

Oracle® Financial Services Credit Risk Management

User Guide

Release 8.0.0.0.0

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Preface

Intended Audience

Welcome to Release 8.0.0.0.0 of the *Oracle Financial Services Credit Risk Management User Guide*.

This manual is intended for the following audience:

- **Business User:** This user reviews the functional requirements and information sources, like reports.
- **Data Analyst:** This user is involved with cleaning, validation, and importing of data into the OFSAA Download Specification Format.
- **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.

See Related Information Sources on page vi for more Oracle product information.

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Structure

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Related Information Sources

OFS Credit Risk Management V8 0 0 0 0 OFSAAI7 3 2 OEL RHEL Ora11gR2 Installation Manual

Introduction

Understanding Credit Risk Management

As data is typically dispersed across multiple risk applications, to gain a full understanding of credit risk and respond effectively, senior managers must be able to quickly identify significant portfolio issues and drill into relevant data as necessary. The recent credit crises have led to even more demanding reporting requirements by regulators which focus on issues such as portfolio concentration, counterparty credit risk, stress testing, and delinquency management. With the help of Oracle Financial Services (OFS) Credit Risk Management, we aim to provide a single consistent view of portfolio credit risk across the entire organization. OFS Credit Risk Management has four key components:

- Enterprise Credit Risk: Provides a view of credit risk across wholesale and retail businesses of a banking institution.
- Wholesale Credit Risk: Enables in-depth credit risk analysis of wholesale lines of business and related products.
- Retail Credit Risk: Enables in-depth credit risk analysis of retail lines of business and related products.
- Counterparty Credit Risk: Provides a detailed analysis of counterparty credit risk on derivative exposures.

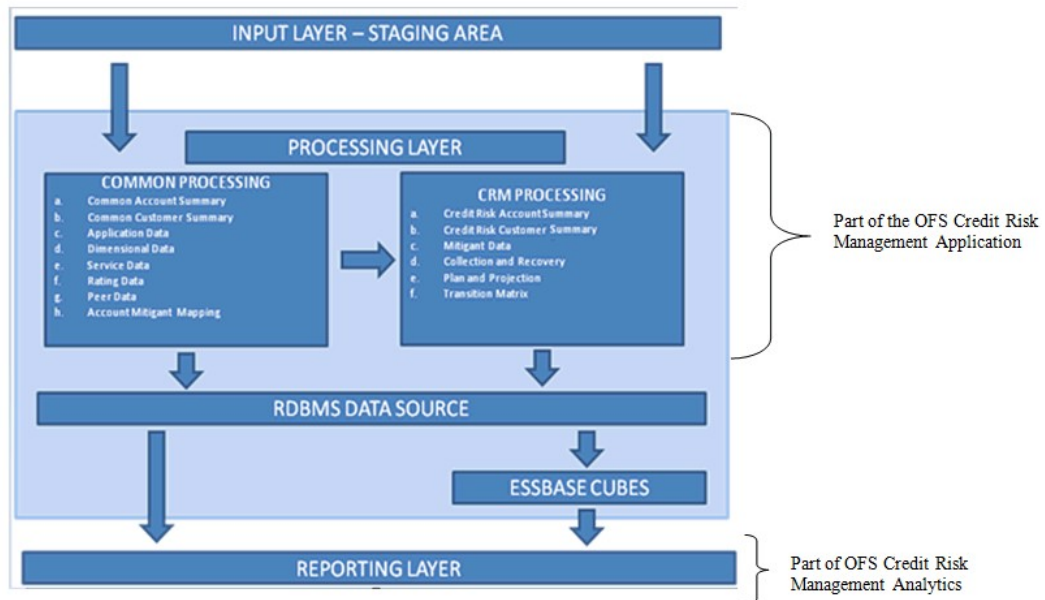
Oracle Financial Services previously owned two applications that addressed credit risk reporting requirements in a bank:

- OFS Corporate Credit Risk: Designed for credit risk reporting of an institution's wholesale business which include exposures to mid-size to large corporations and sovereign exposures.
- OFS Retail Credit Risk: Designed for credit risk reporting of an institution's retail business covering exposures to individuals across all product types.

OFS Credit Risk Management Release 8.0.0.0.0 is a successor to OFS Corporate Credit Risk and OFS Retail Credit Risk, wherein the components of both these applications have been integrated into one application.

OFS Credit Risk Management Process Flow

OFS Credit Risk Management Release 8.0.0.0.0 consists of two components: OFS Credit Risk Management Release 8.0.0.0.0 Application and OFS Credit Risk Management Analytics. The process flow of OFS Credit Risk Management is represented in the following diagram:



Steps in OFS Credit Risk Management v8.0.0.0.0

The following steps, as illustrated in the previous figure, comprise the OFS Credit Risk Management process:

1. **Input Data Preparation:** To commence working on OFS Credit Risk Management, requisite data should be loaded into the setup tables and stage tables.
2. **Data Mapping:** As processed data will be in different formats, the data mapping procedure will plot the processed data into data as required by OFS Credit Risk Management Analytics.
3. **Processing:** To transfer data from the input tables to the processing tables, Runs have to be executed through the Run Management User Interface, which form a part of the OFS Credit Risk Management Application.

4. Reporting Layer: This makes up the OFS Credit Risk Management Analytics component. Reports can be viewed in a user friendly format using the Oracle Business Intelligence Edition components.

Input Data Preparation

Overview

The first step to begin working with OFS Credit Risk Management is the requirement of data in the setup tables and stage tables. The data required to be updated in the OFS Credit Risk Management application is detailed in this section.

Setup Tables

A setup table is a set of data that is static and does not change on regular intervals. This is a set of seeded data which refers to the initial data that is provided with the application.

Within the setup tables, Setup_Master should be mandatorily updated with data. During the dimension population process the Setup_Master table is accessed by the Slowly Changing Dimension (SCD) component. To maintain the history of changes with respect to a specific hierarchy, the Setup_Master table can be used for this purpose. This is achieved by specifying the sys-id of the required hierarchies, in the table Setup_Master. This table is referenced during SCD execution and if a hierarchy id is found, it would be included during the SCD process. For more information on the Setup tables to be populated, refer to the Run Charts.

Since Product Codes, Customer Type Codes, Holding Types Codes may vary from one institution to the to other, a set of variables have been provided within the Setup_Master table which have to be manually configured preferably after the installation of the application. The list of variables and their descriptions are provided in a tabular format.

Variable Name	Variable Description	Variable Dummy Value
CRM_AMOUNT	This table stores the amount (value) in which reporting figures have to be displayed.	1000000
CRM_APPROVED	This stores the decision status code for approved . This code is available in DIM_DECISION_STATUS	APP
CRM_AUTO	This stores the product code for Vehicle Loans . This code is available in DIM_PRODUCT	AUTL
CRM_BAKRP	This stores the account status code for bankruptcy . This code is available in DIM_ACCT_STATUS	BAKRP
CRM_CARDS	This stores the product type code for credit card outstanding . This code is available in DIM_PRODUCT_TYPE	CARDS
CRM_CCB	This stores the customer type code for Credit Cooperative Bank . This code is available in DIM_CUSTOMER_TYPE	CCB
CRM_CENBNK	This stores the customer type code for Central Bank . This code is available in DIM_CUSTOMER_TYPE	CEN BNK
CRM_CMO	This stores the product type code for Collateralized Mortgage Obligations . This code is available in DIM_PRODUCT_TYPE	CMO
CRM_COLLATERAL	This stores the mitigant type code for collateral . This code is available in DIM_MITIGANT_TYPE	COLL
CRM_CSE	This stores the product type code for Commercial Secured Loans . This code is available in DIM_PRODUCT_TYPE	CSE

Variable Name	Variable Description	Variable Dummy Value
CRM_CSR	This stores the product type code for housing mortgages . This code is available in DIM_PRODUCT_TYPE	CSR
CRM_CURRENT	This stores the credit status code for Current . This code is available in DIM_CREDIT_STATUS	CURR
CRM_DEVBK	This stores the customer type code for Development Banks . This code is available in DIM_CUSTOMER_TYPE	DEV BNK
CRM_ECGC	This stores the customer type code for Export Credit Guarantee Corporation Of India Ltd. This code is available in DIM_CUSTOMER_TYPE	ECGC
CRM_EDU_FED_L OAN	This stores the product code for Federal Education Loan . This code is available in DIM_PRODUCT	P_FEDEDU
CRM_EDU_PVT_L OAN	This stores the product code for Private Education Loan . This code is available in DIM_PRODUCT.	P_PVTEDU
CRM_EHF	This stores the product code for Home-Equity Loans . This code is available in DIM_PRODUCT.	EHF
CRM_FEDFUND	This stores the product code for Federal Funds . This code is available in DIM_PRODUCT.	FEDFUND
CRM_FORBNK	This stores the customer type code for Foreign Bank . This code is available in DIM_CUSTOMER_TYPE	FBNK
CRM_HFI	This stores the holding type code for Held For Investment (HFI). This code is available in DIM_HOLDING_TYPE	HFI

Variable Name	Variable Description	Variable Dummy Value
CRM_HOME_EQI	This stores the product code for Home-Equity Loans . This code is available in DIM_PRODUCT	HELO
CRM_INTRM	This stores the account status code for interim . This code is available in DIM_ACCT_STATUS	INTRM
CRM_LC	This stores the product type code for Line of Credit . This code is available in DIM_PRODUCT_TYPE	LC
CRM_MBC	This stores the customer type code for Merchant Banking Companies . This code is available in DIM_CUSTOMER_TYPE	MBC
CRM_MORT	This stores the product type code for Residential Mortgage Exposure. This code is available in DIM_PRODUCT_TYPE	RME
CRM_NAME	This table stores the amount (in words) in which the reporting figures have to be displayed.	Million
CRM_NBFC	This stores the customer type code for Non-Banking Financial Companies . This code is available in DIM_CUSTOMER_TYPE	NBFC
CRM_NONACCR UAL	This stores the non performing category code for non accrual. This code is available in DIM_NON_PERFORMING_CATEGORY	NACCR
CRM_OREO	This stores the non performing category code for Other Real Estate Owned . This code is available in DIM_NON_PERFORMING_CATEGORY	OREO

Variable Name	Variable Description	Variable Dummy Value
CRM_OVRDRFT	This stores the product code for overdraft. This code is available in DIM_PRODUCT	OVD
CRM_PRMDL	This stores the customer type code for primary dealers . This code is available in DIM_CUSTOMER_TYPE	PRD
CRM_RCY	Reporting currency code used in FSI_CREDIT_RISK_RUN_PARAMS	RCY
CRM_REALESTATE	This stores the product type code for real estate . This code is available in DIM_PRODUCT_TYPE	REAST
CRM_REPAYMT	This stores the account status code for repayment . This code is available in DIM_ACCT_STATUS	REPAYMT
CRM_SOP	This stores the non performing category code for purchased assets . This code is available in DIM_NON_PERFORMING_CATEGORY	SOP

The OFS Credit Risk Management application also provides the capability of reporting figures from other applications such as OFS Basel Regulatory Capital, OFS Loan Loss Forecasting and Provisioning (LLFP) and so on. If the Basel Regulatory Capital, LLFP or other applications used by the institution is from an external vendor, then the relevant target tables in the OFS Credit Risk Management application should be manually populated. The target tables to be populated are as follows:

Target Tables	Application Name
FCT_ECO_CAP_ACCOUNT_SUMMARY	Economic Capital
FCT_REG_CAP_ACCOUNT_SUMMARY	Basel Regulatory Capital
FCT_STANDARD_ACCT_HEAD	Basel Regulatory Capital
FCT_LLFP_ACCOUNT_SUMMARY	Loan Loss Forecasting and Provisioning

Target Tables	Application Name
FCT_PROCESS_CASHFLOW	Asset Liability Management

However, if the institution utilizes Oracle Financial Services' applications for its Basel II and other computations, then you need to provide only the execution ID of the Run in the **Setup_Master** table.

Example

As illustrated in the following table, the execution ID of the Runs processed in other applications (OFS Basel Regulatory Capital, OFS ALM and so on) have to be updated in the **V_COMPONENT_VALUE** column of the **Setup_Master** table, after the installation of the OFS Credit Risk Management application:

V_COMPONENT_CODE	V_COMPONENT_DESC	V_COMPONENT_VALUE (Dummy Values)
ALM	ALM	1305855512994
LLFP	Loan Loss Forecasting	1305855512993
REGCAP	Regulatory Capital	1305855512993
ECOCAP	Economical Capital	1305855512993

Note: If multiple executions have been processed for a Run within a particular day, then the Run with Reporting Flag indicator as **Y** in Dim_Run is considered.

The T2Ts **CREDIT_RISK_RUN_PARAMS** and **CREDIT_RISK_RUN_PARAMS_RCY** mapped to the Enterprise Credit Risk Run and Counterparty Credit Risk Run, is responsible of populating the reporting figures from other applications mapped in the **Setup_Master** table.

Note: Before executing the Enterprise Credit Risk Run and Counterparty Credit Risk Run ensure that the Setup_Master table is configured and data in other application related tables are already populated.

Stage Tables

Stage tables are populated in product processors or other stage tables as listed in the Run Chart. Product Processor is an entity which stores data from the Operational Systems of the bank. This entity is created based on the various financial products that the bank caters to.

A snapshot of the data is expected as download in all the stage tables. For example: if there are ten million (10,000,000) records on a particular day, and there are additional ten thousand (10,000) records the next day, all the ten million ten thousand (10,010,000) records are expected as download on the next day, for accurate processing and reporting. The stage data moves to the processing (fact) tables through table-to-table transformations (T2Ts).

The type of data expected as a download in the stage tables are detailed as follows:

- Account Granularity Data:
 - This input data is expected in the following product processor tables:
 - stg_Bills_Contracts
 - stg_LC_Contracts
 - stg_Investments
 - stg_Futures
 - stg_FX_Contracts
 - stg_MM_Contracts
 - stg_Mutual_Funds
 - stg_Option_Contracts
 - stg_Swaps_Contracts
 - stg_Cards
 - stg_OD_Accounts
 - stg_Loan_Contracts
 - stg_Lease_Contracts
 - stg_Repo_Contracts

- stg_Credit_Derivatives

The main fact table for OFS Credit Risk Management is the **fact common account summary** table, which stores all the download values. Any computed measures are stored in **fact credit risk account summary** table.

- Customer Granularity Data:
 - This input data is expected as download in **stage customer details**, from which data flows to the corresponding fact table, which is **fact common customer summary** table and **fact credit risk customer summary** table. **Fact credit risk customer summary** table stores the computed measures at customer level granularity.
 - In addition, a counterparty and product granularity table is populated with downloaded values at counterparty and product type level, and additional measures are computed and stored in the table.
- Mitigant Granularity Data:
 - This input data is expected as download in **stage mitigants** tables. Data flows from these stage tables to the **fact mitigants** table.
 - In addition data flows from **stage account mitigant map** to the **fact account mitigant** map. This stage table stores the mapping between the accounts and the respective mitigants.
- Plan and Projection Granularity Data:
 - This input data is expected as a download in **stage plan details**. Data for Projection and Plan is expected as a download. From the stage table, data is populated to **fact plan details**. Data for Projection and Plan values flows from stage table where as data for Actual value of measures is computed and populated in fact plan details table.
- Peer Granularity Data:
 - This input data is expected as download in **stage peer product details** and **stage peer information** tables. From the stage table, data is populated to fact peer product details and fact peer information.
- Document Granularity Data:
 - This input data is expected as download in the **stage application document map** table. From the stage table, data is populated to the **fact application document map** table.

