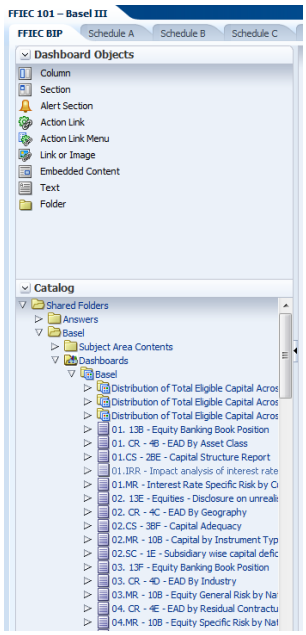
   For example: To write text, Click **Properties** icon displayed on the Top corner of the Text Dashboard object in the current dashboard, as shown in the following figure.



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 Shared Folder section in the Left Hand Side of the page, to map a report to the dashboard.

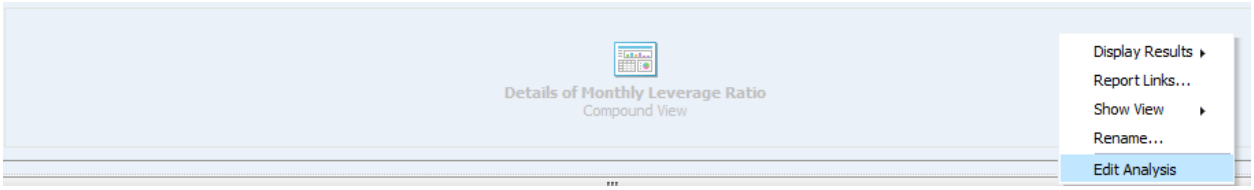


8. Click on the top right hand corner of the page after creating a dashboard.

You can now view the Dashboard as a separate tab.

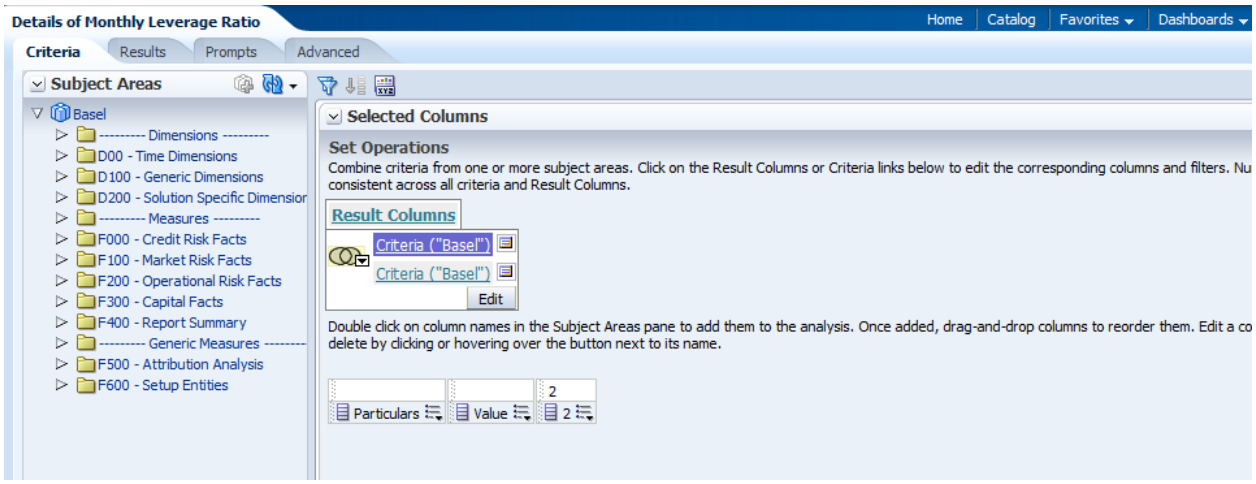
To modify an existing report in the dashboard, refer to the following steps:

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 and then click **Edit Dashboard**.
3. Click **Properties** displayed on each report.
4. Click **Edit Analysis** to edit the report.

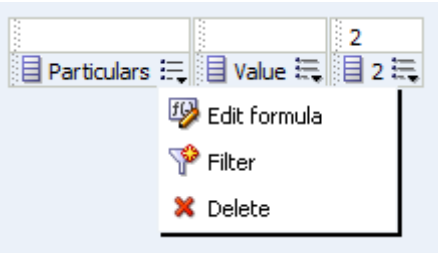


5. Click **Criteria** to edit the corresponding columns or Filters.

   The relevant columns 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 are provided. Select any of the following to modify the column.

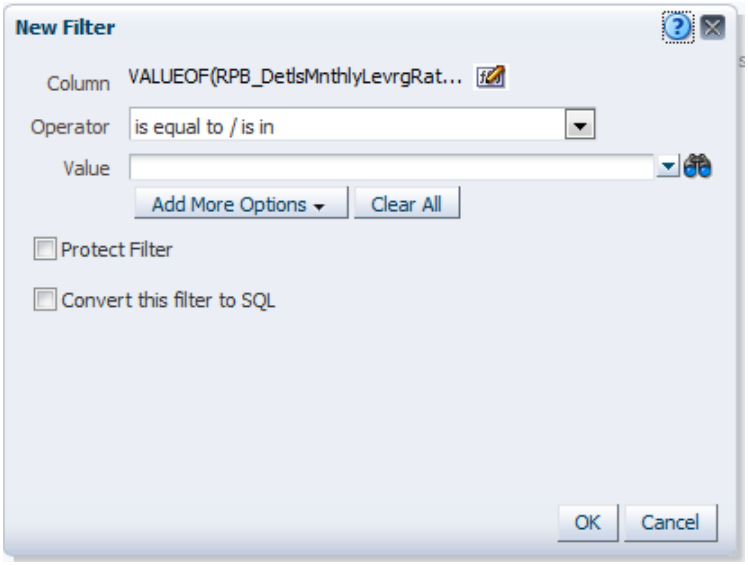


= Edit Formula

= Add Filter to the column

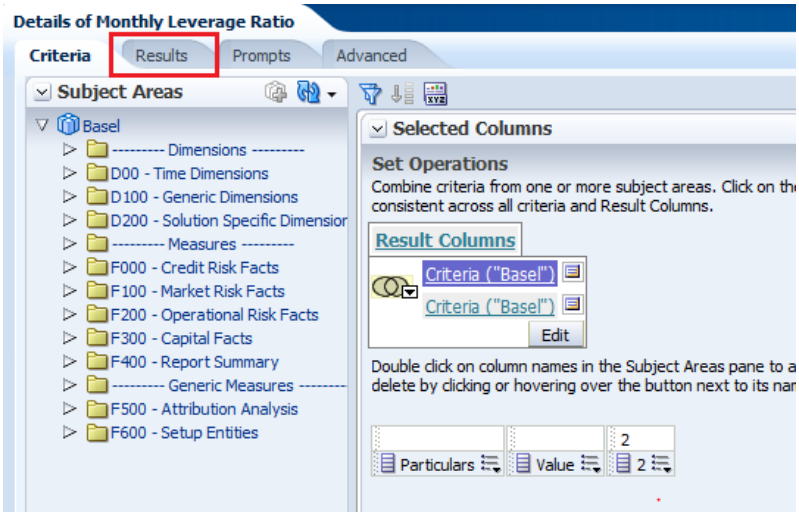
= Delete a column

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.



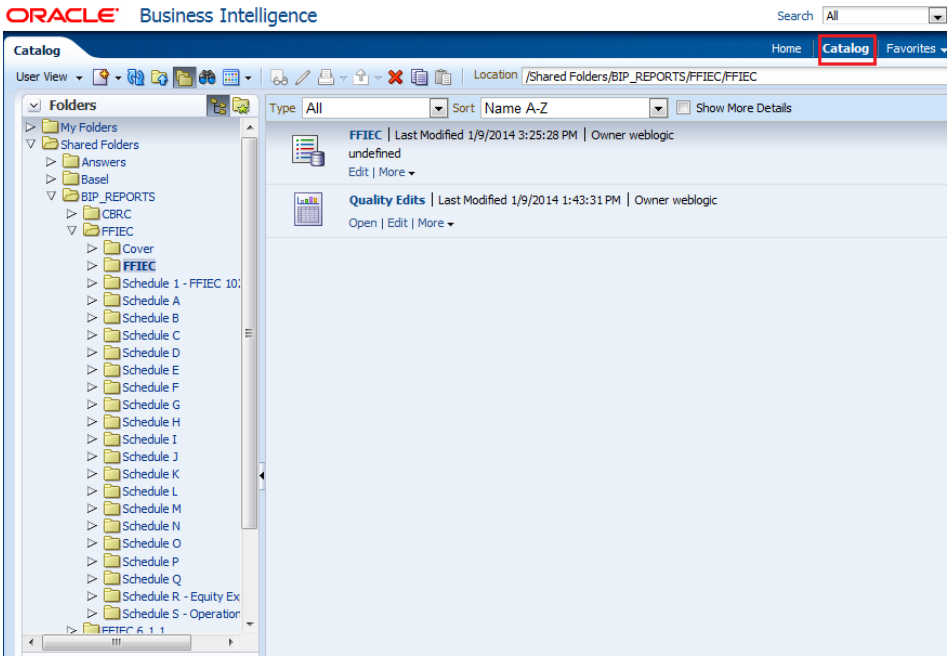
7.2. BIP Report Maintenance

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).

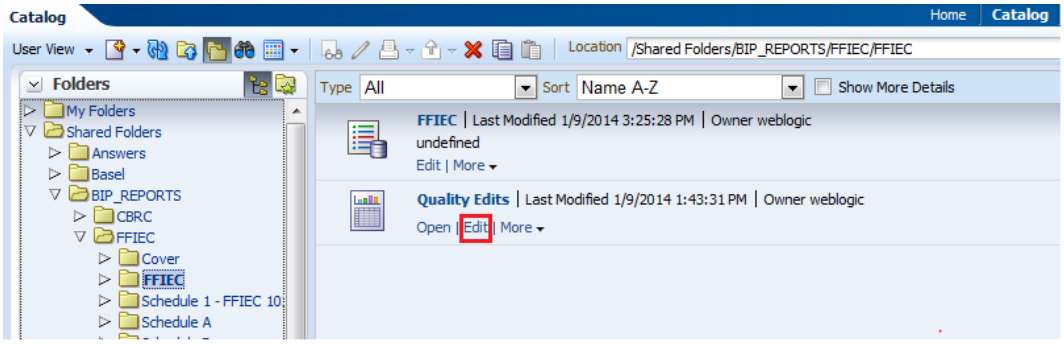
To modify an excel based report to the repository, refer to the following steps:

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

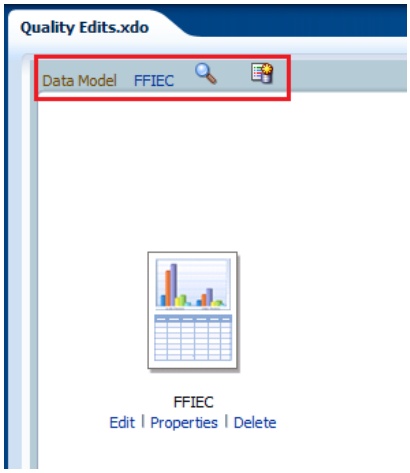
1. Once you log in to OBIEE, click **Catalog**.



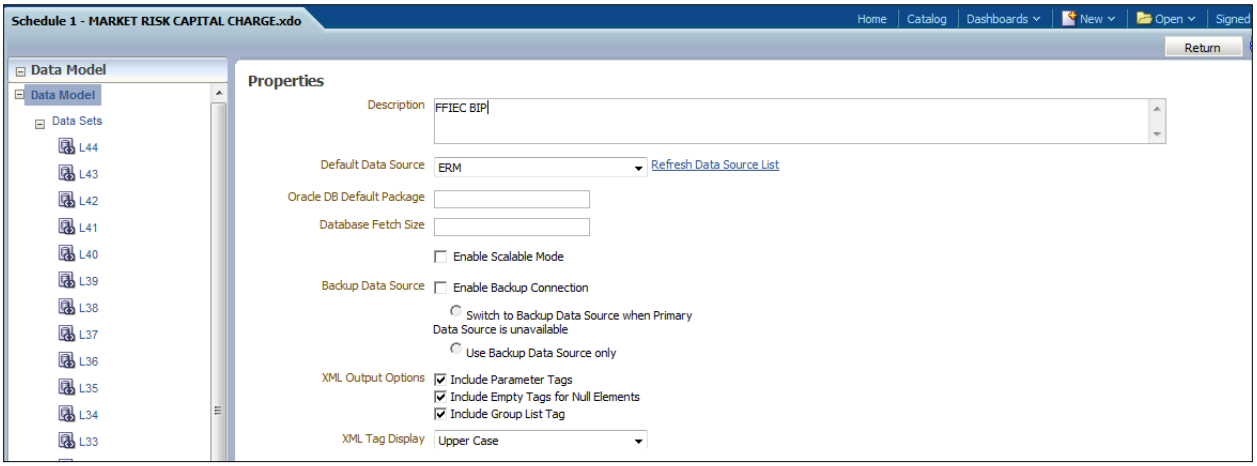
2. Under Shared Folders, click **BIP_REPORTS**.
3. Click the relevant excel based report to be edited, which opens the report on the right pane.
4. Click **Edit**.