- Exchange Rate Granularity Data:
 - This input data is expected as a download in the **stage forward exchange rates** and **stage exchange rate history** tables. From the stage table, data is populated to the fsi tables.
- Application Granularity Data:
 - Input data is expected as a download in the stage applications and stage applications deviation tables. From the stage table, data is populated to the **fact applications** and **fact applications deviation** tables.
- Recovery and Collection Granularity Data:
 - This input data is expected as a download in the **stage collections** and **stage recovery** tables. From the stage table, data is populated to the **fact collections** and **fact recovery** tables.
- Rating Granularity Data:
 - Input data is expected as download in **stage party rating details** and **stage account ratings** table. The internal rating details from the stage tables are populated in the n rating skew column in the **fact common account summary** table.

Population of Data in Null Columns

The following attributes in the standard data model shipped with the application, comes with a default property of data requirement for these columns as optional. However, you are expected to capture information for these attributes by considering them as mandatory.

Column Name

dim_application_status.v_applicant_status_code

dim.bands.v_band_type

dim_bands.n_band_code

dim_collection_buckets.n_collection_bucket_code

dim_collection_buckets.n_collection_bucket_code

Column Name

dim_collection_officer.v_collector_id

dim_collection_officer.v_collector_id

dim_credit_officer.v_credit_officer_id

dim_credit_rating.v_credit_rating_code

dim_currency.v_iso_currency_cd

dim_customer.v_cust_employment_type_code

dim_customer.v_d_industry_code

dim_customer_employment_type.v_cust_employment_type_code

dim_customer_footprint.v_customer_footprint_code

dim_decision_status.v_appln_decision_reason_code

dim_doc_submission_status.v_doc_submission_status_code

dim_geography.v_acct_branch_code

dim_industry.v_d_cust_industry

dim_interest_type.n_interest_type

dim_interest_type.n_interest_type

dim_loan_risk_category.v_loan_risk_code

dim_lob.v_lob_code

dim_merchant_category.v_f_merchant_cat_code

dim_process_cycle.v_process_cycle_code

dim_product.v_prod_code

Column Name
dim_recovery_agent.v_recovery_agent_id
dim_wholesale_retail_category.v_wholesale_retail_code
dim_wholesale_retail_category.v_wholesale_retail_code
setup_master.v_component_value
stg_application_document_map.v_appln_number
stg_application_document_map.v_doc_submission_status_code
stg_applications.v_appln_number
stg_applications.n_sequence_number
stg_applications.v_appln_status_code
stg_applications.v_credit_officer_id
stg_applications.v_decision_reason
stg_cards.v_branch_code
stg_cards.v_lob_code
stg_cards.v_prod_code
stg_collections.v_collector_id
stg_collector_contacts.v_collector_id
stg_customer_details.n_external_credit_score
stg_investments.v_branch_code
stg_loan_contracts.n_exp_ltv_ratio
stg_mitigants.d_value_date

Column Name

stg_mitigants.n_insurance_value

stg_recoveries.v_recovery_agent_id

stg_service.v_request_status

stg_src_net_txns.v_merchant_category_code

Batch Execution

Individual batches have to be executed for data population. These batches are executed using the Operations menu of the Oracle Financial Services Analytical Application Infrastructure. For more information on the executing a batch, refer to the *OFSAAI User Guide*.

The batches to be executed are as follows:

- **Dimension Table Population:** The dimension table population process refers to the process of moving the dimension data from the processing dimension tables to the common reporting dimension tables shared by all of the OFSAA BI Applications. Dimension table population is handled by the Slowly Changing Dimension (SCD) process and the Data Transformations (DT) process. SCDs are used to maintain the history of dimension member changes over time.

The Run Chart details the tasks executed, when the dimension table population batch is executed. It also states the order in which the tasks are executed as mentioned in the precedence section of the Run Chart. For more information on the individual tasks executed refer to the *OFS CR Management Run Chart*. This batch needs to be updated once after installing the application. Later, if the data undergoes any changes or new data is updated then the relevant tasks need to be updated.

- **Common Data Population:** This batch is executed to populate data from the Stage Product Processors to the Fact Common Account Summary tables. The Fact Common Account Summary table is a common fact table used by all the Oracle Financial Services applications. This is T2T functionality and the order in which the tasks are executed is stated in the Run Chart. This batch needs to be executed for each MIS date. If there is any mismatch with the data then all the records for that MIS date needs to be deleted and data needs to be loaded again
- **CR Management Data Population:** This batch is executed to populate data from the Fact Common Account Summary to the Fact Credit Risk Account Summary tables.

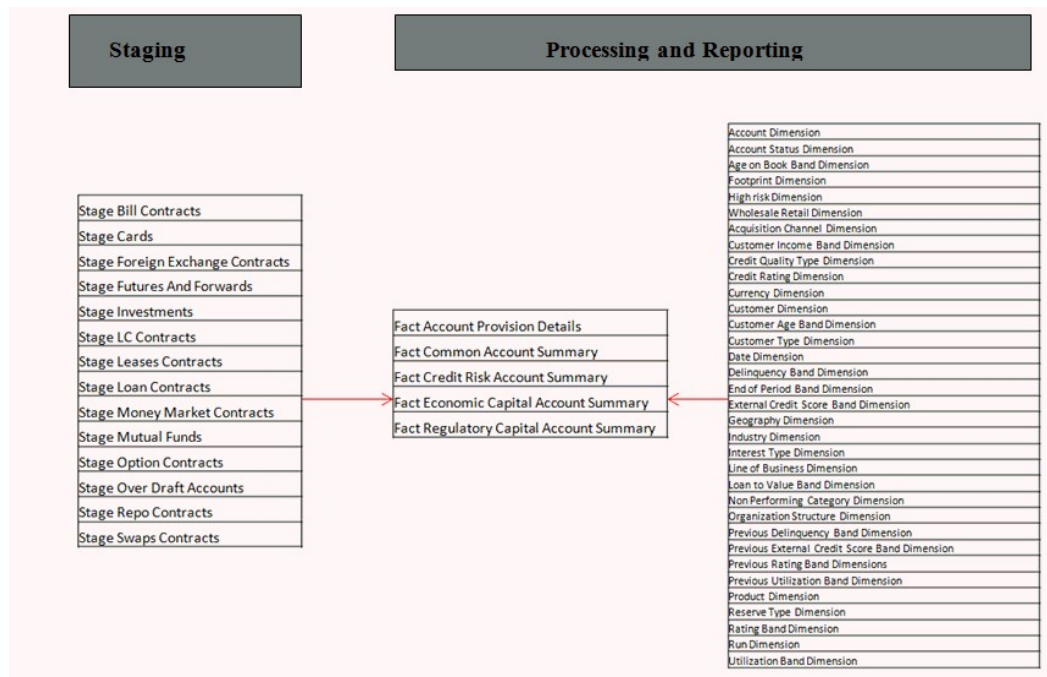
This is T2T functionality and the order in which the tasks are executed is stated in the Run Chart. This batch needs to be updated once after installing the application. Later, if the data undergoes any changes or new data is updated then the relevant tasks need to be updated.

Data Mapping

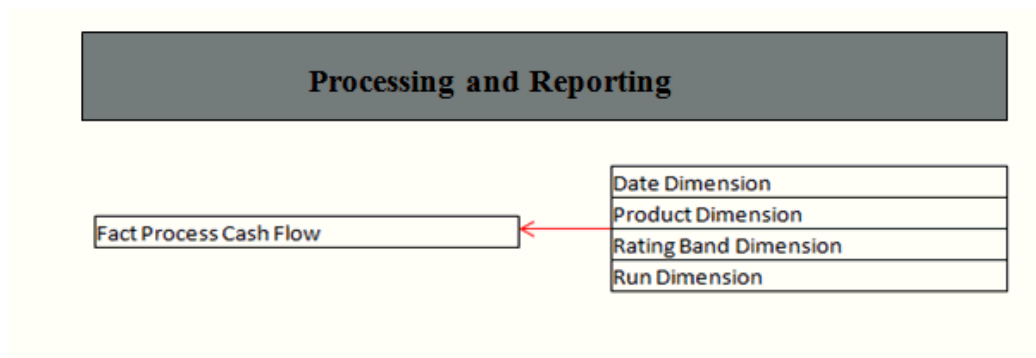
Overview of Data Mapping

The processed data will be in different formats and would use a different terminology than required but essentially will have same underlying fundamentals. This step would involve creating a mapping between the source data elements and OFS CR Management Analytics data structure. When a Run is executed, the input data from the staging tables and the dimension tables are populated in the relevant Fact tables in a sequence as stated in the Run Chart. This section provides a high level design of the data mapping structure as per the tasks executed within a Run.

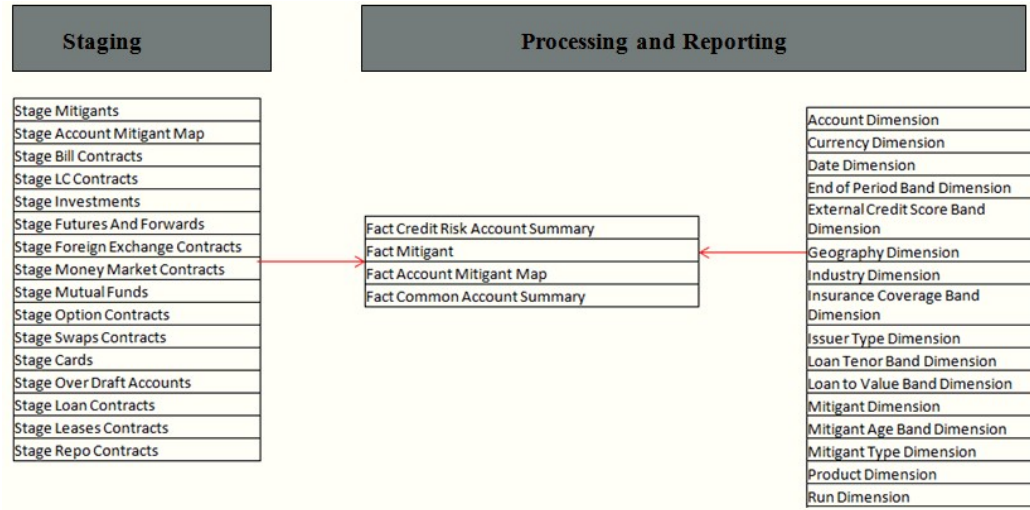
Account Analysis



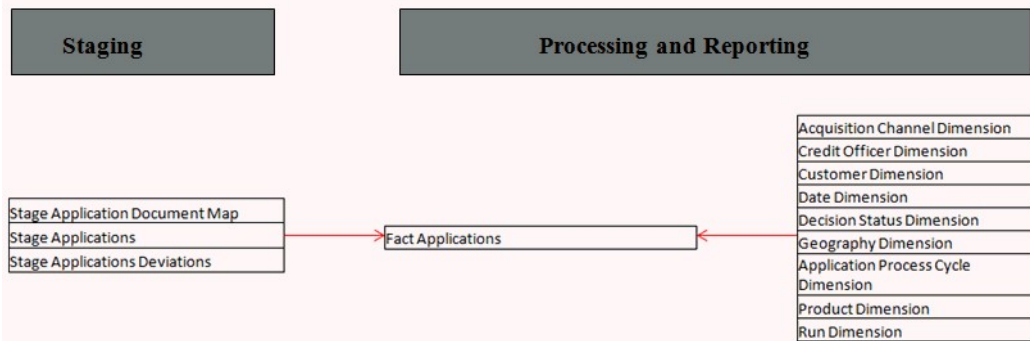
Account Cashflow Analysis



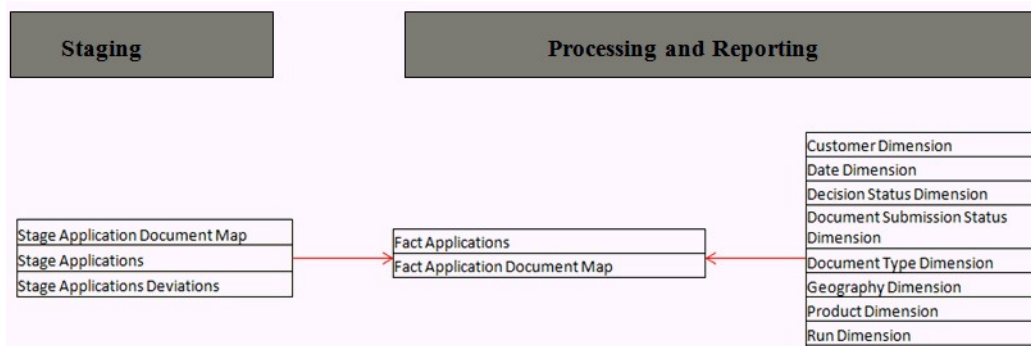
Account Mitigant Analysis



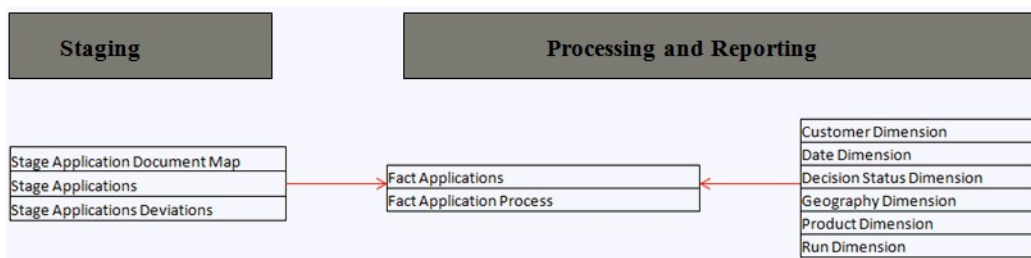
Application Analysis



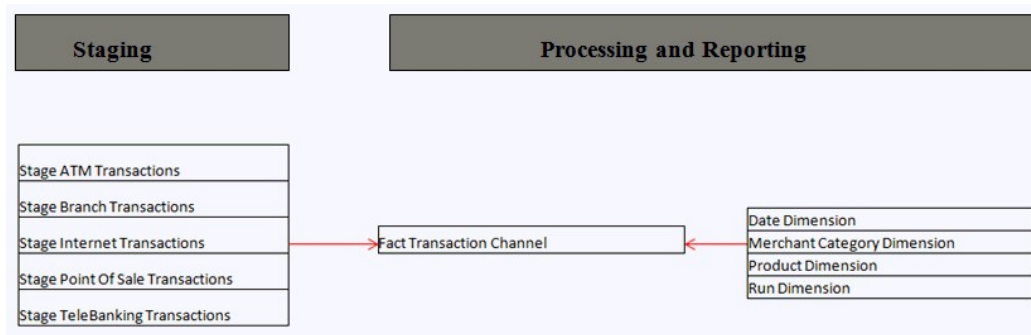
Application Document Analysis



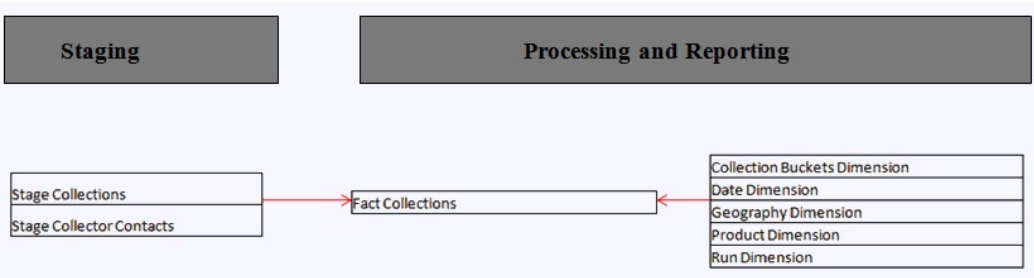
Application Process Analysis



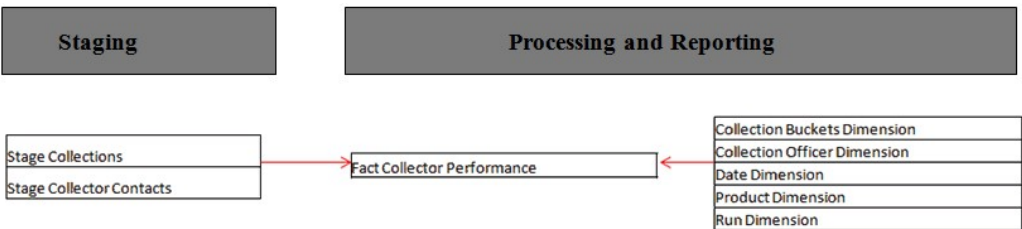
Cards Transactions Analysis



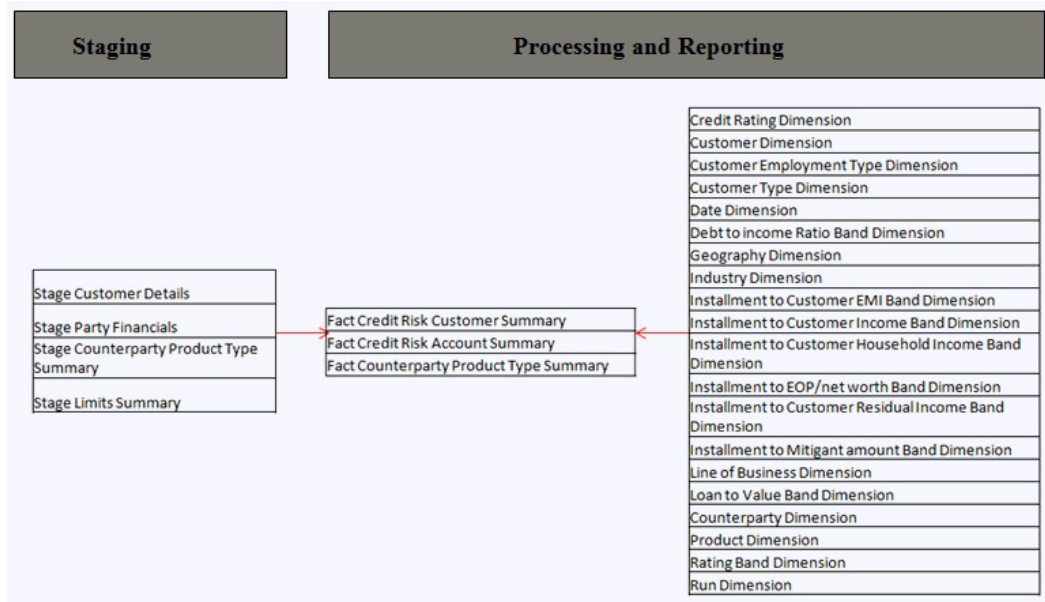
Collections Analysis



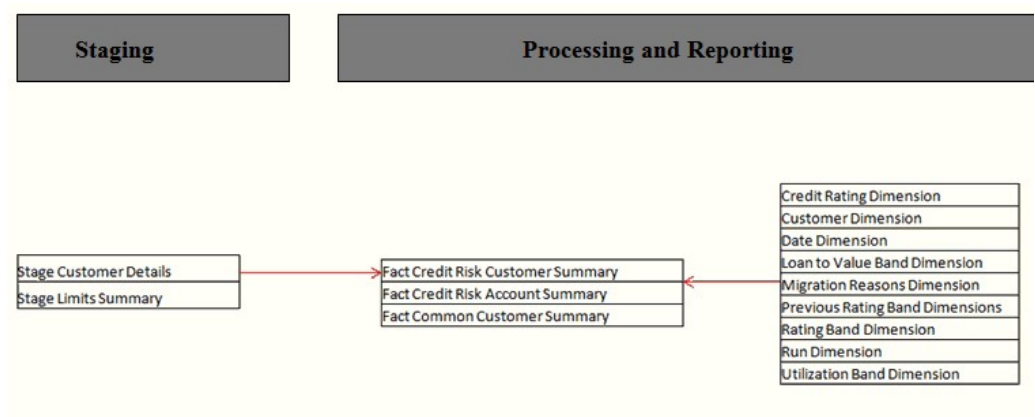
Collector Performance Analysis



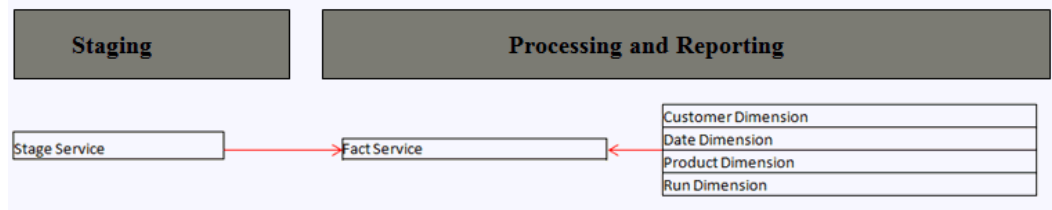
Counterparty Credit Risk Analysis



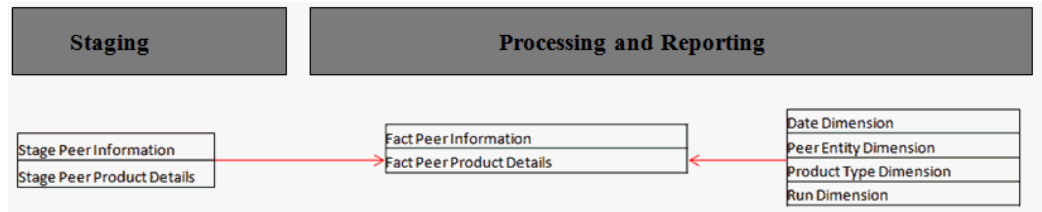
Customer Credit Risk Analysis



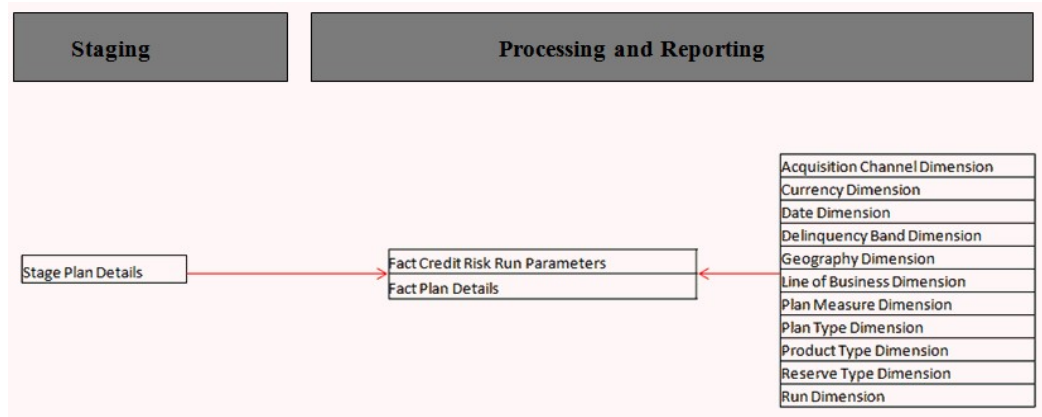
Customer Service Analysis



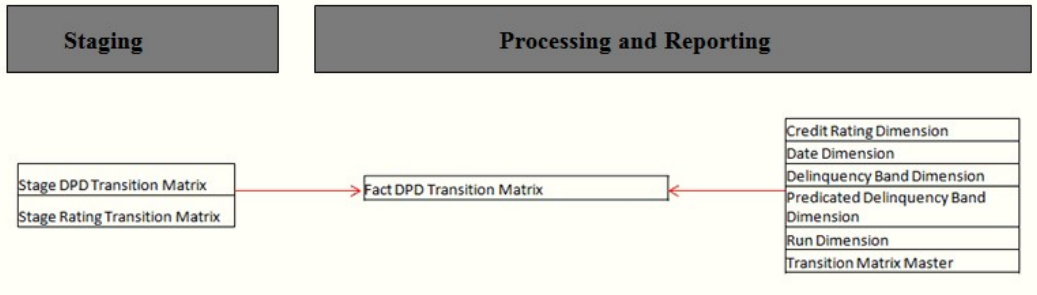
Peer Group Analysis



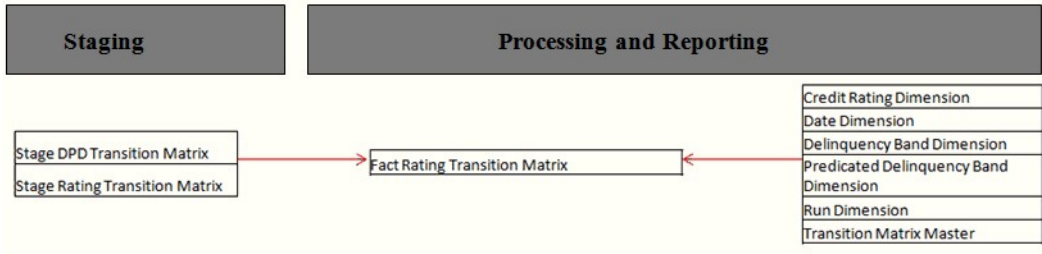
Plan and Projection Analysis



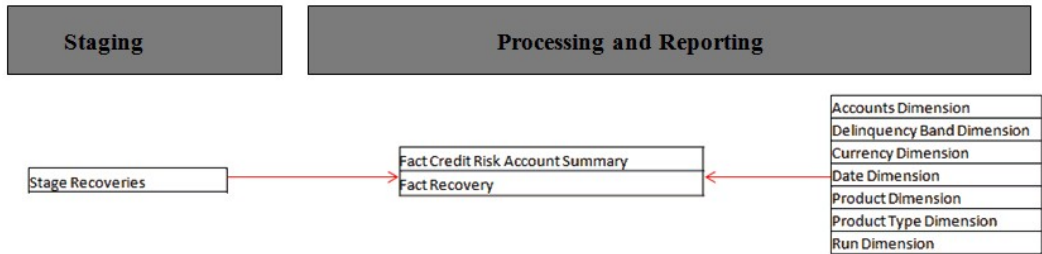
Predicted Retail Transition Matrix Analysis



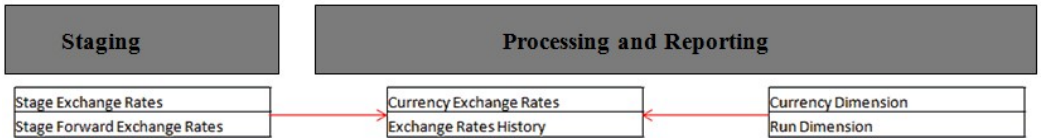
Predicted Wholesale Transition Matrix Analysis



Recovery Analysis



Exchange Rate Flow








Limit Management

Overview

Limit Management is a utility by which the upper and lower limits of a dimension or measures can be set. Limit Management application is developed using the Forms Framework utility of the Oracle Financial Services Analytical Applications Infrastructure (OFSAAI) which requires a combination of xml and database table configuration mostly in config schema. To begin using this utility certain requirements have to be met which is detailed in the application installation manual. For more information, refer to the *OFS Credit Risk Management Installation Guide*.

To access the Limit Management screen, click **Limit Management** on the LHS menu in the OFSAAI screen. The Limit Management screen consists of two screens; **Limit Template** and **Limit Summary**. The following sections will detail the procedure of defining a limit template and setting limits of dimensions. The common icons configured in the Limit Management utility are described in the following table:

Buttons	Name of the Button	Description
	Add	Click this icon to define a new value.
	Edit	Click this icon to edit a value.
	Delete	Click this icon to delete a value.
	View	Click this icon to view the details of a value. This is a Read Only access.

Buttons	Name of the Button	Description
	Search	Click this icon to search for defined values.

Limit Template

Before accessing the Limit Template screen ensure that the Maps on product type hierarchy (as detailed in the installation guide) have already been defined. Follow the steps given below to define a limit template:

1. Click **Limit Template** and then click the add icon.
2. Enter the **Name** and **Description** of the template. Then, select the Segment or Information Domain from the **Folder** drop-down.
3. Select **Access Type** as **Read Only** (view mode) or **Read/Write** (edit mode).
4. Select the **Limit Type**. Data in this field is populated from the **FSI_Limit_Type_CD** and **FSI_Limit_Type_MLS** tables.
5. Select the **Map** which was defined in the **Map Maintenance** screen.
6. Select **Range**, if you want a range of data to appear or else select **Single** for a single value to be displayed. Also, select **Dimensions per Row** to be displayed as 2 or 3.
7. Click **Dimension Properties** to define the properties of the dimension within the Map selected previously. After defining the properties of the dimension click **Save Update**.
8. Click **Save** to save the newly defined template and then click **Publish**. The template will now be available in the **Limit Summary** screen for the specified Limit Type.

Limit Summary

To define limits of a dimension, follow the steps given below:

1. Click **Limit Summary** on the LHS of the screen.
2. Click the add icon which will display the **Limit Definition** screen.
3. Enter the **Name** and **Description**.

Then, select the Segment or Information Domain from the **Folder** drop-down and

select **Limit Type** as well. Data in the **Limit Type** field is populated from the **FSI_Limit_Type_CD** and **FSI_Limit_Type_MLS** tables.

4. Select the measure. To define the limits of the measure click the Add icon or else click the Edit icon to set the default limit values of the measure:
 - When the Add icon is clicked the **Limit Template on Product Type** screen is displayed. In this screen select the **Input Type** and the **Mandatory Dimension Values** from the drop-down and click **Go**. The mapped combination as selected in the Mapper Table in the **Map Maintenance** screen appears in the **Editable Grid**. Enter the upper and lower limit values against each combination. These limit values are saved in **Limit_Definition_Value** table.
 - When the Edit icon is clicked the **Default Limit Definition** screen is displayed. In this screen select the **Input Type** and set the default lower and upper limits. These default values are stored in the **Limit_Definition_Details** table.

You have successfully defined the limits of a dimension.

After defining the limits of a dimension from the Limit Management UI, two tasks within the CRM Application Data Population batch should be executed. Before executing these tasks ensure that the columns **n_limit_def_sys_id** and **n_limit_template_sys_id** in **setup_limit_app_values** table is updated with respective values. After executing the tasks the limit values are stored in the **product_type_limit** table.

Processing

Introduction to Processing

The OFS Credit Risk Management application has two runs to cater to data transfer from the input tables to the processing tables and will deal with only asset products of the bank. The two Runs are the Enterprise Run and the Counterparty Run.

The Enterprise Run, which includes the Wholesale, Retail and Counterparty data, should be executed on a monthly basis, whereas the Counterparty Run should be executed on a daily basis. The Counterparty Run includes only Over The Counter (OTC) data as well as details with respect to customer details. Multiple Runs may be present for each of these Runs, but an indicator is present to identify the Reporting Run, from which data will be reported. The Run management User Interface is to be used to indicate the Reporting Run.

The Reporting Run indicator is configured for reports which include trends over a period of time. If one of the previous runs with the same run id has a reporting run indicator with a different date, then data from this Run is used in displaying the trend reports. Reports which require data from stressed scenarios is populated directly to the corresponding fact table from which it is reported. A mapping also needs to be present to identify the stress run. The mapping is stored in the **Stress_Master** table.