5. Click the data model displayed on the top left hand corner of the screen.

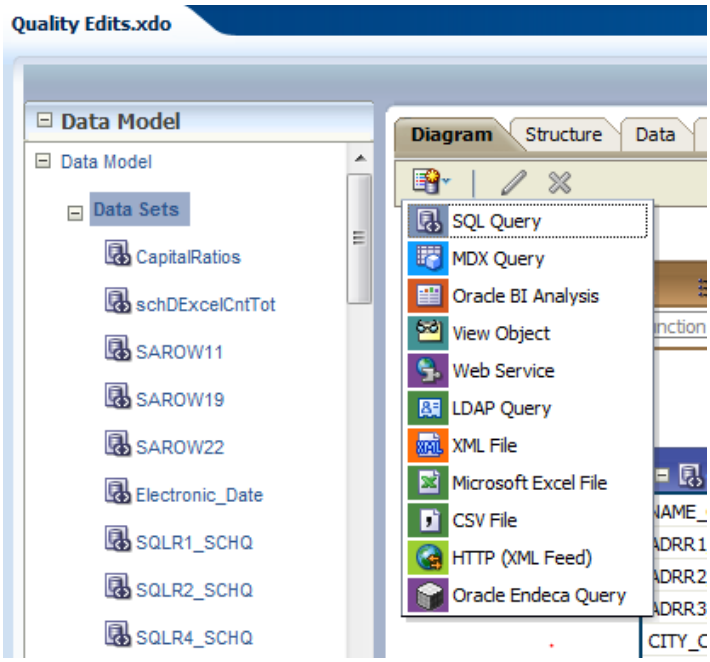


6. Enter the required details under **Properties** as shown in the figure.

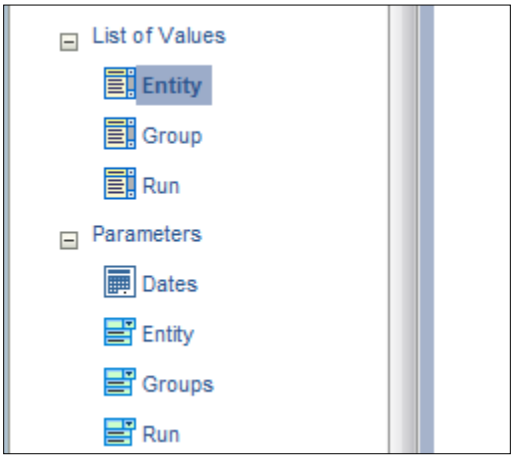


7. Click **Data Sets** on the Left Hand Side pane and click to create a new data set to create a new report.

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



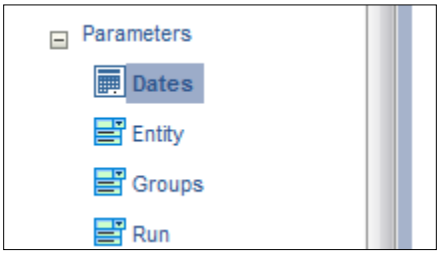
8. Click **List of Values > Entity** from LHS menu.



9. 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

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

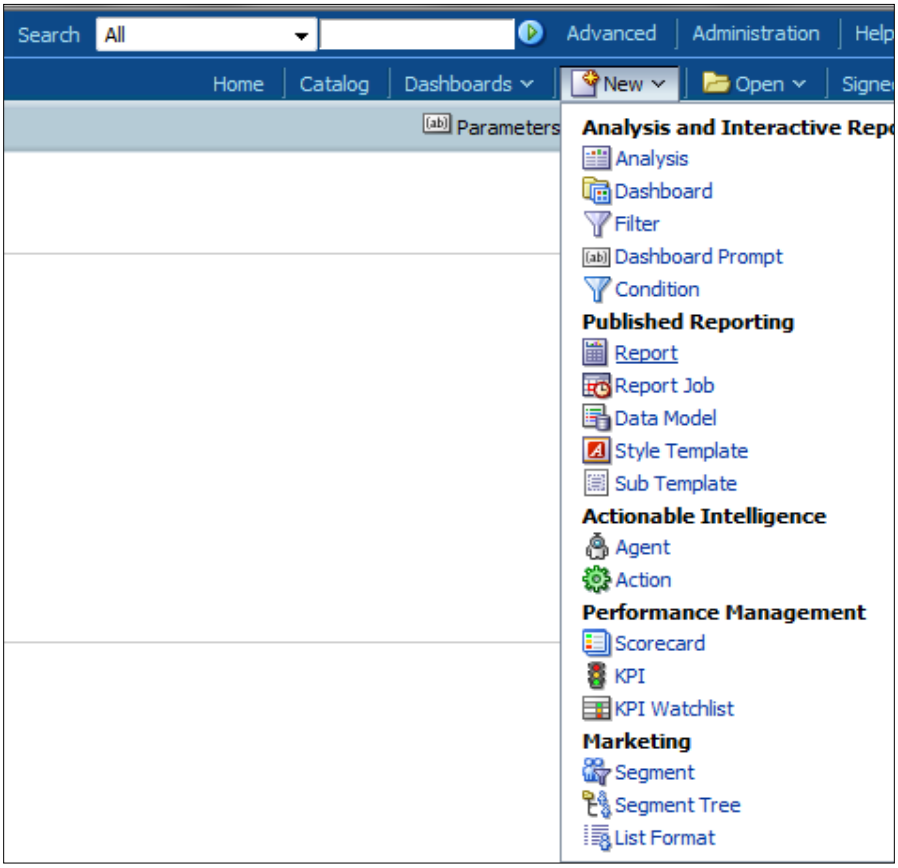


11. Enter the Name, Data Type, Default Value, Parameter Type and click . Repeat this procedure for the other parameters.

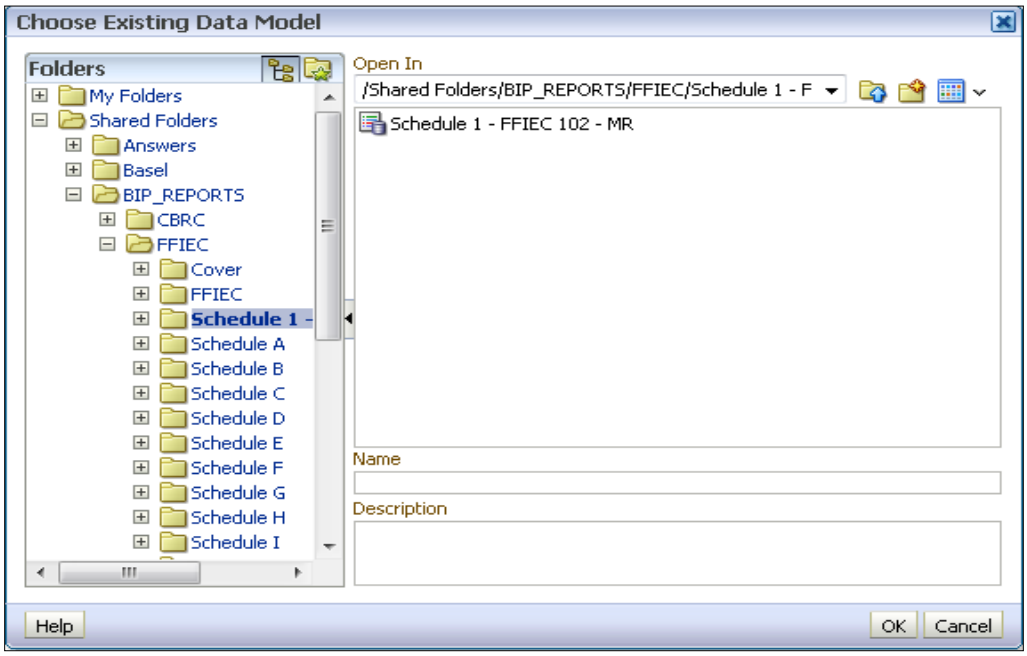
Note: To create a new parameter click .

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

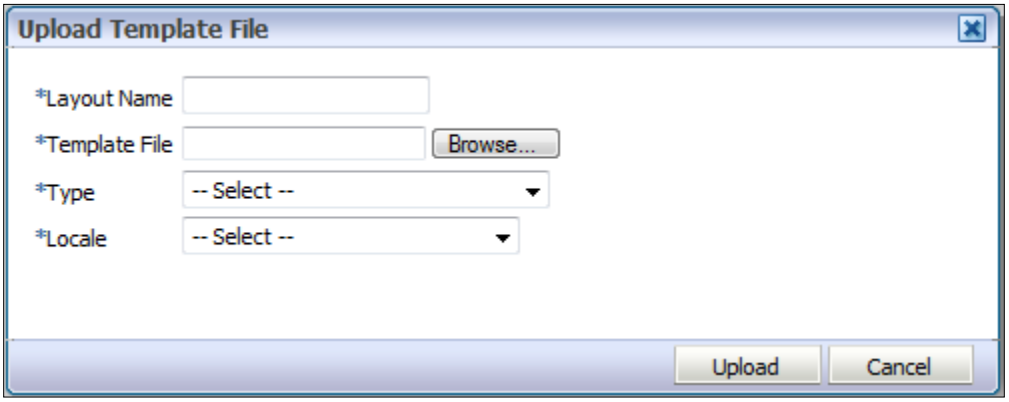
1. Click **New** and select **Report**, shown in the figure.



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



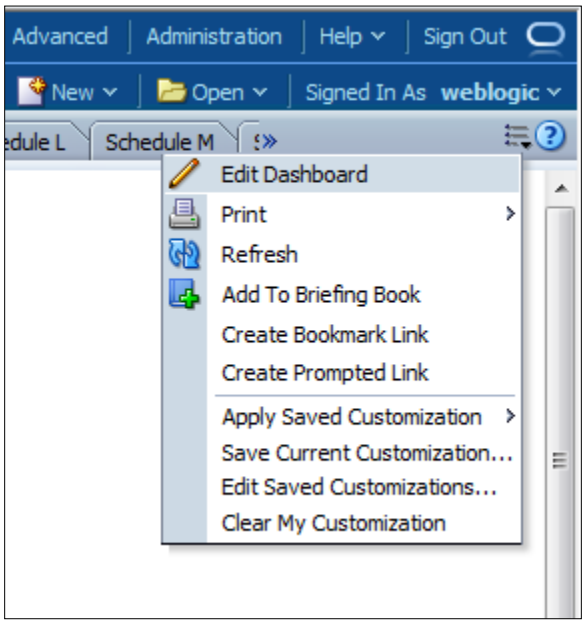
3. Click **Upload** to upload the file. Enter the Layout Name, Type and Locale and browse for the Template File and click **Upload**.