The Run Management module of the OFS Credit Risk Management application helps in the execution of Credit Risk Management Runs.

Note: Each Run will have a single reporting currency.








Run Management


To execute a Run access the Run Management screen. Log in to the OFSAAI screen with your User ID and Password. Click **Risk Applications** on the LHS menu of OFSAAI and then click **Credit Risk Management**. Click **Run Management** on the LHS menu. The screen that is displayed on clicking **Run Management** is the **Run Management**

Summary screen. This screen displays the list of runs defined in the Process Run Rule (PR2) Framework except those with Immediate Execution Option 'Yes' in the grid. It provides the following details of the Run:

- **Run Name**
- **Run Type**
- **Created By**
- **Created Date**
- **Last Modified by**
- **Last Modified Date**

Run Management Screen icons

Buttons	Name of the Button	Description
	Run Default Parameters	Click this icon to define the Run Level Parameters.
	Run Execution Summary	Click this icon to display the Run Execution Summary screen.
	Run Execution Parameters	Click this icon to define the Run Execution Parameters.
	Copy	Click this icon to copy the parameters defined at Run Level
	Override Reporting Flag	Click this icon to Override a Reporting Run.
	Approve Reporting Flag	Click this icon to approve a Reporting Run.
	Request Reporting Flag	Click this icon to Request a Reporting Run.

Buttons	Name of the Button	Description
	Execute	Click this icon to execute a Run.

Run Default Parameters

To input the Run level parameters select the Run and click the Run Default Parameters icon on the navigation bar of the **Run Management Summary** screen. The **Run Default Parameter** screen is displayed. This screen allows you to enter and save the Run level parameters. You are also allowed to add or modify the parameter values and store the same. In this screen you need to enter the Run name and select the reporting currency.

Note: To modify or view the parameters, the modify Run Parameters role should be mapped to that relevant user profile.

Run Execution Parameters

In addition to the Run Default Parameters, **Run Execution Parameter** screen allows you to enter and save the Run execution parameters. By clicking the **Save** button, a batch with the defined Run execution parameters is created. The batch created can be executed by clicking the **Execute** button. To input the Run Execution Parameters, select the Run in the **Run Management Summary** screen and click the Run Execution icon in the navigation bar. Enter the following details in the **Run Execution Parameters** screen:

- **Run Name**
- **Reporting Currency**
- **FIC MIS Date**
- **Run Execution Description**

Run Execution Summary

Select a Run from the **Run Management Summary** screen and click the Run Execution Summary icon to display the **Run Execution Summary** screen. In the **Run Execution Summary** screen you can click the Execute icon to trigger a batch which has been created in the Run Execution Parameter screen. The status of this triggered batch is displayed in **Run Execution Summary** screen with the following details:

- **Run Skey**
- **Run Execution Id**
- **FIC MIS DATE**
- **Execution Status**
- **Execution Date**
- **Time of Execution**
- **Reporting Flag**

In the **Run Execution Summary** screen you can also flag a Run as a Reporting Run. There are three options available as follows:

- Request a Reporting Run
- Approval for Reporting Run
- Override a Reporting Run

Only those users who are mapped to the specific role have the rights to access the above mentioned functions. Only those batches that have been triggered successfully can be flagged as a Reporting Run. Only one execution can be flagged as a reporting execution for a given FIC MIS Date for a single Run.

Request for Reporting Run

To request for a Reporting Run, select a Run Execution ID in the **Run Execution Summary** screen and click the **Request for Reporting Execution** icon. A dialog box will appear for you to input your comments. Click **Submit** and the status of this Run will be displayed in the **Reporting Flag** section.

Only a successful execution can be requested for reporting. For the selected Run and Execution date, there can be only one reporting flag.

Approval for Reporting Run

After submitting the Reporting Run in the earlier section, the **Approval for Reporting Run** icon is enabled. On clicking the icon a dialog box with the **User Comments** and **Approver Comments** is displayed. The Approver can update the comments in the **Approver Comments** field and then click the **Approve** or **Reject** buttons accordingly.

Override the Reporting Run

Any reporting execution can be overwritten with another execution. Select a

successfully triggered batch in the **Run Execution Summary** screen. The **Override the Reporting Run** icon is enabled, if an execution is already marked as a Reporting Run. You can override the execution by updating your comments. This needs to be approved by the approver and the procedure is similar to the procedure detailed in the previous section for Approval of Reporting Run.

OFS Credit Risk Management Dashboards and Reports

Overview of OFS Credit Risk Management Reports and Dashboards

OFS Credit Risk Management integrates the results generated by the OFS Credit Risk Management Application with Oracle Business Intelligence. It provides you with a reporting-cum-information framework which can be used for generating reports and viewing information relevant to computations and other aspects of the OFS Credit Risk Management Application. It serves as a single regulatory and management reporting solution. OFS Credit Risk Management Analytics leverages the capabilities of Oracle Business Intelligence Enterprise Edition, to provide out of the box reporting of your OFS Credit Risk Management Application results. Through OBIEE, you have access to a robust reporting engine for managing all of your Business Intelligence needs. The key elements are:

- Tabular and pivot table reporting
- Drill across capability
- Dashboard publishing
- Graphing and charting
- Export options, such as Excel, PowerPoint, and PDF

Accessing the Standard Reports and Dashboards

You will be able to 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 will be directed to your Home Page, which will show basic summary reports. At the top right hand corner of the window, click the Dashboards drop-down menu containing the listing of all of the seeded dashboards that you can select for navigating

to the desired location. Each seeded dashboard contains a set of Prompts at the top of the page, which require selections in order for the reports to produce results. Make the appropriate selections for each prompt to correctly filter the query for your results. These page level filters or prompts are detailed in a tabular form for each report. Each report within a dashboard contains the following features:

- **Reporting Period:** In the reporting period field you can select the period in which the reporting figures are to be displayed. This field is based on the time hierarchy feature and is enabled only for Enterprise Credit Risk, Retail Credit Risk, and Wholesale Credit Risk Dashboards. Using the time hierarchy feature the reporting figures can be displayed for an entire year, for a specific quarter, or for a specific month. Multiple selections capability has been enabled for this feature.

Note: The Counterparty Credit Risk dashboard uses a standard calendar feature wherein a specific date can be selected for which the reporting figures have to be displayed.

- **Edit:** By clicking this button you can edit the report to customize the report to your benefit.
- **Refresh:** By clicking this button you can update the values displayed in the report.
- **Print:** By clicking this button you can print a particular report.
- **Export:** By clicking this button you can export data into multiple formats such as PDF, Excel, PowerPoint, and so on.
- **Analyze:** By clicking this icon you can edit the reports within the purview of the selected page prompts.
- **Comments:** Each report has a Comment section configured to update observations reported by a User. You can only add and view comments. You cannot delete a comment. To add a comment, expand the comments section. Click **Update** and enter your observations. Click **Done** and then click **Refresh** to update the comments log. To clear the text in the text box click **Revert**. The comments log which records all the user comments for the respective report, consists of the following:
 - **Date of comments :** Displays the date and time when the comment was logged.
 - **User ID :** Displays the User ID of the user who has logged in the comment.
 - **Comments :** Displays the updated comments.

Sort icons also appear on each tabular report to sort the data in ascending to descending order.

Note: Both Edit and Analyze icons are enabled for admin users only.

OFS Credit Risk Management List of Dashboards

The following dashboards are available in OFS Credit Risk Management Analytics:

- Enterprise Credit Risk, page 6-5
- Summary, page 6-5
- Credit Quality, page 6-10
- Top X, page 6-19
- Reserves and SOP 03-3 Loans, page 6-22
- Delinquency and Non Performing Assets, page 6-28
- New Business, page 6-40
- Concentration, page 6-42
- Capital Related Reports, page 6-43
- Rating Migration Analysis (Transition Analysis), page 6-49
- Peer Level Comparison, page 6-50
- Wholesale Credit Risk, page 6-51
- Portfolio Analysis, page 6-51
- Non Performing Asset, page 6-54
- Credit Quality, page 6-63
- Top X, page 6-69
- Rating Migration Analysis (Transition Analysis), page 6-76
- New Business, page 6-80
- Reserves and SOP 03-3 Loans, page 6-83
- Portfolio Concentration, page 6-86
- Peer Level Comparison, page 6-97

- Wholesale Portfolio - Customer Level, page 6-98
- Retail Credit Risk, page 6-98
 - Portfolio Analysis, page 6-98
 - Credit Quality, page 6-111
 - Delinquency and Non Performing Assets, page 6-129
 - Portfolio Comparison and Performance, page 6-147
 - New Business, page 6-164
 - Vintage Analysis, page 6-187
 - Reserves and SOP 03-03 Loans, page 6-186
 - Concentration and Collateral Analysis, page 6-179
 - Rating Migration Analysis (Transition Analysis), page 6-175
 - Peer Level Comparison, page 6-181
 - Counterparty Credit Risk, page 6-188
 - Largest Exposure, page 6-188
 - Summary, page 6-190
 - Business Level Summary, page 6-190
 - Portfolio Reports (Capital Markets), page 6-191
 - Product Exposure and Stress Reports, page 6-194
 - Portfolio Reports - Financial Institutions, page 6-196
 - Top X, page 6-199

OFS Credit Risk Management Analytics Report Details

Enterprise Credit Risk

Summary

Loan Portfolio and Credit Quality Summary by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Summary
Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filter	Product Type
Report Description	This tabular report displays key portfolio and credit quality measures across product types. The data that is displayed includes the total loan portfolio, the impaired SOP 03-3 loans, non-impaired loans, unfunded commitments (undrawn amount), GCE without taking into account the Letter of Credit product type, impairment balances of non-SOP 03-3 exposures, NPAs, NPAs as a percentage of the total loans, ALLL and ALLL as a percentage of total loans, for each product type. Impaired, SOP 03-3, and NPA accounts is identified through a flag or an account status.
Drill-through On	Product Type

Loans Outstanding by Product Type - Trend

Dashboard Name	Enterprise Credit Risk
Report Tab	Summary
Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filter	Product Type

Report Description	This report displays the End of Period (EOP) balance for each product type for the selected time period. The time period is displayed in the logical order of time. The variance amount and percentages between only the current quarter and the immediate preceding quarter, as well as the current year end and the immediate preceding year end are calculated. The first tabular report contains the following: End of Period Balance. The second tabular report displays the following measures: QTD Variance Amount, QTD Variance Percentage, YTD Variance Amount, YTD Variance Percentage.
Drill-through On	Product Type
Drill- through path	Product Type > LOB

Inflows and Outflows by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Summary
Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filter	Product Type
Report Description	The report is a combination of column chart as well as a tabular report which displays the GCE inflows and outflows for each product type. The column chart shows the changes at an aggregate level, whereas the tabular report shows a breakdown of the values for each product type. The values reported are for the current period in the previous year, the previous period, and the changes from the previous period to the current period in the form of inflows and outflows.
Drill-through On	By Product Type, By Geography, By LOB

Outstanding by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Summary
Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filter	Product Type
Report Description	Outstanding balances are displayed by product type. This is a combination of column chart and tabular report. The column chart displays the outstanding balance for a total of fifteen months including the current month. When a single product is selected, the percentage value is displayed by dividing the outstanding for the product type selected by the total outstanding. When data for all products are displayed, the percentage value will be 100%. The tabular report depicts the percentage values of each product type, over the total portfolio for the time periods: value for previous year current month, previous month, current month.

Exposure Distribution by Tenor

Dashboard Name	Enterprise Credit Risk
Report Tab	Summary
Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filters	Product Type

Report Description	This is a representation of exposures by tenor for the portfolio. This is a combination of column chart and tabular report. Column chart shows the repayments expected, for each year, for the first four years, as a separate column. From the fifth year onwards, all repayments are aggregated and shown as a single column. The time periods is arranged in the normal order of time. The tabular report shows the percentage of exposure amounts expected to be paid back for each product type.
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Loan Portfolio and Credit Quality Summary by Line of Business

Dashboard Name	Enterprise Credit Risk
Report Tab	Summary
Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filter	Line of Business
Report Description	This tabular report displays key portfolio and credit quality measures across lines of business. The data that is displayed includes the total loan portfolio, the impaired SOP 03-3 loans, non-impaired loans, unfunded commitments (undrawn amount), GCE without taking into account the Letter of Credit product type, impairment balances of non-SOP 03-3 exposures, NPAs, NPAs as a percentage of the total loans, ALLL and ALLL as a percentage of total loans, for each LOB. Impaired, SOP 03-3, and NPA accounts are identified through either a flag or an account status.

Loans Outstanding by Line of Business - Trend

Dashboard Name	Enterprise Credit Risk
Report Tab	Summary
Page Level Filters	Reporting Period, Run, Execution ID

Report Level Filters	Line of Business
Report Description	<p>These reports display the EOP balance for a selected time period, for each LOB. The selected periods are in the normal order of time. The variance amount and percentages between only the current quarter and the immediate preceding quarter, as well as only the current year end and the immediate preceding year end are calculated. The reports depict the following: Tabular report 1: End of Period Balance.</p> <p>Tabular report 2: Variance of End of Period Balance, QTD Variance Amount, QTD Variance Percentage, YTD Variance Amount, and YTD Variance Percentage.</p>
Drill-through On	Line of Business

Inflows and Outflows by Line of Business

Dashboard Name	Enterprise Credit Risk
Report Tab	Summary
Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filter	Line of Business
Report Description	<p>The report is a combination of a column chart as well as a tabular report, and displays the GCE inflows and outflows for each LOB. The column chart shows the changes at an aggregate level, whereas the tabular report shows a breakdown of the values for each LOB. The values reported are for the current period in the previous year, the previous period, and the changes from the previous period to the current period in the form of inflows and outflows. The values reported are for the current period in the previous year, the previous period and the changes from the previous period to the current period in the form of inflows and outflows.</p>
Drill-through On	Product Type

Loans Outstanding by Line of Business

Dashboard Name	Enterprise Credit Risk
Report Tab	Summary
Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filter	Line of Business
Report Description	This tabular report displays the outstanding loan balances by LOB.

Credit Quality

Loan-to-Value Analysis across Product Types

Dashboard Name	Enterprise Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report is a combination of a column chart and a tabular report. This report is only applicable to the real estate related product types. Individual columns are shown for the different LTV ratio bands, with each being a stacked column, for the different real estate product types. Each stack depicts the value of GCE of the product over the total portfolio. The tabular report depicts data for the individual LTV ratio bands as separate columns, with the percentage of each product type in individual rows, under the respective LTV ratios.

Credit Quality Ratio Trend

Dashboard Name	Enterprise Credit Risk
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Report Tab	Credit Quality
Page Level Filters	Reporting Period, Run, Execution ID
Report Description	The following credit quality measures are reported, for the entire portfolio of the bank, for five consecutive quarters, arranged in the normal order of time: NPAs to Total Loans, ALLL to NPAs, ALLL to Total Loans, QTD Net Charge-offs to Average Loans, Provisions to YTD Average Loans, PPNR and Unfunded Commitments (undrawn amount) as percentages, ALLL to Net Charge-offs, Criticized Exposures GCE / Total GCE, Classified Exposures GCE / Total GCE, and Charge-off Ratio as a ratio. The QTD variance percentage between the current quarter and the immediate preceding quarter are also depicted.

Credit Risk Migration by Rating

Dashboard Name	Enterprise Credit Risk
Report Tab	Credit Quality
Page Level Filters	Reporting Period, Run, Execution ID
Report Description	The report shows the change in rating between two consecutive quarter ends. The report is depicted for various rating bands. The column chart depicts the aggregate change in the ratings from the previous period to the current period for a particular band. The report also shows the value of exposures as of the current period in the previous year. The arrangement of time periods is as per normal flow.