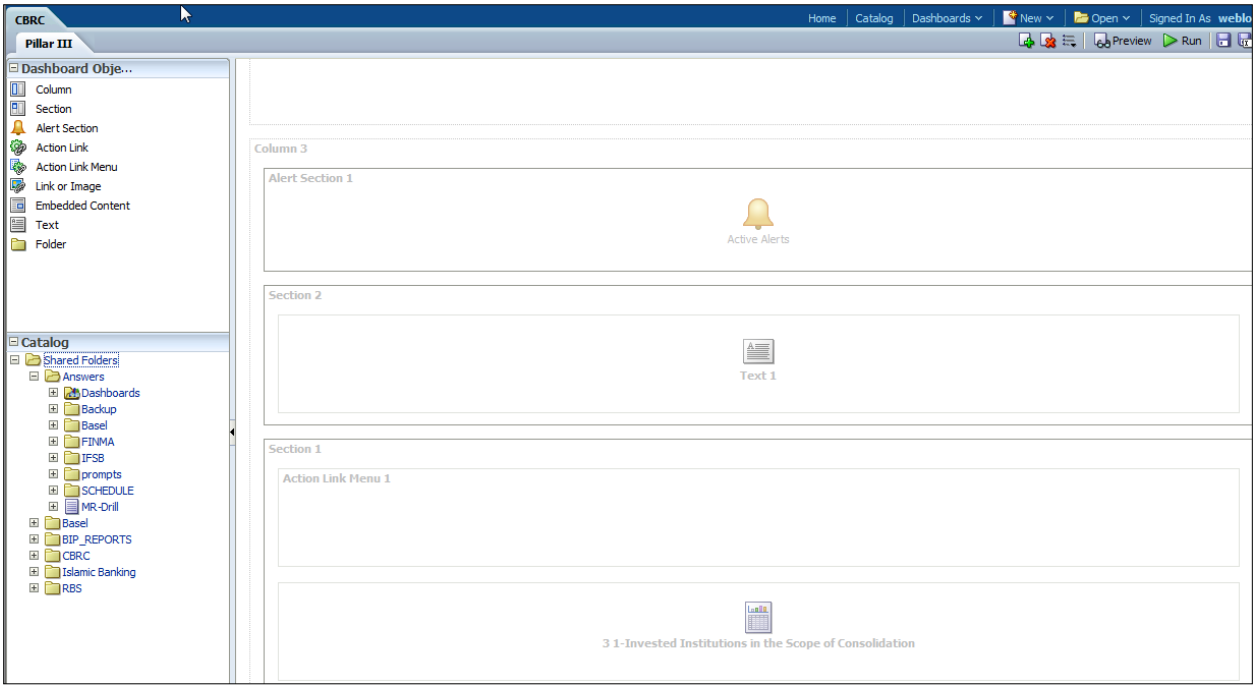
You have successfully uploaded the modified the report.

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 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.

Chapter 8 OFS FFIEC Electronic Submission

The Electronic Submission utility, integrated with OFS Basel Regulatory Capital Analytics, generates a text file in the format specified by the Federal Reserve System. This integrated utility, prepares a text file which is compatible with the electronic format, for all the FFIEC 101 Schedules and all the Edit Checks. The final output of this Electronic Submission process will be a single text file which consists of the following:

- All Schedules
  - Electronic Submission Related Sheet
  - Schedule A to S
  - Cover Page
- All failed Edit Checks pertaining to
  - Quality Checks
  - Inter-Series Edit Checks
  - Post Submission Inter-Series Edit Checks

In order for the solution to generate the text file, the following are the reports which have to be manually uploaded by the user.

- All the schedules (A to S), cover page, and the Electronic Submission related sheet as a single consolidated file, in the template provided.
- The comparison series reports required for generating the inter-series edit checks, in the template provided. This depends on the type of the run being a consolidation or a solo and the bank being a bank holding company or a bank with foreign offices or a bank with domestic offices.

The application allows the upload of the report, as long as the report is as per the template provided. If there are additional sheets in the uploaded report, it will not be processed. This report can either be generated from the OFS Basel Regulatory Capital Analytics application or it can be from any other external solution. A Graphical User Interface (GUI) for FFIEC Electronic Submission has been incorporated in OFS Basel Regulatory Capital Analytics. The screens that you can access depend on the access permissions provided to you. Based on these access permissions, certain icons across windows will be enabled or disabled. The various permissions provided to you are as follows:

- View Permission
- Edit Permission
- Authorize Permission
- Special User Permission

For more information on providing access permission refer to the Allocation of User Permission section.

Note:

All the entries in the Cover Page and the Electronic Submission Related Sheet have to be filled mandatorily.

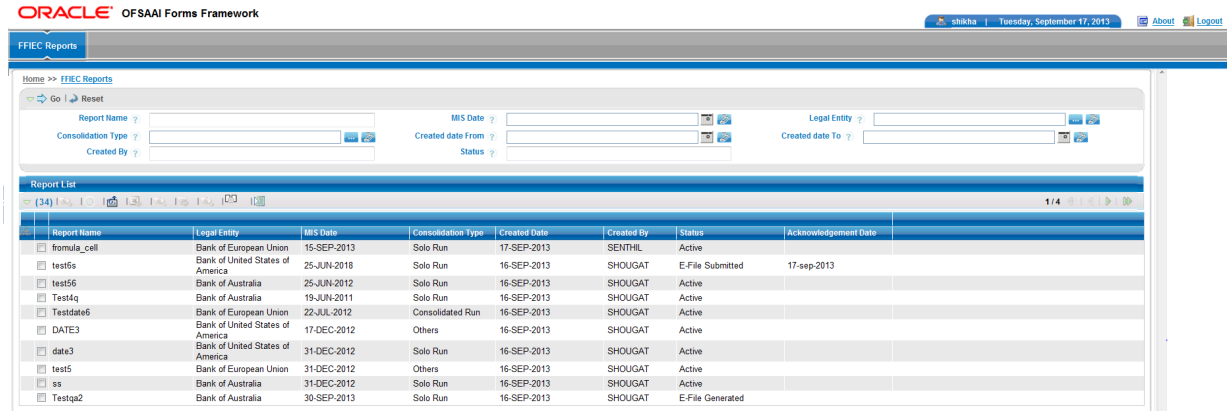
The 'Special Users' of the system have only read-only permission for the generated text file, which has to be electronically submitted.

The application will not do any format validations. It is expected to be done by the user. Also, the user is expected to upload reports only in the template provided.

The application does not prompt a confirmation for the following tasks: Submitting the Schedule for Approval, Approving the Schedule, Rejecting the Schedule, Deleting the Report, and so on.

8.1. Navigation within FFIEC Electronic Submission Window

Upon initially navigating to **Financial Services Analytical Applications Infrastructure** > **Risk Applications** > **Basel Regulatory Capital Analytics > Electronic Submission,** a summary page is displayed showing all the uploaded reports.



Navigation within the Summary Page

The summary page consists of two sections:

- Search
- Reports List

Search Section

This section helps you to search for a specific report by entering data into any one or all of the following fields:

- **Report Name**: This is the name of the report uploaded.
- **MIS Date**: To select the MIS date, click icon.
- **Legal Entity**: To select the Legal Entity, click icon.
- **Consolidation Type**: To select a Solo or Consolidated Run, click icon.
- **Created Date From**: To select the start date range, click icon.
- **Created Date To**: To select the end date range, click icon.
- **Created By**: To search based on the user name who has uploaded the report, enter data in this field.

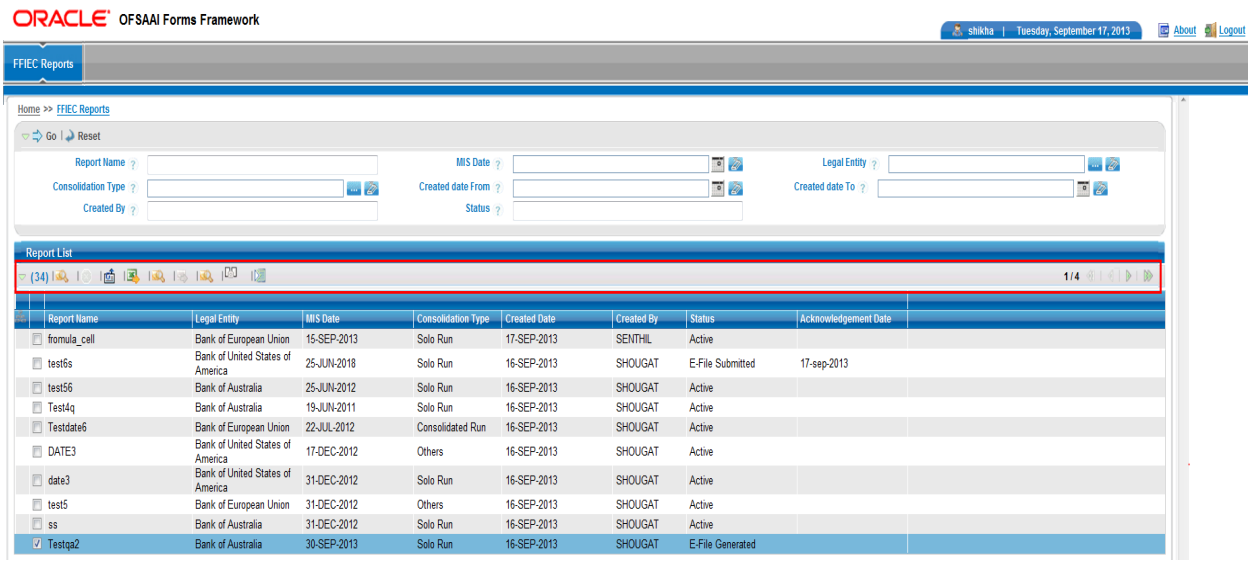
- **Status**: To search based on the status of the report, enter data in this field. The status of the report are of the following:
  - Active: This is a system generated status of report. From the date that the report has been added, the status by default will be Active.
  - Schedules Authorized: This status is generated when the authorizer approves all the FFIEC 101 schedules in the report.
  - Reports Authorized: This status is generated when the authorizer approves the comments of the Edit Checks.
  - E-File Generated: This system generated status is displayed once the text file of the report has been generated.
  - E-File Submitted: This system generated status is displayed once the acknowledgement details are updated by you.

Report List Section

This section displays a summary of the uploaded report by populating the following details:

- **Report Name**: This is the name of the report uploaded.
- **Legal Entity**: This displays the Legal Entity for which the report is uploaded.
- **MIS Date**: This displays the MIS date for which the report is uploaded.
- **Consolidation Type**: The Consolidation Type (Solo or Consolidated) for which the report is uploaded is displayed here.
- **Created Date**: The date on which the report was initially created is displayed here.
- **Created By**: The name of the user who initially created the report is displayed here.
- **Status**: The status of the report can be any one of the following:
  - Active
  - Schedules Authorized
  - Report Authorized
  - E-file Generated
  - E-file Submitted
- **Acknowledgement ID**: This is the identifier updated for acknowledging that the e-file was submitted. This entry is manually updated for the system to update the status as E-file submitted. This is entered using the Update Acknowledgment window.

In the report list section, a number of controls are available (as highlighted in the attached screenshot) to perform different functions which are explained in the following sections:



The icons available in this section are as follows:

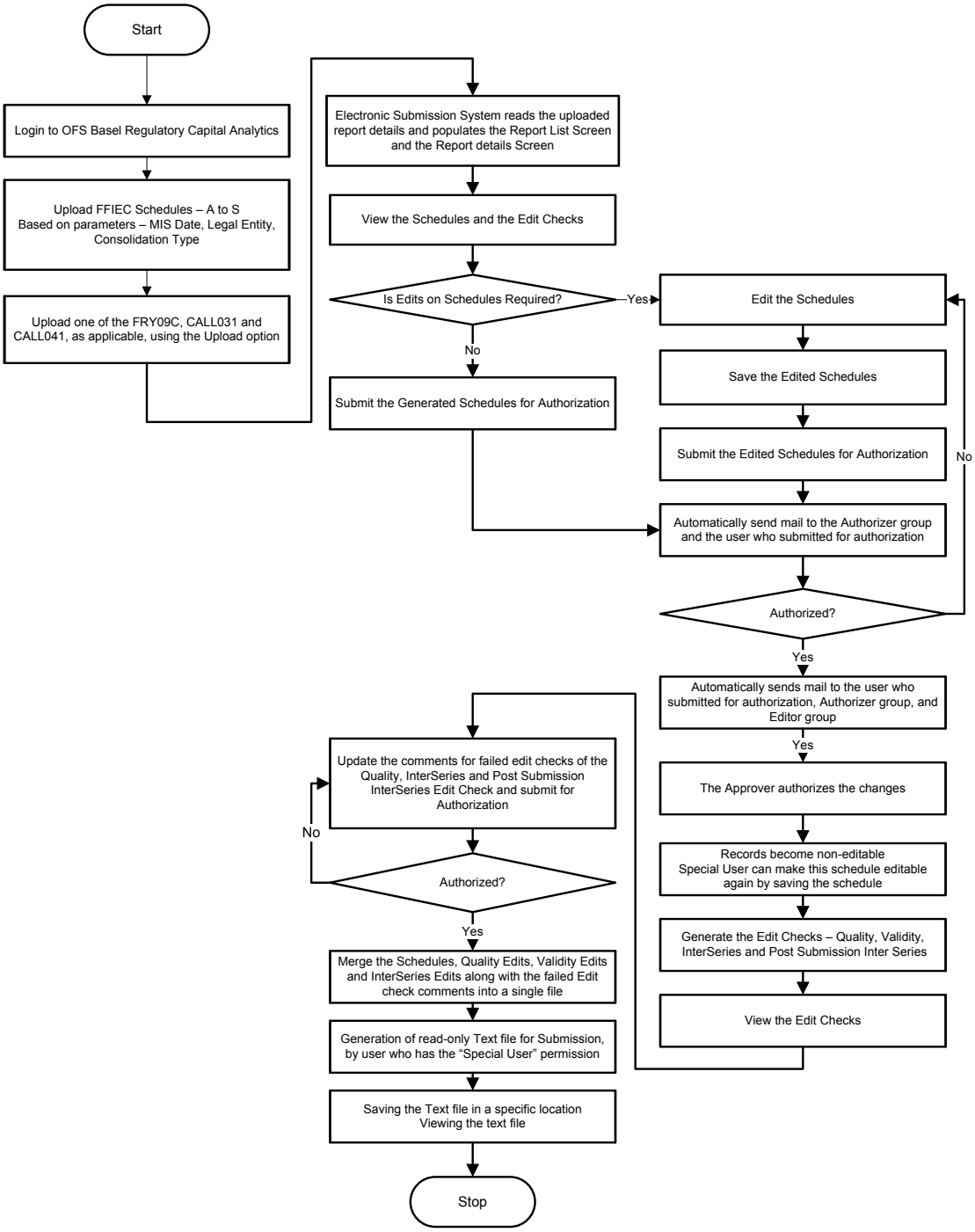
- Upload Report
- View/Edit Report
- Delete Report
- Open to View/Download
- Edit Checks
- Generate Text File
- Open Text File
- Update Acknowledgement

8.2 Common Icons in the FFIEC Electronic Submission UI

Buttons Name	*Icon*	*Description*
Upload		Click this icon to Upload a Report.
Open to View/Download		Click this icon to Download a Report in MS Excel format.
View/Edit Report		Click this icon to View or Edit a Report or Text File.
Delete		Click this icon to Delete a Report.
Update Acknowledgment		Click this icon to Update the Acknowledgment Details.
Generate Text File		Click this icon to Generate a Text File.
Calendar		Click the icon to select a Date in the Respective MIS Date Fields.
Select		Click this icon to Select a particular entry.
Clear		Click this icon to Clear a particular entry.

8.3. Process Flow for FFIEC Electronic Submission

The entire process from uploading a report to the generation of a text file is elaborated in the following diagram:



1. The first step in the FFIEC Electronic Submission process is uploading of reports. The following reports can be uploaded:
    - All the Schedules (A to S), cover page, and the Electronic Submission related sheet as a single consolidated file.
    - All the Comparison Series reports required for generating the Inter-Series Edit Checks.

Note: You can upload the FFIEC and the Comparison Series reports at the same time or at different point of time. The Comparison Series Reports must be uploaded at least by the time the reports are in the Schedules Authorized status.

2. On uploading the report, you can view the details of the report by clicking the **View/Edit** icon in the Report List section. This displays all the schedules pertaining to that report. In this window, you also have the option of making changes to the schedules (A to S) and submit the schedule for authorization. Subsequently the authorizer can approve or reject the schedule.
3. You cannot View or Edit the cover page and the Electronic Submission related page. The values uploaded in these two reports are directly taken for text file generation. The Edit Checks are generated for every Save of a schedule. This can be viewed by the users who have the View/Edit permission of the Edit Checks. Once the report is in Schedules Authorized status, the user with Edit permissions of the Edit Checks can update the comments or explanations for each Edit Checks. The Edit Checks with updated comments is submitted for authorization and the authorizer can approve these Edit Checks. The application does not allow you to submit the Edit Checks for authorization before entering the comments for all the failed Edit Checks.

Note: You can only View the Validity Checks but cannot Edit them.

4. After approving the schedules and the Edit Checks, a text file can be generated.
5. Once this text file is generated, you can view the text file in read only mode and download the text file. The downloaded text file has to be electronically submitted in the FFIEC website manually.
6. Once the text file is submitted, you can update the acknowledgement details in the **Update Acknowledgement** window.

A comprehensive explanation of the process flow is provided in the following sections:

8.4. Uploading Reports

In this screen, you can upload the following reports:

- All the Schedules (A to S), Cover page, and the Electronic Submission related sheet as a single consolidated file.
- Upload the schedules applicable for the Comparison Series Reports (FRY9C, CALL31, and CALL41) based on the Bank's selection of Solo or Consolidation Run Details.
- In the Upload screen, the application has an entry for the Logical File Name. This is not a mandatory field.
- The Uploaded File must not have any space in the File Name. They can have special characters.

The report is uploaded based on the Legal Entity, Consolidation Type, and MIS Date parameters. The default status of the report, once uploaded, will be Active. These parameters are not validated by the system. Ensure that they are validated manually.

Note: You can upload the FFIEC and the Comparison Series reports at the same time or at different point of time. The Comparison Series Reports must be uploaded at least by the time the reports are in the Schedules Authorized status.

The following are the templates for FFIEC and Comparison Series Report:

FFIEC Schedules (A to S)

Comparison Series Reports (FRY9C, CALL31, and CALL41)

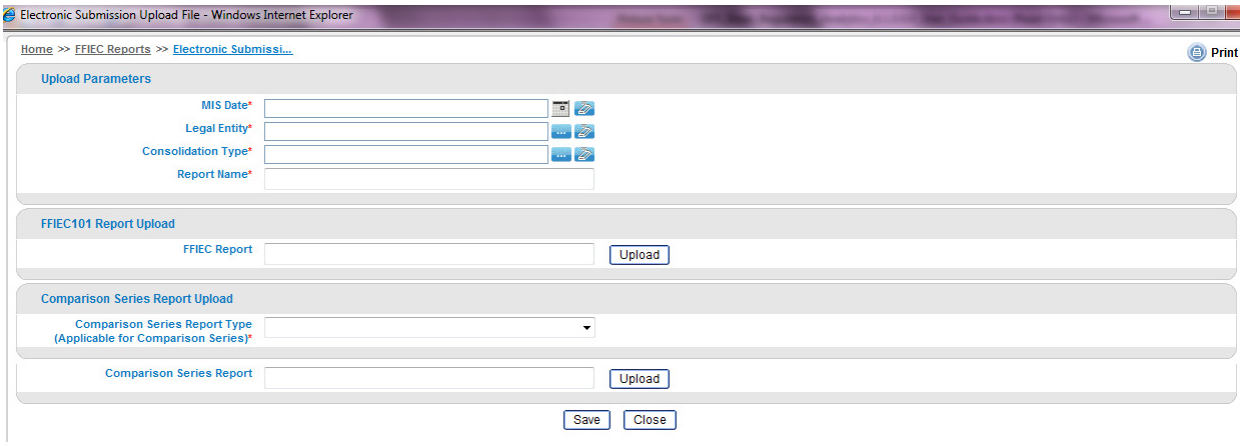
8.4.1 Key Points to Consider

- It is recommended to click Close button given on the Forms page and not close the browser tab.
- The uploaded report must be in the Excel 97-2003 format (.xls), and not the later versions.
- Only a single report with the same parameters can be uploaded.
- The report needs to be uploaded as per the template provided above.
- A report which has been already uploaded can be deleted by a user with "Special User" permission only.

Note: The report to be deleted can be in any status.

8.4.2 Procedure

1. Click the Upload Report icon in the Report List section and the following page will be displayed:



2. Enter the following details before uploading the report:
    i. Click the Calendar icon to select the **MIS Date**, that is, the date for which the report was generated.
    ii. Select the **Legal Entity** details for which the report was generated.
    iii. Select the **Consolidation Type** as either Solo or Consolidation.

iv. Enter the **Report Name**.

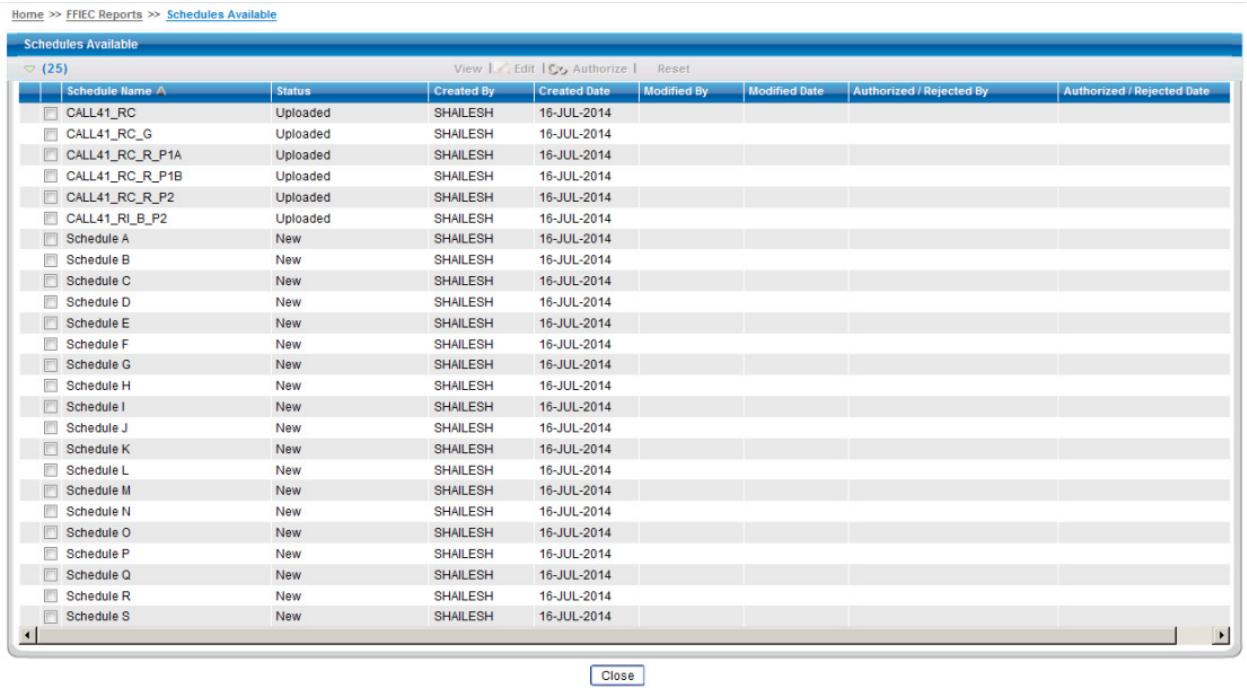
3. To upload the FFIEC Report, in the **FFIEC101 Report Upload** field, click **Upload**.
4. Click **Upload File** icon. The **Attach File** window appears.
5. Click **Browse** to choose a file to attach.
6. Enter a **Logical File Name** (Optional) and then click **Attach File**.
7. Click the dropdown button to select the **Comparison Series Reports Type**.
8. To upload the Comparison Series Reports, in the **Comparison Series Reports** field, click **Upload**.
9. Click **Upload File** icon. The **Attach File** window appears.
10. Click **Browse** to choose a file to attach.
11. Enter a **Logical File Name** (Optional) and then click **Attach File**.
12. Click **Save.** A message appears that the file is uploaded successfully. In the Upload File screen, click Save. The file is displayed only post this Save.

Note: The Upload Report icon is enabled for only those users who are mapped to the Upload User Group.

8.5. Viewing, Editing, and Authorizing Schedules

On uploading the report, you can view the details of the report by clicking the **View** icon in the Report List section. This displays the **Schedules Available** window. This displays all the schedules pertaining to that report with the following details:

- Schedule Name: This is the name of the Schedule (A to S and the Schedules uploaded of the Comparison Series Report).
- Created Date: The date on which the report was initially created.
- Created by: The name of the user who initially created the report is displayed here.
- Last Modified Date: The date on which the schedule was last modified.
- Last Modified By: The user who last modified the schedule.
- Status: The following status updates are displayed:
  - New
  - Draft
  - Pending Approval Status
  - Approved Status
- Authorized/Rejected Date
- Authorized/Rejected By



The control icons available in this window are as follows:

- **View:** Click this icon to see complete details of the selected schedule. This icon is enabled for users with View/ Edit/ Authorize permissions for each schedule. None of the fields in this screen can be edited. For a detailed procedure to View Schedules, refer section Procedure to View Schedules.
- **Edit:** All the fields in this window can be edited except for the column headers and row headers. In this window, you can Edit the schedules and submit the updated schedules for authorization. If the schedule is submitted for authorization, then further changes cannot be made to the schedule. After submitting for authorization, a mail is also sent to the approver group and the user group responsible for editing the schedule. For a detailed procedure to Edit Schedules, refer section Procedure to Edit Schedules.