Consumer Portfolio by External Credit Score- Trend

Dashboard Name	Enterprise Credit Risk
Report Tab	Credit Quality
Page Level Filters	Reporting Period, Run, Execution ID

Report Description	The report displays data for a period of fifteen months, including the current month, in the normal order of time, in the form of a stacked column chart. This report is applicable only for the retail portion of the portfolio. The data is displayed based on the external credit score bands. The percentage of each external credit score, over the entire portfolio, is displayed in the form of a stacked column chart.
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Credit Quality Ratios – Peer Comparison

Dashboard Name	Enterprise Credit Risk
Report Tab	Credit Quality
Page Level Filters	Reporting Period, Run, Execution ID
Report Description	This report is a tabular report which depicts the relative position of the bank with other banks in the same peer group, over a period of four quarters. The measures depicted are as follows: Charge-off to Average Loans, Loan Loss Reserves to Charge-off, Loan Loss Reserves to Period-end Loans, Loan Loss Reserves to Non-Performing Loans, and Non-Performing Loans to Period-end Loans. Across the time horizon, the report depicts the measures along the following parameters: Number of Banks in Peer Groups, Charge-off to Average Loans, Loan Loss Reserves to Charge-off, Loan Loss Reserves to Period End Loans, Loan Loss Reserves to Non Performing Loans, and Non Performing Loans to Period End Loans.

Percentage of Portfolio by External Credit Score Category - Trend

Dashboard Name	Enterprise Credit Risk
Report Tab	Credit Quality
Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filters	Product Type

Report Description	This report displays the trend in percentage of portfolio by external credit score category. The report displays data for a period of fifteen months, including the current month, in the normal order of time. This report is applicable only for the retail portion of the portfolio. The data is displayed based on the external credit score bands. The percentage of each external credit score, over the entire portfolio, is displayed in the form of a stacked column chart
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Rating Distribution by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Credit Quality
Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filters	Product Type
Report Description	The report shows the change in rating between two consecutive quarter ends, in the form of a column chart. The report depicted for various rating bands, where the rating bands are present as a drop-down. The column chart depicts the aggregate change in the ratings from the previous period to the current period for a particular band. The report also shows the value of exposures as of the current period in the previous year. The arrangement of time periods is as per normal flow.

External Credit Score Trend by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Credit Quality
Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filter	Product Type

Report Description	This report displays the external credit score trend by product type. This column chart displays data for a period of five quarters, including the current quarter, in the normal order of time. This report is applicable only for the retail portion of the portfolio. The data is displayed based on the external credit score bands. The percentage of each external credit score, over the entire portfolio is also displayed.
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Change in Criticized Assets by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Credit Quality
Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filter	Product Type
Report Description	The report shows the change in criticized exposures between two consecutive quarter ends. The column chart is used to show the aggregate change in the criticized exposures from the previous period to the current period. The report also shows the value of criticized exposures as of the current period in the previous year. The arrangement of time periods is as per the normal flow. The tabular form of the report shows the same measures for different product types. The reports are composed of the following columns: Last Year this Period, Previous Period, New Additions, Others, Net Charge-off, and Current Period.

Criticized Exposure Trend by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Credit Quality
Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filters	Product Type

Report Description	The following measures are reported, for five consecutive quarters, arranged in the normal order of time, under the individual product types: GCE for Criticized Exposures, Tier I Capital of the bank, ALLL of the bank, Tier I Capital plus ALLL, and Criticized Ratio. The grand total row is shown as well. The first tabular report depicts GCE quarter data for various product types for the time period selected. The second tabular report depicts the ALLL, Tier 1 Capital, Tier 1 Capital Plus ALLL, and the Criticized Ratio.
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Classified Exposure Trend by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Credit Quality
Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filters	Product Type
Report Description	The following measures are reported, for five consecutive quarters, arranged in the normal order of time, under the individual product types: GCE for Classified Exposures, Tier I Capital of the bank, ALLL of the bank, Tier I Capital plus ALLL, and Classified Ratio. The grand total row is shown as well. The first tabular report depicts Gross Credit Exposure (GCE) quarter data for various product types for the time period selected. Second tabular report depicts the ALLL, Tier 1 Capital, Tier 1 Capital Plus ALLL, and the Criticized Ratio.

Credit Quality Ratio Trend by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Credit Quality
Page Level Filters	Reporting Period, Run, Execution ID

Report Level Filters	Product Type
Report Description	The following credit quality measures are reported, for five consecutive quarters, arranged in the normal order of time: NPA to Total Loans, ALLL to NPA, ALLL to Total Loans, QTD Net Charge-off to Average Loans, Provisions to YTD Average Loans, Unfunded Commitments (undrawn amount) as percentages, ALLL to Net Charge-off, Criticized Assets to Total Gross Credit Exposure, Classified Asset to Total Gross Credit Exposure, and Net Charge-off to Total End of Period Balance. The QTD variance percentage between the current quarter and the immediate preceding quarter are also depicted. This column is placed after the current quarter

Credit Quality Ratio Trend and Projections by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Credit Quality
Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filters	Product Type
Report Description	The following measures are reported, for four time periods, current quarter in the previous year, previous quarter, current quarter and the next quarter, in a tabular report: As percentages, GCE of Criticized exposures / Total GCE, GCE of Classified exposures / Total GCE, Charge-off Ratio, ALLL to NPAs, ALLL to Total Loans, NPAs to Total Loans, QTD Net Charge-off to Average Loans and as a ratio, ALLL to Net Charge-off.

Loss Outlook

Dashboard Name	Enterprise Credit Risk
Report Tab	Credit Quality

Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filters	Product Type
Report Description	This report displays the loss outlook by product type. This is a tabular report which shows the actual and baseline values for the average outstanding amount, net charge-off amount, and net charge-off percentage over the total portfolio.

Change in Criticized Assets by Line of Business

Dashboard Name	Enterprise Credit Risk
Report Tab	Credit Quality
Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filter	Line of Business
Report Description	The report shows the change in criticized exposures between two consecutive periods of time. The column chart is used to show the aggregate change in the criticized exposures from the previous period to the current period. The report also shows the value of criticized exposures as of the current period in the previous year. The arrangement of time periods is as per normal flow. The tabular form of the report shows the same measures for LOB. The report is composed of the following columns: Last Year this Period, Previous Period, New Additions, Others, Net Charge-off, and Current Period

Credit Quality Ratio Trend by Line of Business

Dashboard Name	Enterprise Credit Risk
Report Tab	Credit Quality
Page Level Filters	Reporting Period, Run, Execution ID

Report Level Filters	Line of Business
Report Description	The following credit quality measures are reported, for five consecutive quarters, arranged in the normal order of time: NPAs to Total Loans, ALLL to NPA, ALLL to Total Loans, QTD Net Charge-off to Average Loans, Provisions to YTD Average Loans, Unfunded Commitments (undrawn amount) as percentages, ALLL to Net Charge-off, Criticized Assets to Total Gross Credit Exposure, Classified Asset to Total Gross Credit Exposure, and Net Charge-off to Total End of Period Balance ratio.

Rating Distribution by Line of Business

Dashboard Name	Enterprise Credit Risk
Report Tab	Credit Quality
Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filters	Line of Business
Report Description	The report shows the change in rating between two consecutive periods. The report is depicted for various rating bands. The column chart depicts the aggregate change in the ratings from the previous period to the current period for a particular band. The report also shows the value of exposures as of the current period in the previous year. The arrangement of time periods is as per normal flow.

Criticized Exposure Trend by Line of Business

Dashboard Name	Enterprise Credit Risk
Report Tab	Credit Quality
Page Level Filters	Reporting Period, Run, Execution ID

Report Level Filter	Line of Business
Report Description	This report displays the GCE amount for criticized assets by LOB across five quarters. This is a tabular report which displays GCE for criticized exposures for five consecutive quarters, arranged in the normal order of time, under different LOBs. The total criticized exposures is depicted in a distinct row.

Criticized Exposure by Line of Business or Segment

Dashboard Name	Enterprise Credit Risk
Report Tab	Credit Quality
Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filter	Line of Business
Report Description	The GCEs of Criticized Exposures are depicted separately for individual LOBs. The total value is also depicted as a separate row.

Top X

Top 10 Largest Relationships

Dashboard Name	Enterprise Credit Risk
Report Tab	Top X
Page Level Filters	Reporting Period, Run, Execution ID
Report Description	A new relationship is defined as a new exposure to an existing customer. This report includes a column chart and a tabular report. The GCE of a new relationship is depicted in the column chart, in the descending order. The tabular report depicts the same data, in addition to the WAPD of the customer, the Industry Classification, and the LOB the customer falls under.

Top 10 Largest Watch List Customers

Dashboard Name	Enterprise Credit Risk
Report Tab	Top X
Page Level Filters	Reporting Period, Run, Execution ID
Report Description	This report lists the ten largest watch list customers by the GCE amount. This report includes a column chart and a tabular report. The GCE of watch list exposures is depicted in the column chart, in the descending order. The tabular report depicts the same data, in addition to the WAPD of the customer, the Industry Classification, and the LOB the customer falls under, being displayed as well. The sum of the watch list exposures as well as the percentage of the top ten exposures to the total exposures is also depicted.

Top 10 Largest SOP 03-3 Loans by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Top X
Page Level Filters	Reporting Period, Run, Execution ID
Report Description	This report lists the ten largest SOP 03-3 loans by product type as at a quarter end period, by the recorded investment in the descending order. This report includes a column chart and a tabular report. The recorded investment of SOP 03-3 exposures is depicted in the column chart, in the descending order. The tabular report depicts the same data, in addition to the customer name, WAPD of the customer, the industry classification, the LOB the customer falls under, the product type of the SOP 03-3 exposure, and the geography being displayed as well. The total of the top ten SOP 03-3 exposures as well as the percentage of top ten exposures to the total exposures is also depicted.

Top 10 Largest Non Performing Assets

Dashboard Name	Enterprise Credit Risk
Report Tab	Top X
Page Level Filters	Reporting Period, Run, Execution ID
Report Description	This report lists the ten largest non performing assets based on the balance outstanding. This report is a tabular report. The GCE of NPA exposures is depicted in a tabular report, in addition to the customer name, WAPD of the customer, the rating, the industry classification, the LOB the customer falls under, the product type of the NPA exposure, and the geography being displayed as well. The sum of the top ten NPA exposures, the sum of all NPA exposures, as well as the percentage of top ten exposures to the total exposures is also depicted.

Top 10 New Customers

Dashboard Name	Enterprise Credit Risk
Report Tab	Top X
Page Level Filters	Reporting Period, Run, Execution ID
Report Description	This tabular report depicts the top ten new customers based on GCE. The GCE of top ten new customers, that is a customer who currently does not have any existing exposures with the bank and whose business has been sourced in the reference period, along with the name of the customer, the customer's WAPD and the LOB the customer is associated with, is depicted in the descending order. The total of the top ten is also depicted.

Top 10 Largest Exposures by Legal Entity Identifier

Dashboard Name	Enterprise Credit Risk
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Report Tab	Top X
Page Level Filters	Reporting Period, Run, Execution ID
Report Description	Ten largest exposures by legal entity identifier are displayed by GCE amount. This is available across wholesale and retail portfolios for the entire institution. For each legal entity identifier, the GCE is summed up and data pertaining to the top ten legal entities are reported in a tabular format, along with the customer name, the legal entity identifier, LOB, and WAPD.

Top 10 Largest Exposures by Legal Entity Identifier and Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Top X
Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filters	Product Type
Report Description	Ten largest exposures by legal entity identifier and product type are displayed by GCE amount. For each product type that is selected through the drop-down, and for each legal entity identifier, the GCE is summed up and data pertaining to the top ten legal entities are reported in a tabular format, along with the customer name, the legal entity identifier, LOB, and WAPD. The total of the top ten exposures is also reported.

Reserves and SOP 03-3 Loans

SOP 03-3 Loans Reserves

Dashboard Name	Enterprise Credit Risk
Report Tab	Reserves and SOP 03-3 Loans
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	<p>The report consists of a tabular report, which depicts the reserves for SOP 03-3 loans from the previous period to the current period, as well the reserves position by product type and LOB in the form of a pie chart. The pie charts, one for product type and the other for LOB, depict the percentage of reserves for SOP 03-3 loans as on the current period end. The report is essentially split into 3 reports, one in the general section, and one pie-chart each in the product type and LOB sections. The following measures are shown under columns:</p> <p>Reserves Previous Period, Provision Amount Current Period, SOP 03-3 Loans Charge-Off Current Period, and Reserves Current Period</p>
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Provision for Loan and Lease Losses and Unfunded Loan Commitments

Dashboard Name	Enterprise Credit Risk
Report Tab	Reserves and SOP 03-3 Loans
Page Level Filters	Reporting Period, Run, Execution ID
Report Description	<p>This report shows the change from the previous period to the current in provisions and reserves for loans and lease losses in a tabular format. The reserves position in the current period is determined by adding to the previous period position, acquisitions, any transfers (in / out) and provisions, and subtracting net charge-off. The provisions position is arrived at by adding commercial and consumer reserves to the previous period provision value. The following columns are depicted in the first tabular report: Beginning Reserves Current Period, Net Charge-off Current Period, Net Reserves before Provision, Provision, and Ending Reserves Current Period. The following columns are depicted in the second tabular report: Prior Period Provision, Commercial Provisions Current Period, Consumer Provisions Current Period, Total Provision Current Period, and Ending Reserves Current Period.</p>

SOP 03-3 Loans Trend

Dashboard Name	Enterprise Credit Risk
Report Tab	Reserves and SOP 03-3 Loans
Page Level Filters	Date, Run, Execution ID
Report Description	This report displays the SOP 03-3 loans trend. The tabular report depicts the GCE values and percentage of the total against the various asset classifications like pass, low pass, pre-watch, OAEM, substandard, doubtful, and so on for the current quarter, previous quarter, and current quarter of the previous year. The sum total of all the asset classifications is also reported.

Provision for Loan and Lease Losses and Unfunded Loan Commitments - Trend

Dashboard Name	Enterprise Credit Risk
Report Tab	Reserves and SOP 03-3 Loans
Page Level Filters	Reporting Period, Run, Execution ID
Report Description	This report displays the trend in reserves by component over a period of five quarters. The reserves position for five consecutive quarters, in the normal order of time, are depicted in a tabular report, with different reserve types depicted as individual line items.

Reserves by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Reserves and SOP 03-3 Loans
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	This report includes a column chart and a tabular report and depicts the change in the reserves position during two consecutive periods. The value of the reserves for the current period in the previous year is also shown. The tabular report displays this data for different product types. Forecast values for reserves for the next period are also depicted in both the column and tabular formats. The column chart and the tabular report details are depicted under the following columns: Reserves Previous Quarter, Net Write-off Amount, Other changes, Reserves Current Quarter, and Reserves Projected Quarter.
Drill-through On	Product Type

SOP 03-3 Loans Reserves by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Reserves and SOP 03-3 Loans
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report consists of a tabular report, which depicts the reserves for SOP 03-3 loans from the previous period to the current period, as well the reserves position by product type and LOB in the form of a pie chart. The pie charts for product type depicts the percentage of reserves for SOP 03-3 loans as on the current period end.

SOP 03-3 Loans by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Reserves and SOP 03-3 Loans
Page Level Filters	Reporting Period, Run, Execution ID

Report Level Filters	Product Type
Report Description	The report in a tabular format, depicts the balance outstandings of SOP 03-3 exposures, for different product types, for five consecutive quarters, including the current quarter. The total of all SOP 03-3 exposures is also depicted.