  Note:

  Only users belonging to the Edit permission group will be able to edit the schedules.

  You can save the schedule multiple times, and then click submit at a different time, by a different edit user.

- **Authorize**: Click this icon if you have '**Authorize**' permission. You can authorize or reject the submitted schedules. This window displays the base values against each modified column value for comparison to allow the authorizer to make an informed decision. The base values will be the original values as uploaded in the excel. For a detailed procedure to Authorize Schedules, refer section Procedure to Authorize Schedules.

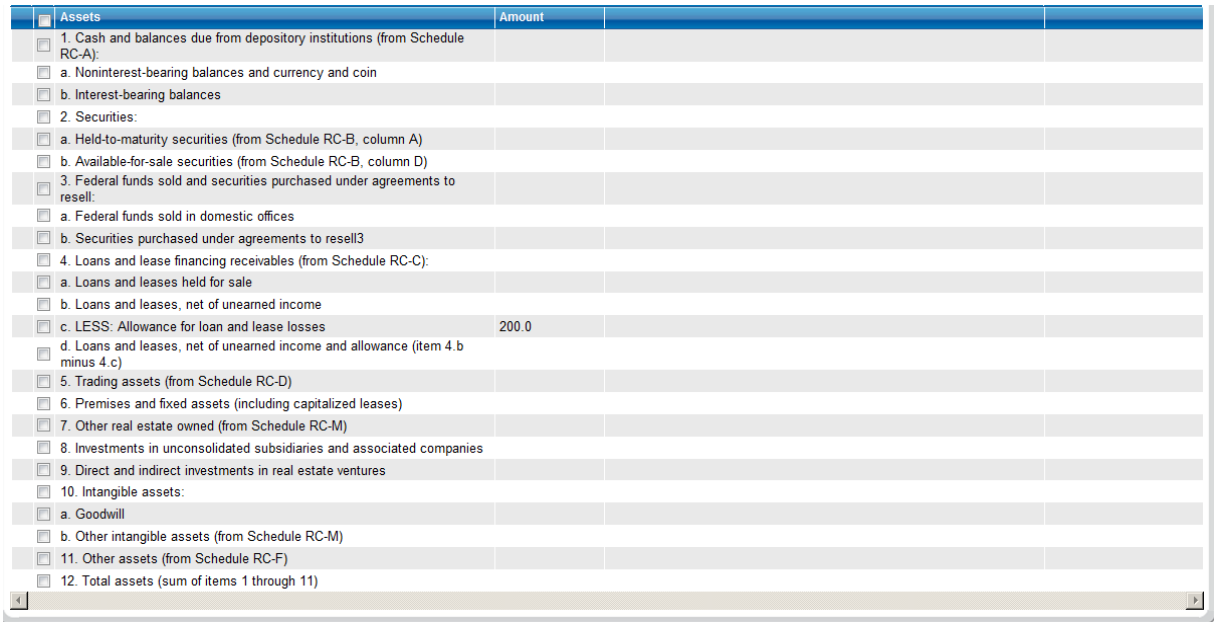
8.5.1 Key Points to Consider

- It is recommended to click Close button given on the Forms page and not close the browser tab.
- User Permission can be defined at individual schedule level.
- Schedules which are already in 'authorized' or 'pending for approval' status cannot be edited.
- If Comparison Series reports have been uploaded for this report, then you (all users) will have permission to only view the report.
- In the Edit mode the values provided by you are not validated by the application. Ensure to provide the values, abiding by the data expectation logic given in the section

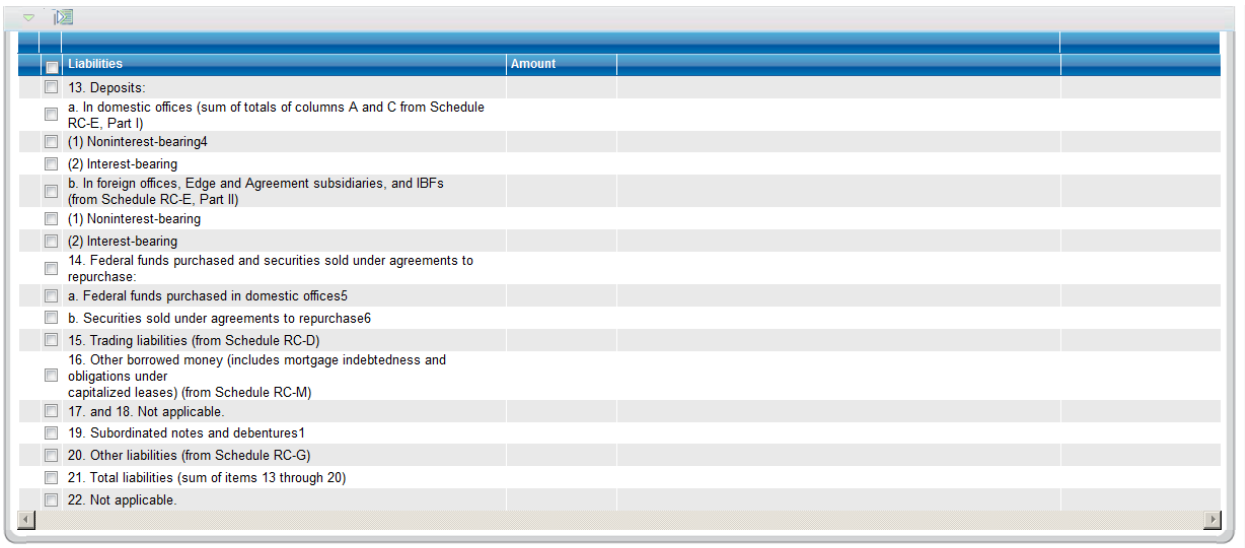
  8.11. Key Data Expectations.
- In the Edit mode, any existing formula as specified in the template will be re-calculated by the application. However, the remaining values like the total values will not be calculated by the application.
- Multiple users will be able to edit the schedule at the same time depending upon the access provided. The changes made by the user who saves the schedule at the last will get updated. If a user submits the changes, changes made by another user will not be saved. The value thus stored, goes through maker-checker workflow before being reported through e-file.
- Impact of the changes in values within the schedule and other schedules will not be highlighted by the application. You are expected to handle the impact to other reporting elements on account of edits.
- When you click Submit it saves the schedules, recalculates all the fields and then Submits schedules.
- Saving of the schedules takes some time, since the solution recalculates all the values in the Schedule each time.
- The authorizer will be able to see the base values even if the schedule is in the 'Draft' status.
- To save the Schedule, you need to select at least one row. If there are no changes made to the Schedule, except for the Analyst's comments, then the user has to select at least one row to save.
- In all the Schedules and the Edit Checks, below the analyst comments and the authorizer comments, there is a small Text Box which details the remaining number of characters which can be written in that Text Box.
- The Analyst's comment is not a mandatory field for entry whereas; the authorizer's comments are a mandatory field.
- While editing the Analyst comments / Authorizer comments, you must not delete the existing comment as it leads to loss of comments history. It is recommended to append your comments to the existing comments.

8.5.2 Procedure to View Schedules

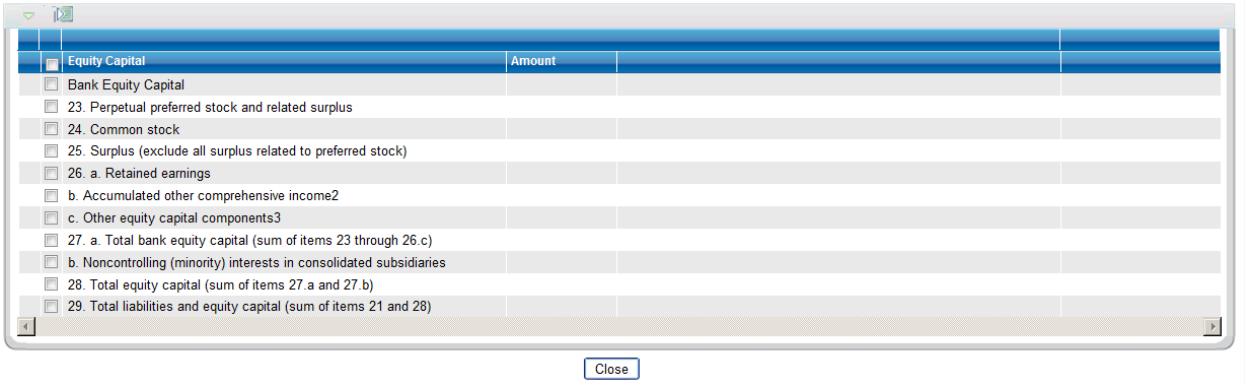
To view the details of a schedule, select a schedule from the **Schedules Available** section and click the View icon. The details of the schedule will be displayed in a read only format as displayed in the following snapshot:



Assets	Amount
1. Cash and balances due from depository institutions (from Schedule RC-A):	
a. Noninterest-bearing balances and currency and coin	
b. Interest-bearing balances	
2. Securities:	
a. Held-to-maturity securities (from Schedule RC-B, column A)	
b. Available-for-sale securities (from Schedule RC-B, column D)	
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold in domestic offices	
b. Securities purchased under agreements to resell3	
4. Loans and lease financing receivables (from Schedule RC-C):	
a. Loans and leases held for sale	
b. Loans and leases, net of unearned income	
c. LESS: Allowance for loan and lease losses	200.0
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	
5. Trading assets (from Schedule RC-D)	
6. Premises and fixed assets (including capitalized leases)	
7. Other real estate owned (from Schedule RC-M)	
8. Investments in unconsolidated subsidiaries and associated companies	
9. Direct and indirect investments in real estate ventures	
10. Intangible assets:	
a. Goodwill	
b. Other intangible assets (from Schedule RC-M)	
11. Other assets (from Schedule RC-F)	
12. Total assets (sum of items 1 through 11)	



Liabilities	Amount
13. Deposits:	
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I)	
(1) Noninterest-bearing4	
(2) Interest-bearing	
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II)	
(1) Noninterest-bearing	
(2) Interest-bearing	
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased in domestic offices5	
b. Securities sold under agreements to repurchase6	
15. Trading liabilities (from Schedule RC-D)	
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	
17. and 18. Not applicable.	
19. Subordinated notes and debentures1	
20. Other liabilities (from Schedule RC-G)	
21. Total liabilities (sum of items 13 through 20)	
22. Not applicable.	

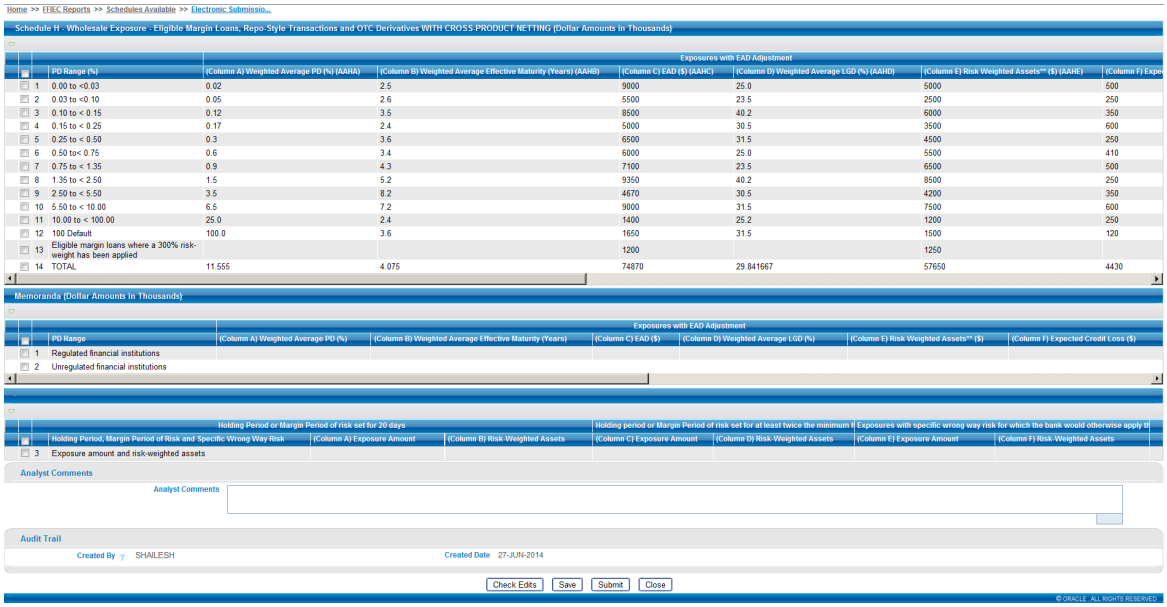


Equity Capital	Amount
Bank Equity Capital	
23. Perpetual preferred stock and related surplus	
24. Common stock	
25. Surplus (exclude all surplus related to preferred stock)	
26. a. Retained earnings	
b. Accumulated other comprehensive income2	
c. Other equity capital components3	
27. a. Total bank equity capital (sum of items 23 through 26.c)	
b. Noncontrolling (minority) interests in consolidated subsidiaries	
28. Total equity capital (sum of items 27.a and 27.b)	
29. Total liabilities and equity capital (sum of items 21 and 28)	

Close

8.5.3 Procedure to Edit Schedules

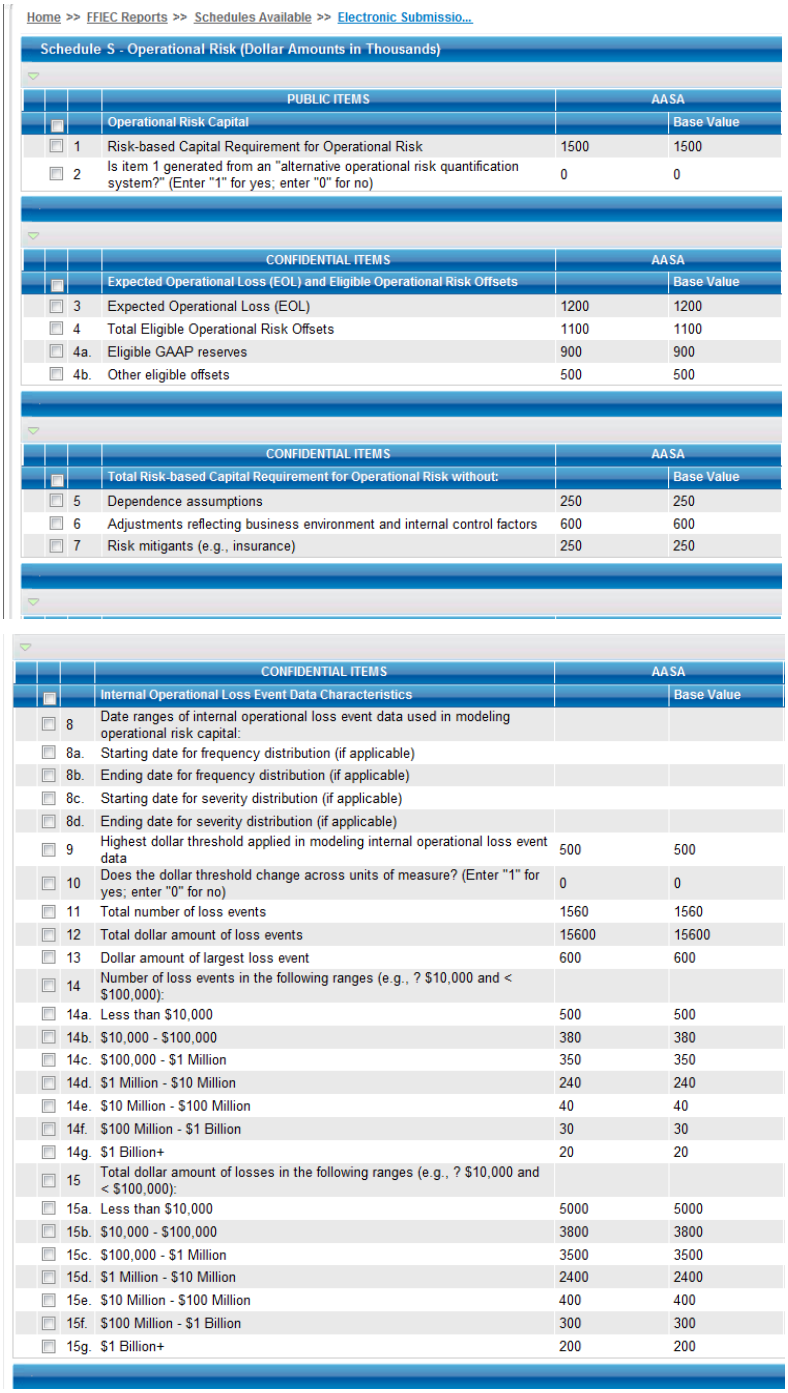
1. Select a schedule from the **Schedules Available** section and click the Edit icon. The following window is displayed:



2. Select a particular entry as shown in the preceding figure and update the values.
3. Enter comments on the changes made in this schedule in the **Analyst Comments** field.
4. Click the **Check Edits** button in which the modified values in the schedule are highlighted. This will help you in identifying the modified data easily.
5. Click the **Save** button. The status of the modified schedule changes from ‘New’ to ‘`Draft’.
6. The analyst comments can be provided for future reference of changes made in the schedule. The check edits buttons in the Schedule are enabled for the edit users to highlight the changes made on the schedule.
7. Click the **Submit for Authorization** button, to submit the modified schedule for authorization. An email is also sent to the ‘Authorizer’ group of users as well as the edit group of users . The status of the schedule changes from ‘Edit’ to ‘Pending Approval’.
8. In case there are no changes required to the schedules, then you can open the schedule in Edit mode and click **Submit**. This changes the status of the schedule to **Pending Approval**.

8.5.4 Procedure to Authorize Schedules

1. Select a schedule from the **Schedules Available** section and click the Authorize icon. The following window is displayed:



Home >> FFIEC Reports >> Schedules Available >> Electronic Submissio...

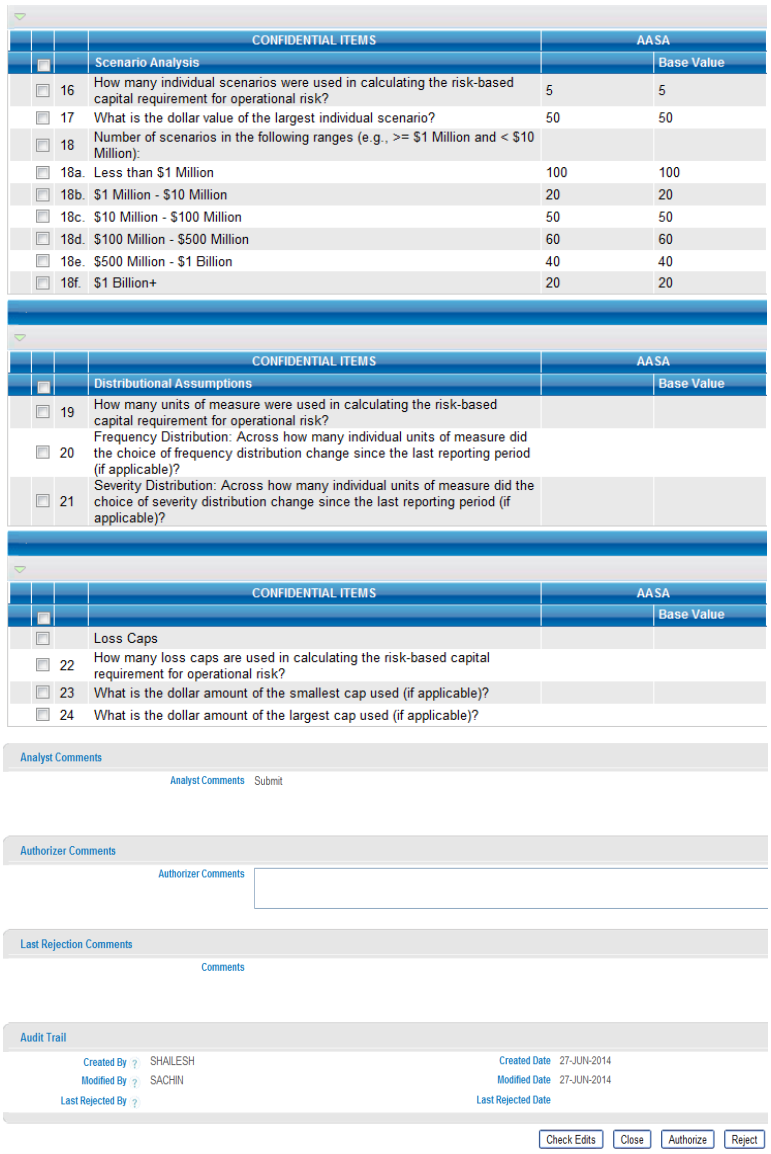
Schedule S - Operational Risk (Dollar Amounts in Thousands)

	PUBLIC ITEMS	AASA
	Operational Risk Capital	Base Value
1	Risk-based Capital Requirement for Operational Risk	1500	1500
2	Is item 1 generated from an "alternative operational risk quantification system?" (Enter "1" for yes; enter "0" for no)	0	0

	CONFIDENTIAL ITEMS	AASA
	Expected Operational Loss (EOL) and Eligible Operational Risk Offsets	Base Value
3	Expected Operational Loss (EOL)	1200	1200
4	Total Eligible Operational Risk Offsets	1100	1100
4a.	Eligible GAAP reserves	900	900
4b.	Other eligible offsets	500	500

	CONFIDENTIAL ITEMS	AASA
	Total Risk-based Capital Requirement for Operational Risk without:	Base Value
5	Dependence assumptions	250	250
6	Adjustments reflecting business environment and internal control factors	600	600
7	Risk mitigants (e.g., insurance)	250	250

	CONFIDENTIAL ITEMS	AASA
	Internal Operational Loss Event Data Characteristics	Base Value
8	Date ranges of internal operational loss event data used in modeling operational risk capital:	
8a.	Starting date for frequency distribution (if applicable)	
8b.	Ending date for frequency distribution (if applicable)	
8c.	Starting date for severity distribution (if applicable)	
8d.	Ending date for severity distribution (if applicable)	
9	Highest dollar threshold applied in modeling internal operational loss event data	500	500
10	Does the dollar threshold change across units of measure? (Enter "1" for yes; enter "0" for no)	0	0
11	Total number of loss events	1560	1560
12	Total dollar amount of loss events	15600	15600
13	Dollar amount of largest loss event	600	600
14	Number of loss events in the following ranges (e.g., ? $10,000 and < $100,000):		
14a.	Less than $10,000	500	500
14b.	$10,000 - $100,000	380	380
14c.	$100,000 - $1 Million	350	350
14d.	$1 Million - $10 Million	240	240
14e.	$10 Million - $100 Million	40	40
14f.	$100 Million - $1 Billion	30	30
14g.	$1 Billion+	20	20
15	Total dollar amount of losses in the following ranges (e.g., ? $10,000 and < $100,000):		
15a.	Less than $10,000	5000	5000
15b.	$10,000 - $100,000	3800	3800
15c.	$100,000 - $1 Million	3500	3500
15d.	$1 Million - $10 Million	2400	2400
15e.	$10 Million - $100 Million	400	400
15f.	$100 Million - $1 Billion	300	300
15g.	$1 Billion+	200	200



	CONFIDENTIAL ITEMS	AASA
	Scenario Analysis	Base Value
16	How many individual scenarios were used in calculating the risk-based capital requirement for operational risk?	5
17	What is the dollar value of the largest individual scenario?	50
18	Number of scenarios in the following ranges (e.g., >= $1 Million and < $10 Million):	
18a.	Less than $1 Million	100
18b.	$1 Million - $10 Million	20
18c.	$10 Million - $100 Million	50
18d.	$100 Million - $500 Million	60
18e.	$500 Million - $1 Billion	40
18f.	$1 Billion+	20

	CONFIDENTIAL ITEMS	AASA
	Distributional Assumptions	Base Value
19	How many units of measure were used in calculating the risk-based capital requirement for operational risk?	
20	Frequency Distribution: Across how many individual units of measure did the choice of frequency distribution change since the last reporting period (if applicable)?	
21	Severity Distribution: Across how many individual units of measure did the choice of severity distribution change since the last reporting period (if applicable)?	