Reserves by Line of Business

Dashboard Name	Enterprise Credit Risk
Report Tab	Reserves and SOP 03-3 Loans
Page Level Filters	Reporting Period, Run, Execution ID
Report Description	This report includes a column chart and a tabular report and depicts the change in the reserves position during two consecutive periods. The value of the reserves for the current period in the previous year is also shown. The tabular report displays this data for different LOBs. Forecast values for reserves for the next quarter are depicted in both the column and tabular formats. The column chart and the tabular report details are depicted under the following columns: Reserves Previous Quarter, Net Write-off Amount, Other changes, Reserves Current Quarter, and Reserves Projected Quarter.
Drill-through On	Line of Business

SOP 03-3 Loans by Line of Business

Dashboard Name	Enterprise Credit Risk
Report Tab	Reserves and SOP 03-3 Loans
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Line of Business

Report Description	This report includes a column chart and a tabular report. The column chart displays the SOP 03-3 loans' outstanding for five consecutive quarters, in the normal order of time. The tabular report depicts the same value across LOBs.
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Change in SOP 03-3 Loans by Line of Business

Dashboard Name	Enterprise Credit Risk
Report Tab	Reserves and SOP 03-3 Loans
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	This report displays the change in SOP 03-3 Loans by line of business. This report includes a column chart and a tabular report and depicts the outstanding amount of SOP 03-3 exposures during two consecutive periods. The value of the outstanding for the current period in the previous year is also shown. The report is composed of the following columns: Last Year Same Period End of Period Balance , Previous Period End of Period Balance, Accretion, Resolutions, Charge-off, Disposals, Transfers, and Current Period End of Period Balance.
Drill Through On	Line of Business

SOP 03-3 Loans Reserves by Line of Business

Dashboard Name	Enterprise Credit Risk
Report Tab	Reserves and SOP 03-3 Loans
Page Level Filters	Run, Reporting Period, Execution ID

Report Level Filter	Line of Business
Report Description	The report consists of a tabular report, which depicts the reserves for SOP 03-3 loans from the previous period to the current period, as well as the reserves position by LOB in the form of a pie chart. The pie chart for LOB depicts the percentage of reserves for SOP 03-3 loans as on the current period end.

SOP 03-3 Loans by Line of Business or Segment

Dashboard Name	Enterprise Credit Risk
Report Tab	Reserves and SOP 03-3 Loans
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Line of Business
Report Description	This report displays the SOP 03-3 loans by LOB or segment. This report includes a tabular report which depicts the balance outstanding across LOBs for two consecutive quarters. The total of all SOP 03-3 loans across all LOBs is also summed up and depicted.

Delinquency and Non Performing Asset

Non Performing Assets – Quarterly Trend

Dashboard Name	Enterprise Credit Risk
Report Tab	Delinquency and Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	<p>In a tabular format, these reports show the NPA loans for five consecutive quarters arranged in the normal order of time, across different LOBs. The sum total row is also shown. The variance amount and variance percentage between the current quarter and previous quarter, and the current quarter this year and the current quarter in the previous year is also shown. The following columns are populated in these two tabular reports: The first tabular report displays: End of Period Balance Outstanding. The table displays five consecutive quarters ending with the reporting quarter.</p> <p>The second tabular report displays: Variance of End of Period Balance Outstanding. The table displays columns as: QTD Variance Amount, QTD Variance Percentage, YTD Variance Amount, and YTD Variance Percentage.</p>
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Non Performing Assets - Net Charge-off

Dashboard Name	Enterprise Credit Risk
Report Tab	Delinquency and Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	<p>This is a combination of column chart and tabular report. The net charge-off values for NPA exposures for five consecutive quarters are depicted. The forecast values for the next two quarters are also shown. The tabular reports, one based on product type and the other based on LOB, shows the same values in separate reports. The tabular report based on LOB shows the different product types available at a second level.</p>

Net Charge-off

Dashboard Name	Enterprise Credit Risk
Report Tab	Delinquency and Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	The column chart depicts the net charge-off value across five consecutive quarters, as well as the forecast values for the next two quarters. The percentage of net charge-off over the total portfolio is also shown.
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Net Loss and Delinquency Trend

Dashboard Name	Enterprise Credit Risk
Report Tab	Delinquency and Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report provides the net loss and delinquency trend for all exposures over a period of time. This line chart shows the percentage of net charge-off to the total portfolio as well as the percentage of 30+ DPD to the total portfolio as two separate lines over five consecutive quarters.

Delinquency Trends

Dashboard Name	Enterprise Credit Risk
Report Tab	Delinquency and Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the delinquency trend over a period of time. This column chart shows the outstanding amounts of delinquent exposures for a period of fifteen consecutive months and the percentage of delinquent exposures over the total portfolio as a line chart in the column chart.

Delinquency Analysis by Branch

Dashboard Name	Enterprise Credit Risk
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Report Tab	Delinquency and Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	<p>This is a tabular report which depicts data for the delinquent exposures for different branches of the bank. For each branch, the number of customers with delinquent exposures, the carrying cost, the amortized cost, and the outstanding balances are shown. The sum total of each column is also shown.</p> <p>The report is composed of the following columns: Branch, Number of customers, Carrying Cost, Amortized Cost, and End of Period Balance</p>

Delinquency Analysis by Product Type and Line of Business

Dashboard Name	Enterprise Credit Risk
Report Tab	Delinquency and Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	<p>This is a tabular report which depicts data for the delinquent exposures for a combination of different product types and LOBs. For each combination, the number of customers with delinquent exposures, the carrying cost, the amortized cost, and the outstanding balances are shown. The columns displayed in the report are as follows: Number of Customers, Carrying Cost, Amortized Cost, and End of Period Balance.</p>

Non Performing Assets- Net Charge (Changes and Variances) by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Delinquency and Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type

Report Description	<p>These tabular reports shows the net charge-off for five consecutive quarters, across product types. The grand total is also shown. The variance amount and percentage between the current and previous quarter are also shown. The two tabular reports displays the following: First Tabular Report: Net Charge-Off amount over fiver quarters.</p> <p>Second Tabular report: Variance QTD and Net Charge-Off.</p>
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Non Performing Assets by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Delinquency and Non Performing Assets
Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filter	Product Type
Report Description	<p>This report is a combination of column and tabular reports. This depicts the change in NPA exposures from the previous period to the current period. Resolutions are defined as any accounts that are closed or paid down and exposures that have moved back to the performing category. The value of NPA exposures in the current period in the previous year is also shown. The tabular report shows the same data for various product types. The report is composed of the following columns:</p> <p>Corresponding Period Last Year to the Reporting Period, Previous Period to the Reporting Period , Migration of Existing Loans to Non Performing Assets , Charge-off , Resolutions, and Current Period.</p>

Past Dues across Delinquency Bands by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Delinquency and Non Performing Assets

Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filter	Product Type
Report Description	This combination of column chart and tabular report depicts the GCE of past due exposures across the different delinquency bands. The column chart depicts the GCE for two consecutive quarters, across different delinquency bands. The percentage of past due exposures over the total exposures is reported, as a line chart. The tabular report depicts the GCE data across different product types.
Drill-through On	Product Type

Non Performing Assets- Net Charge-off by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Delinquency and Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	This is a combination of column chart and tabular reports. The net charge-off values for NPA exposures for five consecutive quarters are depicted. The forecast values for the next two quarters are also shown. The tabular reports based on product type shows the same values in separate reports.

Net Loss and Delinquency Trend by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Delinquency and Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID

Report Level Filters	Product Type
Report Description	<p>This report provides the net loss and delinquency trend by product type over a period of time. This is a tabular report which shows the percentage of net charge-off to the total portfolio as well as the percentage of 30+ DPD to the total portfolio as two separate columns over five consecutive quarters.</p> <p>Across five quarters, the report is composed of Net Loss Percentage and 30+ Delinquencies Percentage columns.</p>

Delinquency Trends by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Delinquency and Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	<p>The tabular report shows, for different product types, the percentage of delinquent exposures for the time periods, current period in the previous year, previous period, and the current period. The columns in this report are as follows; Current Period in the Previous Year, Previous Period, and Current Period.</p>

Delinquency Analysis by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Delinquency and Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type

Report Description	<p>This tabular report depicts data for the delinquent exposures for different product types. For each product type, the number of customers with delinquent exposures, the carrying cost, the amortized cost, and the outstanding balances are shown. The sum total of each column is also shown.</p> <p>The columns in this report are as follows: Number of Customers, Carrying Cost, Amortized Cost, End of Period Balance</p>
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Net Charge-off by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Delinquency and Non Performing Assets
Page Level Filters	Reporting Period, Run, Execution ID
Report Level Filters	Product Type
Report Description	<p>The tabular report depict the net charge-off across different product types. The data for the current period, the previous period, and the current period previous year are depicted, along with YTD percentages for the two years. Columns used in the report are as follows: Net Charge-off Previous Year Same Period, Net Charge-off for Previous Period, New Additions, Recoveries, and Net Charge-off for Current Period.</p>
Drill Through On	Product Type

Net Charge-off Product Type- Trend

Dashboard Name	Enterprise Credit Risk
Report Tab	Delinquency and Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type

Report Description	The column chart depicts the change in net charge-off between the previous period and the current period. The value for net charge-off for the current quarter in the previous year is also shown.
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Non Performing Assets by Line of Business and Past Due

Dashboard Name	Enterprise Credit Risk
Report Tab	Delinquency and Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Line of Business
Report Description	The tabular report depicts the outstanding balances of NPA exposures for five consecutive quarters, including the current quarter, arranged in the normal order of time. The percentage of NPA loans to total loans is also depicted as well as the sum total of NPA exposures is also shown for the same time period. Another tabular report shows the outstanding balances of accruing NPA exposures which are 90+ DPD, for five consecutive quarters. The percentage of these exposures to the total outstanding is also depicted for the same five quarters. The sum total of these exposures is also shown.

Non Performing Assets- Net Charge (Changes and Variances) by Line of Business

Dashboard Name	Enterprise Credit Risk
Report Tab	Delinquency and Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Line of Business

Report Description	<p>The tabular reports show the net charge-off for five consecutive quarters, across LOB. The grand total is also shown. The variance amount and percentage between the current and previous quarters are also shown. The following columns are reported in the tabular reports:</p> <p>First tabular report: Net Charge-Off amount over five quarters.</p> <p>Second Tabular Report: Variance QTD and Net Charge-Off.</p>
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Non Performing Assets Position by Line of Business

Dashboard Name	Enterprise Credit Risk
Report Tab	Delinquency and Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Line of Business
Report Description	<p>The tabular report depicts the NPA outstanding balances as on the quarter end for different LOBs. The sum total of the NPA exposures is also depicted. The column chart depicts the NPA figures as of last year current period, previous period, migration of loans to NPA, charge-off, Resolutions, and the Current Period NPA figures all at product type portfolio level. The tabular report consists of the following columns: End of Period Balance Previous Year Same Period, End of Period Balance Previous Period, Migration of Existing Loans to Non Performing Assets, Charge-off, Resolutions, and End of Period Balance Current Period.</p>

Net Charge-off by Line of Business

Dashboard Name	Enterprise Credit Risk
Report Tab	Delinquency and Non Performing Assets

Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	<p>This report displays the net charge-off by LOB over a period of time. This is a combination of column chart and tabular report. The column chart depicts the change in net charge-off between the previous period and the current period. The value for net charge-off for the current period in the previous year is also shown. The tabular report shows the same data for different sub levels of LOBs.</p> <p>The report is composed of the following columns: Net Charge-off, Previous Year Same Period, Net Charge-off for Previous Period, New Additions Recoveries, and Net Charge-off for Current Period.</p>

Non Performing Assets- Net Charge-off by Line of Business

Dashboard Name	Enterprise Credit Risk
Report Tab	Delinquency and Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Line of Business
Report Description	<p>This is a combination of column and tabular reports. The net charge-off values for NPA exposures for five consecutive quarters are depicted. The forecast values for the next two quarters are also shown. The tabular report based on LOB, shows the same values in separate reports. The tabular report based on LOB shows the different product types available as a second level.</p>

Delinquency Analysis by Line of Business

Dashboard Name	Enterprise Credit Risk
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Report Tab	Delinquency and Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Line of Business
Report Description	<p>. This tabular report depicts data for the delinquent exposures for different LOBs. For each LOB, the number of customers with delinquent exposures, the carrying cost, the amortized cost, and the outstanding balances are shown. The sum total of each column is also shown.</p> <p>The report is composed of the following columns: Number of Customers, Carrying Cost, Amortized Cost , and End of Period Balance.</p>

Non Performing Assets by Line of Business

Dashboard Name	Enterprise Credit Risk
Report Tab	Delinquency and Non Performing Asset
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Line of Business
Report Description	<p>This report is a combination of a column chart and tabular report. This depicts the change in NPA exposures from the previous period to the current period. The value of NPA exposures in the current period in the previous year is also shown. The tabular report shows the same data for various LOBs. The report is composed of the following columns: End of Period Balance Last Year Same Period, End of Period Balance Previous Period, Loans Transferred to Non Performing Asset , Non Performing Asset Net Charge-off, Resolution, and End of Period Balance Current Period.</p>

New Business

New Business by Income Bands

Dashboard Name	Enterprise Credit Risk
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	In a tabular format, this report shows, for different income bands of retail customers, the percentage and GCE of new business for a particular date.

New Business Inflow Trend by Income Bands

Dashboard Name	Enterprise Credit Risk
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	In a tabular format, this report shows, for different income bands of retail customers, the percentage and GCE of new business for a period of fifteen months. For the purpose of this report, new business is restricted to one month.

New Business Loan-to-Value across Product Types

Dashboard Name	Enterprise Credit risk
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	This is a combination of column chart and tabular report. The stacked column chart depicts the GCE of new businesses for real estate related exposures across different LTV bands as different columns. The tabular report depicts the percentage of exposure amounts across the different LTV bands for each real estate product type.
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New Business Inflow Trend

Dashboard Name	Enterprise Credit risk
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This is a combination of column chart and tabular report. The column chart depicts the GCE of new businesses sourced during the quarter for five consecutive quarters. The tabular report depicts the same data for different product types.
Drill-through On	Product Type

New Business Maturity Profile across Product Types

Dashboard Name	Enterprise Credit risk
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	This report is a combination of column chart and tabular report. The stacked column chart shows the repayments that are expected for each of the first four years, each as a separate column, and all repayments beyond the fifth year as a single column. The tabular report depicts the percentage of exposure amounts expected as repayment for the same column headers, for different product types.
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New Business Inflow Geographical Breakdown

Dashboard Name	Enterprise Credit risk
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report indicates the geographical breakdown of new business inflow. The GCE of new business for different geographies is depicted as a bar chart. The percentage of new business in that geography and the percentage over the total portfolio are also reported.

Concentration

Top Geographies by Exposure

Dashboard Name	Enterprise Credit Risk
Report Tab	Concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type

Report Description	The bar chart depicts the GCE for the top ten geographies by GCE and the percentage of exposures over the total portfolio for that geography for different product types in a tabular report. This data is depicted for the current quarter and the current quarter in the previous year.
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Top Geographies by Delinquency

Dashboard Name	Enterprise Credit Risk
Report Tab	Concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This displays the top states by delinquency over a period of time. This bar chart depicts the GCE of delinquent exposures for the top ten geographies by GCE and the percentage of exposures over the total portfolio for that geography for different product types in a tabular format. This data is depicted for the current quarter and the current quarter in the previous year.