	CONFIDENTIAL ITEMS	AASA
		Base Value
	Loss Caps	
22	How many loss caps are used in calculating the risk-based capital requirement for operational risk?	
23	What is the dollar amount of the smallest cap used (if applicable)?	
24	What is the dollar amount of the largest cap used (if applicable)?	

2. Click the **Check Edits** button in which the modified values in the schedule are highlighted. This will help you in identifying the modified data easily. You can view the Edit checks before authorizing the schedule. The edit checks are always updated at the last save of the schedule.
3. Enter comments before authorizing or rejecting the schedule in the **Authorizer Comments** field.
4. Click the **Authorize** button to approve the changes to the schedule or else click the **Reject** button to reject the modifications made to the schedule.

If the authorizer rejects the schedule, the status of the schedule become draft, but the values in the schedule will be the same as the values originally submitted. Once the authorizer approves the report, the status of the report changes to 'Authorized'. The report can be reset by the 'Special User' to the 'Draft Status', in case any further changes need to be made to the schedule. Once authorized or rejected, a mail is sent to the users with 'Authorize' permission as well as the user group responsible for editing the schedule.

8.6. Viewing, Updating, and Authorizing Edit Explanations

Select a particular report in the Reports List section and click this icon to View Edit Checks for the report. This displays the **Edit Checks** window. In this window, comments can be updated for Quality Edit Checks, Interseries Edit Checks, and Post Submission Interseries Edit Checks.

Note: The comments for the **Edit Checks** can be updated only when the report is in the **Schedules Authorized** status.

There are two types of checks displayed in this window; **Edit Checks** (containing Quality Edit Checks, Interseries Edit Checks, and Post Submission Interseries Edit Checks) and **Validity Edit Checks**. The **Validity Edit Checks** will not go through the workflow. The status of Validity Edit Checks is in “New, Validated with errors, and Validated without errors".

If there are any errors in the Validity Edit Checks, the status is Validated with errors, and if there are no errors, it is validated, without errors. If the report is in the Schedules Authorized status and the Validity Edit Checks have any error, then an automated mail is sent to the authorizer group of the Edit Checks and the Super User.

For Validity Edit checks, none of the fields in the Validity Edit Checks window can be edited. Validity Checks report can be viewed only in the read-only mode. The application will not generate a text file, if there are errors in the Validity Edit Checks. The Validity Edit Checks have to be mandatorily abided by the bank. Hence if there are errors in the Validity Edit Checks, the application does not allow the user to proceed further for generation of text file. It sends out an automated error mail to the authorizer group of the edit checks and the special user group of the report.

For Interseries Edit Checks and Post Submission Interseries Edit Check reports, the values of Schedule A of the FFIEC 101 report are compared with any of the Comparison Series Reports. For Interseries Edit Checks, the Comparison Series Report are to be uploaded using the Upload Report icon. The reports required to be uploaded are as follows:

- FRY9C Report
  - FRY9C HC
  - FRY9C Schedule HC-R Part 1A
  - FRY9C HC-R Part 1B
  - FRY9C HC-R Part 2
  - FRY9C HC-G
  - FRY9C HI-B Part 2
- CALL31 of the FFIEC031 Report
  - CALL31 RC
  - CALL31 RC-R Part 1A
  - CALL31 RC-R Part 1B
  - CALL31 RC-R Part 2
  - CALL31 RC-G
  - CALL31 RI-B Part2
- CALL41 of the FFIEC041 Report
  - CALL41_RI_B_P2
  - CALL41 RC
  - CALL41 RC-R Part 1A

- CALL41 RC-R Part 1B
- CALL41 RC-R Part 2
- CALL41 RC-G
- CALL41 RI-B Part2

Depending upon the Edit Check Report selection and access permission mapped to a user the **View**, **Edit**, and **Authorize** icons are enabled. The **View**, **Edit**, and **Authorize** icons (highlighted in the previous figure) available in this window, are explained in the following section:

- **View:** Click View to view the Edit Checks. This icon is enabled for all users who have the View or Edit or Authorizer permission for the Edit Checks and the Super User. None of the fields in this screen can be edited.
- **Edit:** To update explanations for the Edit Checks, including the failed Edit Checks, click the **Edit**. In this window, only the comments section can be edited. You are required to enter explanations for all failed Edit Checks. If these explanations are not entered, then the application does not allow in submitting the report for authorization. You can also enter the comments for the Edit Checks which has the status as 'Not Applicable' and 'OK'. You cannot submit the Edit Checks for authorization even if there is one failed Edit Check without edit explanations. Also, you cannot edit the Edit explanation till the report is in the 'Schedules Authorized' status.
- **Authorize**: To authorize edit explanations for the Edit Checks, click **Authorize**. The user with the authorize permission validates the comments and authorizes it.

8.6.1 Key Points to Consider

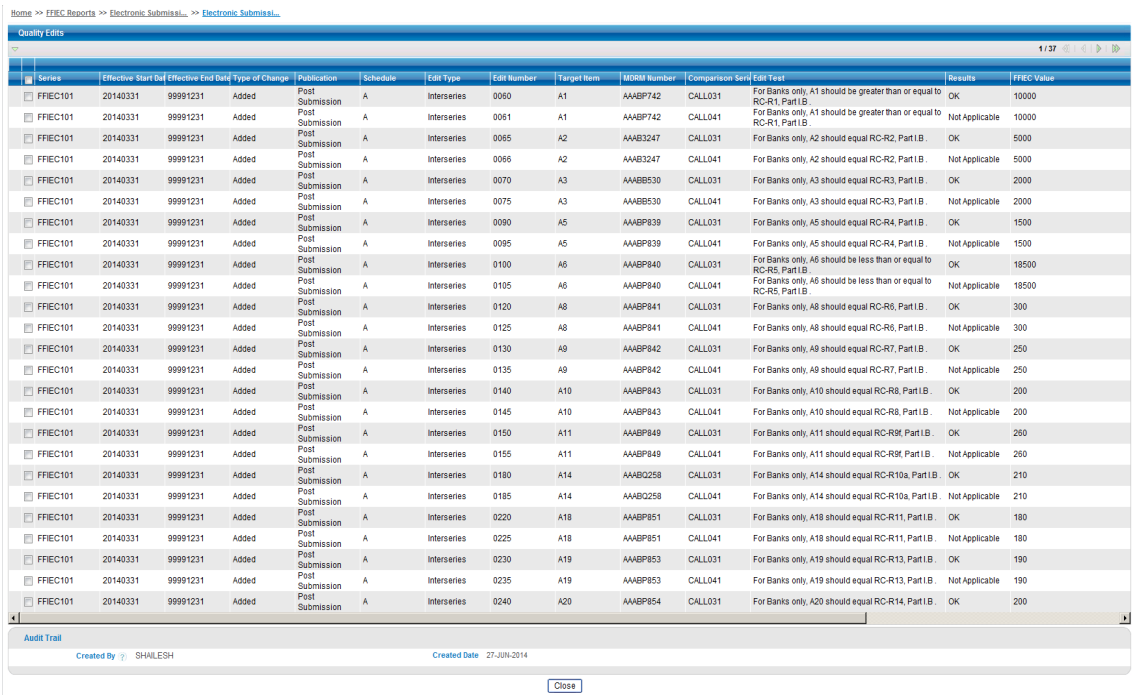
- It is recommended to click Close button given on the Forms page and not close the browser tab.
- In all the Schedules and the Edit Checks, below the analyst comments and the authorizer comments, there is a small Text Box which details the remaining number of characters which can be written in that Text Box.
- Comments on **Edit Checks c**an be updated only after **all the schedules** of the reports are authorized.
- All the Edit Check with errors should have comments updated.
- When Edit Checks are authorized, the status of the report changes from "Schedules Authorized" to "Report Authorized".

8.6.2 Procedure to View Edit Checks

Quality Edit Checks, Interseries Edit Checks, and Post Submission Interseries edit checks

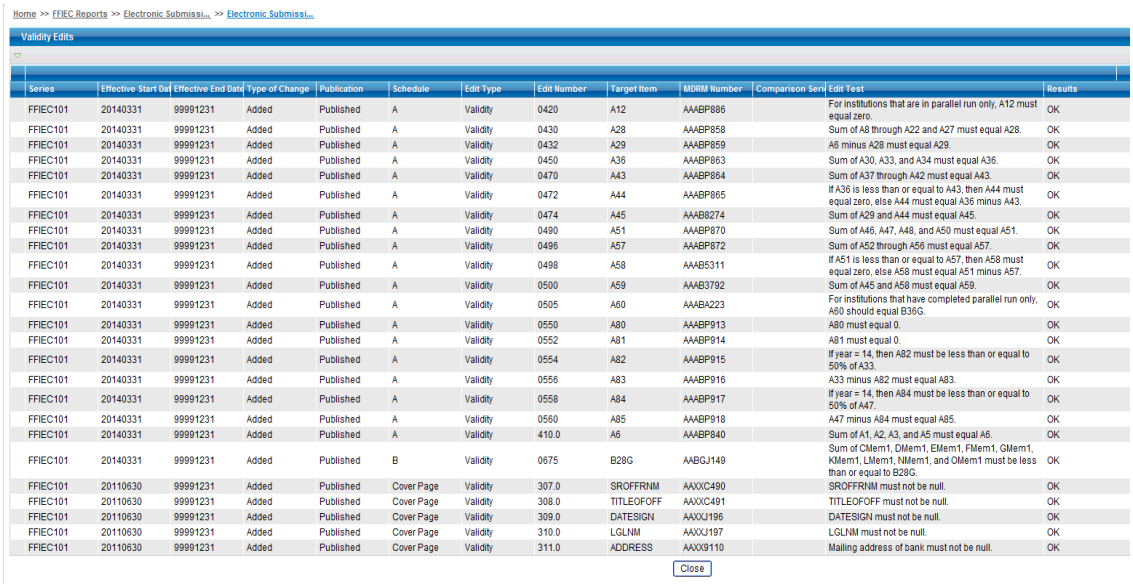
1. Select **Quality Edit Checks, Interseries Edit Checks, & Post Submission Interseries edit checks** in the **Edit Checks** window.
2. Click the **View** icon. The Edit Checks will be displayed in read only mode.

   Note: You can view the reconciliation of FFIEC 101 schedules with the corresponding values in the comparison series reports. The reconciliation values can be viewed in 'FFIEC Value' and 'Comparison Series Value'. The difference between these values can be viewed in 'Difference' column. This feature helps you to get an insight into the differences in reconciling the capital items across both the reports.



Validity Checks

1. Select **Validity Checks** in the **Edit Checks** window.
2. Click the **View** icon. The Validity Edit Check is displayed in read only mode.

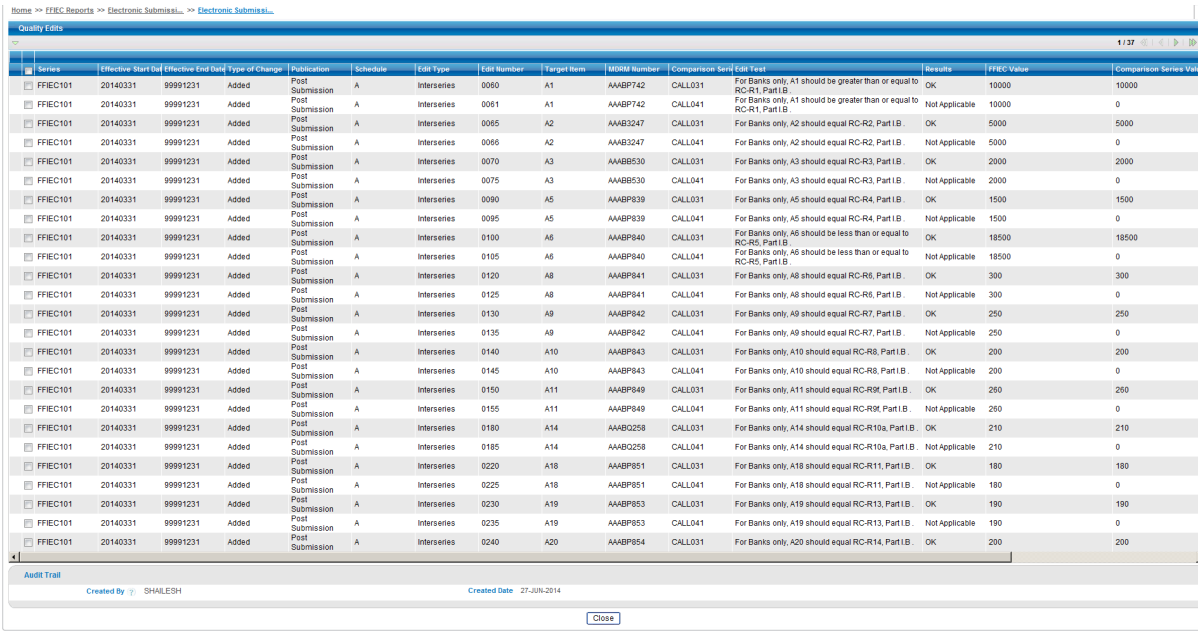


8.6.3 Procedure to Update Edit Checks

Note: This is applicable for Quality Edit Checks, Interseries Edit Checks, and Post Submission Interseries Edit Checks).