Capital Related Reports

Capital Requirement Analysis by Customer Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Capital related reports
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	The tabular report depicts the outstanding balance, amortized cost, economic capital, regulatory capital, expected loss amount, PD, and LGD for different customer types. The columns of outstanding balance, amortized cost, and expected loss amount are summed up for each customer type. PD and LGD are the weighted average values for each product type. Capital UL amount is shown for economic and regulatory capital values. The sum total or the weighted average total of each column is also depicted. The columns used in the report are as follows; End of Period Balance, Amortized Cost, Economic Capital, Regulatory Capital, Expected Loss, Loss Given Default, and Probability of Default.
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Capital Requirement Analysis by Delinquency Bands

Dashboard Name	Enterprise Credit Risk
Report Tab	Capital Related Reports
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The tabular report depict the outstanding balance, amortized cost, economic capital, regulatory capital, expected loss amount, PD and LGD for different delinquency bands. The columns of outstanding balance, amortized cost and expected loss amount are summed up for each product type. PD and LGD are the weighted average values for each delinquency band. Capital UL amount is shown for economic and regulatory capital values. The sum total or the weighted average total of each column is also depicted. The report is composed of the following columns: End of Period Balance, Amortized Cost, Economic Capital, Regulatory Capital, Expected Loss, Loss Given Default, and Probability of Default.

Capital Requirement Analysis by Legal Entity

Dashboard Name	Enterprise Credit Risk
Report Tab	Capital related reports
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This tabular report depicts the outstanding balance, amortized cost, economic capital, regulatory capital, expected loss amount, PD, and LGD for each legal entity identifier. PD and LGD are the weighted average values for each legal entity identifier. Capital UL amount is shown for economic and regulatory capital values. The sum total or the weighted average total of each column is also depicted. The report is composed of the following columns: End of Period Balance, Amortized Cost, Economic Capital, Regulatory Capital, Expected Loss, Loss Given Default, and Probability of Default.

Capital Requirement Analysis by Product Type and Line of Business

Dashboard Name	Enterprise Credit Risk
Report Tab	Capital related reports
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This tabular report depicts the outstanding balance, amortized cost, economic capital, regulatory capital, expected loss amount, PD, and LGD for different LOBs and product types. PD and LGD are the weighted average values for each LOB and product type. Capital UL amount is shown for economic and regulatory capital values. The sum total or the weighted average total of each column is also depicted.

Capital Requirement Trend by Legal Entity

Dashboard Name	Enterprise Credit Risk
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Report Tab	Capital Related Reports
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	Legal Entity of the bank is provided as a drop-down. The tabular report depicts the outstanding balance, economic capital, regulatory capital, PD, and LGD for a period of fifteen consecutive months as column headers. The value of outstanding balances is summed up for each month. PD and LGD are the weighted average values for each month. Capital UL amount is shown for economic and regulatory capital values. The variance between each month is also calculated for the outstanding balance, regulatory, and economic capital values. The report is composed of the following columns: End of Period Balance, Economic Capital, Regulatory Capital, Loss Given Default, Probability of Default, Variance End of Period Balance from Previous Month, Variance Economic Capital from Previous Month, and Variance Regulatory Capital from Previous Month.

Capital Requirement by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Capital related reports
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	This tabular report depicts the outstanding balance, amortized cost, economic capital, regulatory capital, expected loss amount, PD, and LGD for different product types. Capital UL amount is displayed for economic and regulatory capital values. The sum total or the weighted average total of each column is also depicted. This report is composed of the following columns: End of Period Balance, Amortized Cost, Economic Capital, Regulatory Capital, Expected Loss, Loss Given Default, and Probability of Default.

Capital Requirement Analysis by Product Type and Branch

Dashboard Name	Enterprise Credit Risk
Report Tab	Capital related Reports
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The tabular report depicts the outstanding balance, amortized cost, economic capital, regulatory capital, expected loss amount, PD, and LGD for different product types. The columns of outstanding balance, amortized cost, and expected loss amount are summed up. PD and LGD are the weighted average values for each branch and product type. Capital UL amount is shown for economic and regulatory capital values. The sum total or the weighted average total of each column is also depicted. The report is composed of the following columns: End of Period Balance, Amortized Cost, Economic Capital, Regulatory Capital, Expected Loss, Loss Given Default, and Probability of Default.

Capital Requirement Trend by Product Type

Dashboard Name	Enterprise Credit Risk
Report Tab	Capital related reports
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type

Report Description	The tabular report depicts the outstanding balance, economic capital, regulatory capital, PD, and LGD for a period of fifteen consecutive months as column headers. PD and LGD are the weighted average values for each month. Capital UL amount is shown for economic and regulatory capital values. The variance between each month is also calculated for the outstanding balance, regulatory, and economic capital values. The report is composed of the following columns: End of Period Balance, Economic Capital, Regulatory Capital, Loss Given Default Probability of Default, Variance End of Period Balance from Previous Month, Variance Economic Capital from Previous Month, and Variance Regulatory Capital from Previous Month.
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Capital Requirement Trend by Product Type and Branch

Dashboard Name	Enterprise Credit Risk
Report Tab	Capital related reports
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	Branch is also provided as a drop-down. The tabular report depicts the outstanding balance, economic capital, regulatory capital, PD, and LGD for a period of fifteen consecutive months. The value of outstanding balances is summed up for each branch and month. PD and LGD are the weighted average values for each branch and month. Capital UL amount is shown for economic and regulatory capital values. The variance between each month is also calculated for the outstanding balance, regulatory, and economic capital values. The report is composed of the following columns: End of Period Balance, Economic Capital, Regulatory Capital, Loss Given Default, Probability of Default, Variance End of Period Balance from Previous Month, Variance Economic Capital from Previous Month, and Variance Regulatory Capital from Previous Month.

Capital Requirement Trend by Line of Business

Dashboard Name	Enterprise Credit Risk
Report Tab	Capital related reports
Page Level Filters	Run, Reporting Period, Execution ID
Report level Filter	Line of Business
Report Description	The tabular report depicts the outstanding balance, economic capital, regulatory capital, PD, and LGD for a period of fifteen consecutive months. The value of outstanding balances is summed up for each month. PD and LGD are the weighted average values for each month. Capital UL amount is shown for economic and regulatory capital values. The variance between each month is also calculated for the outstanding balance, regulatory, and economic capital values. The report is composed of the following columns: End of Period Balance, Economic Capital, Regulatory Capital, Loss Given Default, Probability of Default, Variance End of Period Balance from Previous Month, Variance Economic Capital from Previous Month, and Variance Regulatory Capital from Previous Month.

Rating Migration Analysis

WAPD Trends

Dashboard Name	Enterprise Credit risk
Report Tab	Rating Migration Analysis (Transition Analysis)
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Line of Business

Report Description	This report displays the WAPD trends. The line chart shows the WAPD percent of large exposures and total exposures, and the WAPD percent of the exposures of the selected LOB for a period of five consecutive quarters. Large exposures are exposures above a threshold of ten million outstanding. Total exposures are inclusive of all exposures in the bank's portfolio.
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Peer Level Comparison

Peer Level Comparison – Ending Managed Loans

Dashboard Name	Enterprise Credit Risk
Report Tab	Peer level comparison
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the peer level comparison based on ending managed loans. This column chart depicts the outstanding balances of different product types for banks in the same peer group as stacked columns, with one column for each bank.

Peer Level Comparison – Net Charge-off

Dashboard Name	Enterprise Credit Risk
Report Tab	Peer level comparison
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the peer level comparison based on net charge-off. The percent of net charge-off to the total portfolio of the bank is depicted as a line chart for banks in the same peer group.

Peer level comparison – External Credit Scores

Dashboard Name	Enterprise Credit Risk
Report Tab	Peer level comparison
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the peer level comparison based on external credit scores. The weighted average external credit scores of the bank is depicted as a line chart for banks in the same peer group. This data is depicted for a period of fifteen consecutive months.

Wholesale Credit Risk

Portfolio Analysis

Commercial Real Estate Outstanding by Property Type

Dashboard Name	Wholesale
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report provides the breakup of commercial real estate outstanding by property type as at a quarter-end. The pie chart depicts the percentage of outstanding balances of commercial real estate products by product type.

Loan Outstanding by Industry Type

Dashboard Name	Wholesale
Report Tab	Portfolio Analysis

Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report provides the breakup of an outstanding commercial loan by industry type as at quarter end. The pie chart depicts the percentage of outstanding balances of loans by industry type.

Loan Outstanding by State

Dashboard Name	Wholesale
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report provides the breakup of state wise outstanding of loans. This is depicted by a pie chart. The pie chart depicts the outstanding balances of the selected product, by geography.

Inflows and Outflows by Product Type

Dashboard Name	Wholesale
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type

Report Description	<p>The report is a column chart as well as a tabular report, and displays the GCE inflows and outflows for each product type. The column chart shows the changes at an aggregate level, whereas the tabular report shows a breakdown of the values for each product type. The values are for the current period in the previous year, the previous period, and the changes from the previous period to the current period in the form of inflows and outflows.</p> <p>The report consists of the following columns: Gross Credit Exposure Last Year Same Period, Gross Credit Exposure Previous Period, New Gross Credit Exposure, Incremental Exposure, Outflow, and Gross Credit Exposure Current Period.</p>
Drill-through On	Product Type, Geography, and LOB

Inflows and Outflows by Line of Business

Dashboard Name	Wholesale
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	<p>The report is a combination of column chart as well as a tabular report, and displays the GCE inflows and outflows for each LOB. The column chart shows the changes at an aggregate level, whereas the tabular report shows a breakdown of the values for each LOB. The values reported are for the current period in the previous year, the previous period, and the changes from the previous period to the current period in the form of inflows and outflows.</p> <p>The report consists of the following columns: Gross Credit Exposure Last Year Same Period, Gross Credit Exposure Previous Period, New Gross Credit Exposure, Incremental Exposure, Outflow, and Gross Credit Exposure Current Period.</p>

Drill-through On	Industry, Geography, and Customer Type
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Non Performing Asset

Net Charge-off Trends by Product Type

Dashboard Name	Wholesale
Report Tab	Non Performing Asset
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	<p>This report indicates the trends in net charge-off position by product type over a period of five consecutive quarters and also the forecast values for the next two quarters. This is a combination of column chart and tabular report. The column chart shows the net charge-off over a period of five consecutive quarters, and also the forecast values for the next two quarters. The tabular report shows the same data for different product types.</p> <p>Actuals, Projected Quarter 1, and Projected Quarter 2 are the column names.</p>
Drill-through On	Line of Business

Commercial Real Estate Non Performing by Property Type

Dashboard Name	Wholesale
Report Tab	Non Performing Asset
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	<p>This tabular report provides the breakup of commercial real estate non performing loans distribution by property type as at quarter ends. It depicts the outstandings of commercial real estate exposures which are NPAs, for five consecutive quarters, ending with the current quarter, across property type or collateral type.</p>

Drill-through On	Property type/Collateral type
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Commercial Real Estate Non Performing Gross Charge-off by Property Type

Dashboard Name	Wholesale
Report Tab	Non Performing Asset
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report provides the breakup of commercial real estate non- performing gross charge-off by property type as at a quarter end. The tabular report depicts the gross charge-off of commercial real estate exposures, for five consecutive quarters, ending with the current quarter, across property types or collateral types. The sum total row is also shown
Drill-through On	Property type

Gross Write-off Across Currencies

Dashboard Name	Wholesale
Report Tab	Non Performing Asset
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report helps depict the concentration of write off in a type of currency. If need be, necessary actions can be taken to correct status.

Gross Write-off across Customer Profile (Industry)

Dashboard Name	Wholesale
Report Tab	Non Performing Asset

Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report depicts the gross write off amount across different industries. Write off concentrated in a few industries require corrective actions.

Gross Write-off and Amount Recovered across Current Classification Bands

Dashboard Name	Wholesale
Report Tab	Non Performing Asset
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report depicts the gross write off amount and subsequent recoveries, which helps in analyzing whether they are within the acceptable policy framework of the financial institution. A high gross write off denotes relatively poor asset quality and lower recoveries necessitate more focus on the recovery department or better customers with better credit background.

Non Performing Assets by Disclosure Type

Dashboard Name	Wholesale
Report Tab	Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	<p>This report displays the non performing assets by disclosure type. This report is a combination of column chart and tabular report. The column chart depicts the GCE of NPA exposures in the previous period and the current period, as well as the inflows and outflows to and from the NPA bucket respectively. The tabular report also depicts the same data for different disclosure types (non performing categories).</p> <p>The report consists of the following columns: Gross Credit Exposure Last Year Same Period, Gross Credit Exposure Previous Period, and Gross Credit Exposure Current Period.</p>
Drill-through On	Individual Account Level

Delinquency Analysis by Product Type

Dashboard Name	Wholesale
Report Tab	Non Performing Asset
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	<p>This report displays the delinquency analysis by product type. The report is a combination of column chart and tabular report. The column chart depicts the outstanding value of delinquent exposures for different delinquency bands for two consecutive quarters, as well as the percentage of delinquent exposures in the two periods. The tabular report also depicts the same data for different levels of product types.</p>
Drill-through On	Line of Business

Existing and New Watch list by Product Type

Dashboard Name	Wholesale
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Report Tab	Non Performing Asset
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	The bar chart depicts the watch list exposures for the previous quarter and the net change to the same in the current quarter, as two separate bars. The net change is determined by subtracting from the watch list exposures in the current quarter the watch list exposures of the previous quarter, for different account statuses.

Non Performing Assets by Product Type

Dashboard Name	Wholesale
Report Tab	Non Performing Asset
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	<p>This report displays the NPA by product type. This report is a combination of column chart and tabular report which depicts the GCE of NPA exposures in the previous period and the current period. It also shows the components which resulted in the current period values, namely, migration of existing loans into the NPA category, net charge-off, and resolutions. The GCE value of NPA exposures in the current period of the previous year is also shown.</p> <p>The report consists of the following columns: End of Period Balance Last Year this Period, End of Period Balance Previous Period, Loans Transferred to Non Performing Asset, Net Charge-off, Resolution, and End of Period Balance Current Period.</p>
Drill-through On	Line of Business

Non Performing Loan Activity by Product Type

Dashboard Name	Wholesale
Report Tab	Non Performing Asset
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	<p>The tabular report shows the change in outstandings of NPA exposures from the previous period to the current period. The current period outstanding for NPA exposures is obtained by adding to the previous period outstandings any loans transferred to the NPA category, adding or subtracting (as applicable) any net principal activity and valuation adjustments, and subtracting upgrades / return to performing category.</p> <p>Net Principal activity is the difference between gross principal received and principal paid out to NPA exposures. Gross principal received is similar to recoveries. Valuation adjustments are the value of the adjustments made to the principal amount that is expected.</p>

Non Performing Assets by State

Dashboard Name	Wholesale
Report Tab	Non Performing Asset
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	The tabular report depicts the outstandings of wholesale exposures which are NPAs, for five consecutive quarters, across geographies. The sum total row is also shown.
Drill-through On	To the individual account level

Non Performing Gross Charge-off by State

Dashboard Name	Wholesale
Report Tab	Non Performing Asset
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report provides the state wise breakdown of non performing gross charge-off as at a quarter end. The tabular report depicts the gross charge-off of commercial exposures which are NPAs, for five consecutive quarters, across geographies.
Drill-through On	To the individual account level

Delinquency Analysis by Line of Business

Dashboard Name	Wholesale
Report Tab	Non Performing Asset
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	The report is a combination of column chart and tabular report. The column chart depicts the outstanding value of delinquent exposures for different delinquency bands for two consecutive quarters, as well as the percentage of delinquent exposures in the two periods. The tabular report depicts the same data for different levels of LOBs.
Drill-through On	Customer Type, Industry, upto account level.