1. Select Quality Edit Checks, Interseries Edit Checks, and Post Submission Interseries Edit Checks in the **Edit Checks** window.
2. Click the **Edit** icon.

3. Select the relevant Edit Checks to update the comments.



4. Click **Save** button to save changes made in the comments field.
5. Click the **Submit for Authorization** icon, to submit the updated explanations of the edits.

Note: You can save the schedule multiple times, and then click submit at a different time, by a different edit user.

8.6.4 Procedure to Authorize Edit Explanations

1. Click the **Authorize** icon in the **Edit Checks** window.
2. Click the **Authorize** button to approve the edit explanations of the Edit Checks.
3. Alternatively, click the **Reject** button to reject the comments made on the Edit Checks.

8.7. Generating Text File

After approving the schedules and the Edit Checks, a text file can be generated by clicking the **Generate Text File** icon. This icon is enabled for users with 'special user' permission. After Generating a Text File, the status changes from "Reports Authorized" to "E-File Generated".

8.7.1 Key Points to Consider

The Generate Text File icon is enabled when the following conditions are satisfied:

- The report is in the Report Authorized status.
- The Validity Edit Checks are in the "Validated, without error" status.

8.7.2 Procedure to Generate Text File

1. Select a report in the Report List window with the status as **Report Authorized** and which has the Validity Edit Checks in the "Validated, without errors" status.
2. Click the **Generate Text File** icon. A dialog box appears which confirms the status of the Text File generated.

A text file will be generated in the format as prescribed in the regulators. To download this text file, see the next section on **Open Text File**.

8.8. Downloading Text File

To download a text file click the **Open Text File** icon. None of the fields in this screen are editable. This screen displays all the Schedules and Edit Checks which are available under the selected report, in text format as prescribed by the regulators. This icon is enabled for users with 'Special User' permission. You can also download the text file in this window.

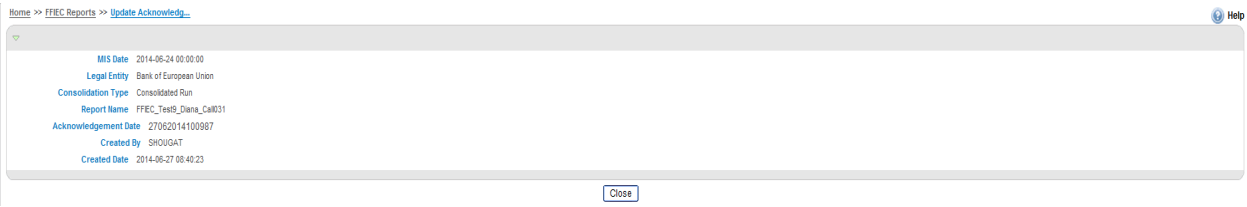
8.8.1 Procedure to Download Text File

1. Click the **Open Text File** icon in the Report List window.
2. Right-click on the file and select **Save Target As.**
3. Save the file in your preferred location.

This text file can be downloaded. The downloaded text file has to be manually uploaded in the electronic submission website prescribed by the FFIEC regulator.

8.9. Updating Acknowledgement Details

In this section, you can update the acknowledgement details of the electronically submitted text file. This icon is enabled only for the 'Special User' for the report which is in the e-file generated status. The details of the report are displayed based on the MIS Date, Legal Entity, Consolidation type, Report Name, and so on. In this window, the Acknowledgment ID field is the only editable field.



8.9.1 Procedure to Update Acknowledgment Details

1. Select a report from the Reports List section.
2. Click the **Update Acknowledgment** icon.
3. Enter the Acknowledgement Details in the Acknowledgement ID field and then click **Save** for the details to be updated.

8.10. Additional Information

You also have the capability of deleting a report and downloading a report in MS Excel format which is detailed as follows:

Deleting a Report:

This icon is enabled for users with 'Special User' permission. Select a particular report in the Reports List section and click the **Delete** icon to delete a report.

Downloading Report:

Click the **Open to View/Download** icon to download the report in Excel Format. This displays the latest reports.

Allocating User Permission

The user access permission can be defined by clicking the Administration link available in Oracle Financial Services Analytical Applications Infrastructure. For more information, refer to the *OFS Basel Regulatory Capital Admin Guide*.

Note: The generated text file cannot be edited by any of the user groups.

- **View Permission:** This user has only read only access and cannot modify data in reports, schedules, failed edit comments, and text file generated.
- **Edit Permission:** This user will be able to view and modify reports, schedules, and failed edit comments.
- **Authorize Permission:** This user can view and approve any changes (or edits) made to the schedules. This user will not have permission to Edit.
- **Special User Permission:** This user has the following privileges assigned to his/her role:
  - Only this user has the permission to generate a text file.
  - Only this user has permission to reset a schedule, once it has been authorized.
  - Only this user can update the acknowledgment details of the electronically submitted text file.
  - Only this user can delete a report, if there are any discrepancies.
  - View Text File. Only this user can view the text file.
- **Upload Permission:** This user has access to upload FFIEC and Comparison Series Reports".

Note: All permissions that are assigned are specific to each schedules, therefore multiple roles can be mapped to a single user. For example: a user can have only 'Authorize' permission for Schedule C and only 'Edit' permission for Schedule D.

8.11. Key Data Expectations

The following are the Key Data Expectations:

Electronic Submission related sheet template

- Report Institution ID:
  - Provide the Report Institution ID. It must be unique.
  - Provide a 10 digit identifier to the institution.
  - This is a mandatory field of input.
- Report Name:
  - Provide Report Name “FFIEC101”.
  - This is a mandatory field of input.
- Report As-of-date:
  - Provide MIS date for which the report has to be submitted.
  - Provide in the MM-DD-YYYY format.
  - This is a mandatory field of input.
- Explanatory Text field:
  - Provide an explanation of the report.
  - Length must be of 0 to 3500 characters.
  - In this field, the following characters are not valid:
    - Apostrophe
    - Double quotes
    - Backslash
    - Less than
    - Greater than
    - Double underscore (__)
    - Opening curly brace ({)
    - Plus sign, and
    - Carriage control characters (Example: hard return, tab)
  - This is an optional field of input.

Cover Page details

- Report at the close of business:
  - Provide the date for which the report was generated.
  - Provide in the YYMMDD format.
  - This is a mandatory field of input.
- Printed name of Senior officer:
  - Provide the name of the signatory who has authorized this report for submission from the Bank.

- Text field of length 0-132 characters.
- This is a mandatory field of input.

- Title of Senior Officer:
  - Provide the designation (or title) of the senior officer.
  - This is a text field of length 0-132 characters.
  - This is a mandatory field of input.
- Date of signature:
  - Provide the date on which the senior officer had provided his signature, authorizing this report.
  - Provide in the YYMMDD format.
  - This is a mandatory field of input.
- Legal Title of Bank:
  - Provide the legal name of the bank.
  - This is a text field of length 0-132 characters.
  - This is a mandatory field of input.
- Mailing Address of the Bank Street/ P.O. Bank:
  - Provide the mailing address details of the bank.
  - This is a text field of length 0-132 characters.
  - This is a mandatory field of input.
- City:
  - Provide the city wherein the mailing address is located.
  - This is a text field of length 0-132 characters.
  - This is a mandatory field of input.
- State Abbreviation:
  - Provide abbreviation of the state wherein the city is located.
  - This is a text field of length 0-2 characters.
  - This has to be specifically provided as the 2 character abbreviation.
  - This is a mandatory field of input.
- Zip Code:
  - Provide the Zip code belonging to the mailing address.
  - This is a text field of length 0-9 characters.
  - This has to be specifically provided in either the 5 digit format or in the 9 digit format.
  - This is a mandatory field of input.
- Name/ Title of the Person to whom questions about this report should be addressed:
  - Provide the name or title of the contact person for this report.
  - This is a text field of length 0-60 characters.

  - This is a mandatory field of input.
- Area Code/ Phone number:
  - Provide a contact phone number along with the area code.
  - This is a text field of length 0-12 characters.
  - This has to be specifically provided in the format 000-000-0000.
  - This is a mandatory field of input.
- Fax Number:
  - Provide a contact fax number along with the area code.
  - This is a text field of length 0-12 characters.
  - This has to be specifically provided in the format 000-000-0000.
  - This is a mandatory field of input.
- E-mail address of contact:
  - Provide the contact e-mail address.
  - This is a text field of length 0-60 characters.
  - This has to be specifically provided in the format “mailid@domain.xyz”.
  - This is a mandatory field of input.

Amount fields in the Schedules

- All the amounts must be expressed in thousands. They must be rounded to the nearest thousand.
- These fields must have a value in the length range of 0-12 digits, in the case of positive numbers.
- These fields must have a value in the length range of 0-11 digits, in the case of negative numbers, preceded by a negative (-) sign)
- In the case of amount fields which are not applicable for the bank, the value is expected to be 0.

Ratios and Percentages fields in the Schedules

- All the ratios and percentages must be expressed in hundredths. They must be rounded to the nearest hundredth.
- These fields must have a value of length range of 0-12 digits, in the case of positive numbers, including the decimal point and the number till hundredth value.
- In the case of ratio/percentage fields which are not applicable for the bank, the value is expected to be 0.

Date fields in Schedule S

- Provide the date fields in the format “MMYYYY”.

Text Data fields in the Schedules K, L, M, N and O

- Provide the credit scoring system information.
- It must have a length of 0 to 9 characters.
- In this field, the following characters are not valid:
  - Apostrophe
  - Double quotes

- Backslash
- Less than
- Greater than
- Double underscore (__)
- Opening curly brace ({)
- Plus sign, and
- Carriage control characters (Example: hard return, tab)

Edit Explanation in the Edit checks

- Provide the edit explanation for the failed edit checks.
- These are mandatory for all the failed edit checks.
- It must have a length of 0 to 3500 characters.
- In this field, the following characters are not valid.
  - Apostrophe
  - Double quotes
  - Backslash
  - Less than
  - Greater than
  - Double underscore (__)
  - Opening curly brace ({)
  - Plus sign, and
  - Carriage control characters (Example: hard return, tab)

8. 12. Limitations

The following are the limitations for FFIEC Electronic Submission:

- The application does not ensure that the values are within the acceptable range pertaining to the cell. For example, PD Range of 0.0 to 0.1 is not restricted by the solution to enter numbers only within that range.
- The application works on Internet Explorer 8.
- Although the Edit Checks screen is in the Edit mode, while grouping of the Edit Checks based on any field of the report, the application does not allow you to Edit.
- Although the Edit Checks are sorted in the Edit mode, the application does not sort in all the paginated screens.
- Although the Edit Checks are sorted in the Edit mode, the application does not display them in the same order. You need to sort them again based on the same criteria and then click Save. The order of the Edit Checks may still differ.
- In the Edit Checks screen, when you select the header, all the entries are selected. However, when you deselect the header, all the entries are not deselected.
- The headers of the columns are not displayed in two rows. Instead, they are displayed in the same column.
- There is no word wrap available for the columns. Instead, the columns have widened column space to accommodate the text for each column.

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.

6. **What is the significance of columns "f_reporting_flag" and "v_product" in dim_run table?**

   “f_reporting_flag" indicates whether the run is the final run which is used for reporting. "v_product" helps in to identify the product for which run is used. In case of all trend reports, dim_run.f_reporting_flag should be 'Y' and dim_run.v_product should be 'BASEL'.

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