Expected Loss Indicator Analysis by Line of Business

Dashboard Name	Wholesale
Report Tab	Non Performing Asset
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	<p>This report displays the ELI analysis by LOB. This tabular report depicts the GCE values and percentage of total for different Expected Loss Indicator (ELI) values like Pass, Low Pass, and so on, for the current quarter, the previous quarter, and the current quarter in the previous year.</p> <p>The report consists of the following columns: Gross Credit Exposure Same Period, Percentage of Total Same Period, Gross Credit Exposure Previous Period, Percentage of Total Previous Period, Gross Credit Exposure Last Year Same Period, and Percentage of Total Last Year Same Period.</p>
Drill-through On	To the individual account level

Existing and New Watch List by Line of Business

Dashboard Name	Wholesale
Report Tab	Non Performing Asset
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	<p>This report displays the existing and new watch list by Line of Business. The bar chart depicts the watch list exposures for the previous quarter and the net change to the same in the current quarter, as two separate bars.</p>

Net Charge-off Trends by Line of Business

Dashboard Name	Wholesale
Report Tab	Non Performing Asset
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	This indicates the trends in net charge-off position by LOB. The column chart shows the net charge-off over a period of fifteen months. The tabular report shows the same data for different LOBs.
Drill-through On	Product Type

Non Performing Assets by Line of Business

Dashboard Name	Wholesale
Report Tab	Non Performing Asset
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	<p>This report displays the NPA by LOB. The column chart shows the GCE of NPA exposures in the previous period and the current period. It also shows the components which results in the current period values, namely, migration of existing loans into the NPA category, gross charge-off, and resolutions. The GCE value of NPA exposures in the current period in the previous year is also shown. The tabular report depicts the same data for different levels of LOBs.</p> <p>The report consists of the following columns: End of Period Balance Last Year Same Period, End of Period Balance Previous Period, Loans Transferred to Non Performing Asset, Non Performing Asset Net Charge-off, Resolution, and End of Period Balance Current Period.</p>

Drill-through On	Industry, Geography, and Customer type, up to the account level
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Past Dues across Delinquency Bands by Segments

Dashboard Name	Wholesale
Report Tab	Non Performing Asset
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	The report is a combination of column chart and tabular report. The column chart depicts the current and previous quarter GCE values for delinquent exposures across different delinquency bands. The percentage of the delinquent portfolio is displayed above the column chart. The tabular report is to depict the data for different product types.
Drill-through On	To the individual account level

Credit Quality

Credit Trends

Dashboard Name	Wholesale
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	<p>This report displays the credit trends for Wholesale portfolio. A tabular report depicts the following values for a period of five quarters: watch list percentage, delinquency rate percentage, NPA percentage charge-off percentage, ALLL to NPA percentage, and ALLL to total loans percentage.</p> <p>The report consists of the following columns: NPA to End of Period Balance %, Net Charge-off to Total End of Period Balance %, ALLL to NPA, ALLL to Total Loan, Watch list End of Period Balance to Total End of Period Balance %, and Delinquent End of Period Balance to Total End of Period Balance %.</p>
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Credit Exposure across Account Status

Dashboard Name	Wholesale
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The column chart depicts the current exposure towards various account statuses such as delinquency, charged-off, and so on.

Provision Amount across Account Status

Dashboard Name	Wholesale
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The column chart depicts the amount of provisioning available for different types of account statuses. Examples of account status are Delinquent, Charged off, Good, and so on.

Criticized Assets Trend by Product Type

Dashboard Name	Wholesale
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	The column chart depicts the GCE of criticized exposures for a period of five quarters. The percentage of criticized exposures over the total loan portfolio is also shown as a line chart.

Loan Outstanding by Product Type

Dashboard Name	Wholesale
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	<p>This report provides multiple loan outstanding measures for consecutive five quarter periods. The following are reported in a tabular format: outstandings for all loans in the portfolio, recorded investment for SOP 03-3 loans, outstandings for NPA exposures and criticized exposures and ALLL, net charge-offs, and Average Loans</p> <p>The percentage values of the following are reported as well: NPAs as percentage of total loans, ALLL as percentage of NPAs, ALLL as percentage of total loans, and QTD net charge-offs to average loans.</p> <p>The report is composed of the following columns: Total Outstanding, SOP 03-3 Recorded Investment, Non Performing Assets, Criticized Outstanding, Net Charge-off, ALLL, ALLL to NPA, ALLL to Total Loan, NPA to Total Loan, and QTD Net Charge-off to Average Loan.</p>

Criticized Assets Trend by Segment

Dashboard Name	Wholesale
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	This report provides the criticized assets trend by LOB. The column chart depicts the GCE of criticized exposures for a period of five quarters. The line chart reports the percentage of GCE of criticized exposures to total loans for five quarters. The tabular report depicts the percentage of GCE of criticized exposures for each LOB. The RTL values are also shown.

Classified Assets Trend by Line of Business

Dashboard Name	Wholesale
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	This report provides the classified assets trend by LOB. The line chart reports the percentage of GCE of classified exposures to total loans for five quarters. The RTL values are also shown.

Allowance for Loans and Lease Losses to Total Loans Ratio Trend by Line of Business

Dashboard Name	Wholesale
Report Tab	Credit Quality

Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	This report displays the ALLL to total loans ratio trend by LOB. The line chart reports the ratio of ALLLs to total loans for five quarters. The RTL values are also shown.

Allowance for Loans and Lease Losses to Non Performing Asset Ratio Trend by Line of Business

Dashboard Name	Wholesale
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	This report displays the ALLL to NPA ratio trend by LOB. The line chart reports the ratio of ALLLs to NPA loans for five quarters. The RTL values are also shown.

Allowance for Loans and Lease Losses to Net Charge-off Ratio Trend by Line of Business

Dashboard Name	Wholesale
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	This report displays the ALLL to net charge-off ratio trend by LOB. The line chart reports the ratio of ALLLs to net charge-off for five quarters. The RTL values are also shown.

Non Performing Asset to Total Loans Ratio Trend by Line of Business

Dashboard Name	Wholesale
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	This report displays the NPA to total loans ratio trend by line of business. The line chart reports the ratio of NPA to total loans for five quarters. The RTL values are also shown.

Quarter Till Date Net Charge-off to Average Loans Ratio Trend by Line of Business

Dashboard Name	Wholesale
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	This report displays the QTD net charge-off to average loans ratio trend by line of business. The line chart reports the ratio of QTD Net Charge-Off to Average Loans for previous five quarters. The RTL values are also shown.

Provision to Year Till Date Average Loans Ratio Trend by Line of Business

Dashboard Name	Wholesale
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID

Report Level Filters	Line of Business
Report Description	This report displays the provision to YTD average loans ratio trend by LOB. The line chart reports the ratio of provisions to YTD average loans for five quarters. The RTL values are also shown.

Credit Quality Ratios

Dashboard Name	Wholesale
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	This report displays the credit quality ratios by LOB. This tabular report consists of the following: Criticized assets / Gross Credit Exposure, Classified Assets / Gross Credit Exposure, Charge-off Ratio, ALLL to NPAs, ALLL to Total Loans, ALLL to Net Charge-off, NPA to Total Loans, QTD Net Charge-off to Average Loans, Unfunded Commitments %, Watch List Ratio and Low Pass Ratio.
Drill-through On	Line of Business

Top X

Top 10 Loans with Highest Reserves

Dashboard Name	Wholesale
Report Tab	Top X
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	The GCE and reserve amount of top ten exposures with the highest reserves, along with the name of the customer, the geography, and the product type is depicted in the descending order. The total of the top ten is also depicted as well as the percentage of the exposure to the total portfolio. The following measures are used in the report: Reserve, Percentage of Total Portfolio, and Gross Credit Exposure.
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Top 10 Non Performing Asset by Product Type

Dashboard Name	Wholesale
Report Tab	Top X
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	The GCE of top ten NPA exposures, along with the name of the customer and the geography is depicted in the descending order. The total of the top ten is also depicted as well as the percentage of the NPA exposure of each customer to the total portfolio. The report is composed of the following columns: Gross Credit Exposure and Percentage of Total Portfolio.

Top 10 Relationships

Dashboard Name	Wholesale
Report Tab	Top X
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type

Report Description	The GCE of top ten existing customers along with the name of the customer and the customer's rating is depicted in the descending order. The total of the top ten is also depicted as well as the percentage of each exposure to the total portfolio. The following columns are used in the report: Gross Credit Exposure and Percentage of Total Portfolio.
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Top 10 New Deals

Dashboard Name	Wholesale
Report Tab	Top X
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This tabular report depicts the top ten new deals based on GCE. The GCE of top ten new deals, that is, new exposures created against either an existing or new customer, along with the name of the customer, geography, and the customer's rating is depicted in the descending order. The total of the top ten is also depicted as well as the percentage of each exposure to the total portfolio. The following columns are used in the report: Gross Credit Exposure and Percentage of Total Portfolio.

Top 10 Watch List by Product Type

Dashboard Name	Wholesale
Report Tab	Top X
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type

Report Description	This tabular report displays the top ten watch list. The GCE of top ten existing watch list customers, along with the name of the customer and the geography is depicted in the descending order. The total of the top ten is also depicted as well as the percentage of each exposure against the total portfolio. The following columns are used in the report: Gross Credit Exposure and Percentage of Total Portfolio.
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Top 10 Charge-off by Product Type

Dashboard Name	Wholesale
Report Tab	Top X
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report displays the GCE exposures with the top ten highest charge-off. The GCE of exposures with the top ten highest charge-off, along with the name of the customer, the customer's PD and the LOB the customer is associated with is, depicted in the descending order. The total of the top ten is also depicted. The following columns are used in the report: Charge-off, Gross Credit Exposure, and Percentage of Total Portfolio.

Top 10 New Customers

Dashboard Name	Wholesale
Report Tab	Top X
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business

Report Description	This report depicts the top ten new customers based on GCE. The GCE of top ten new customers, that is, a customer who currently does not have any existing exposures with the bank and whose business has been sourced in the reference period, along with the name of the customer, the customer's PD, and the LOB the customer is associated with, is depicted in the descending order. The total of the top ten is also depicted. The report is composed of the following columns: Gross Credit Exposure and WAPD.
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Top 10 Relationships by Large Exposures

Dashboard Name	Wholesale
Report Tab	Top X
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	This tabular report displays the top ten relationships based on GCE. The GCE of top ten existing customers along with the name of the customer, the customer's WAPD and the LOB the customer is associated with, is depicted in a descending order. The total of the top ten is also depicted. The report is composed of the following columns: Gross Credit Exposure and WAPD.

Top 10 Reserves by Line of Business

Dashboard Name	Wholesale
Report Tab	Top X
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business

Report Description	<p>This tabular report displays the top ten reserves. The GCE of top ten existing customers along with the name of the customer, the customer's WAPD, and the LOB the customer is associated with is depicted in a descending order. The total of the top ten is also depicted.</p> <p>The report is composed of the following columns: Gross Credit Exposure, Reserves, and WAPD.</p>
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Top 10 High Leverage Transactions

Dashboard Name	Wholesale
Report Tab	Top X
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	<p>This tabular report displays the top ten HLTs. The GCE of top ten existing customers, who are HLT customers alone, along with the name of the customer, the customer's WAPD and the LOB the customer is associated with, is depicted in the descending order. The total of the top ten is also depicted. The report is composed of the following columns: Gross Credit Exposure and WAPD.</p>

Top 10 Watch List

Dashboard Name	Wholesale
Report Tab	Top X
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business

Report Description	The GCE of top ten existing watch list customers, along with the name of the customer, the customer's PD and the LOB the customer is associated with is depicted in the descending order. The total of the top ten is also depicted.
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Top 10 New Watch List

Dashboard Name	Wholesale
Report Tab	Top X
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	This report displays the top ten new watch list. The GCE of top ten new watch list exposures, along with the name of the customer, the customer's WAPD, and the LOB the customer is associated with is depicted in the descending order. The total of the top ten is also depicted. The report is composed of the following columns: Gross Credit Exposure and WAPD.

Top 10 Non Performing Asset by Line of Business

Dashboard Name	Wholesale
Report Tab	Top X
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business

Report Description	This tabular report displays the top ten NPAs. The GCE of top ten NPA exposures, along with the name of the customer, the customer's WAPD, and the LOB the customer is associated with, is depicted in the descending order. The total of the top ten is also depicted. The report is composed of the following columns: Gross Credit Exposure and WAPD.
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Top 10 Charge-off by Line of Business

Dashboard Name	Wholesale
Report Tab	Top X
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	This tabular report displays the top ten charge-off. The GCE of exposures with the highest top ten charge-off, along with the name of the customer, the customer's WAPD, and the LOB the customer is associated with, is depicted in the descending order. The total of the top ten is also depicted. The report is composed of the following columns: Charge-off and WAPD.

Rating Migration Analysis

Composition of Loan-to-Value across Ratings

Dashboard Name	Wholesale
Report Tab	Rating Migration Analysis (Transition Analysis)
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The tabular report depicts the loan to mitigant value relationship under various customer rating dimensions. A high LTV is indicative of insufficient mitigant coverage towards the exposure.

Customer Concentration by Ratings

Dashboard Name	Wholesale
Report Tab	Rating Migration Analysis (Transition Analysis)
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The tabular report helps identify lending concentration towards a certain type of rating, or the spread of exposures across different rating types.

Customer Credit Exposure and Collateral Amount across Rating Migration Reasons

Dashboard Name	Wholesale
Report Tab	Rating Migration Analysis (Transition Analysis)
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The tabular report depicts at the customer level the amount of exposure, and corresponding value of the mitigants for exposures which have undergone changes in the rating between the reporting periods to that of the period prior to the reporting period.

Number of Corporate Customers Across Rating Migration Reasons

Dashboard Name	Wholesale
Report Tab	Rating Migration Analysis (Transition Analysis)
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The tabular report depicts the number of customers who have undergone rating changes between the reporting period and the period before the reporting period.

Rating Migration

Dashboard Name	Wholesale
Report Tab	Rating Migration Analysis (Transition Analysis)
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The tabular report focuses on exposures which have undergone changes in the rating. Excessive exposures towards the desirable and undesirable levels of rating is identified through the report.

Reasons For Rating Migration

Dashboard Name	Wholesale
Report Tab	Rating Migration Analysis (Transition Analysis)
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The tabular report identifies the reason behind the rating migration of customers between the reporting period and the period prior to the reporting period.

Transition Probability for Wholesale Exposures

Dashboard Name	Wholesale
Report Tab	Rating Migration Analysis (Transition Analysis)
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	This report displays the predicted transition probability for wholesale exposures. This report supports both time homogeneous and non-homogeneous transition probabilities. The tabular report displays the predicted transition probability of wholesale exposures for a particular time period.
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Change in Ratings of Existing Portfolio

Dashboard Name	Wholesale
Report Tab	Rating Migration Analysis (Transition Analysis)
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the change in ratings of existing portfolio. This is a tabular report which shows the number of upgrades, number of downgrades, and number of no changes in rating of exposures from the previous quarter to the current quarter. The previous quarter ratings are to be row headers, whereas the current quarter ratings are column headers. The numbers of either upgrades, downgrades or no changes are depicted in the cross-sectional cell of the headers. The total number of changes per rating is depicted against both the headers.

Rating Distribution by Line of Business

Dashboard Name	Wholesale
Report Tab	Rating Migration Analysis (Transition Analysis)
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business

Report Description	This report displays the rating distribution by LOB. The column chart shows the GCE for the previous period, the new exposures, charge-off and changes in the rating of existing exposures, and the current period value for different risk rating bands. The current period values are obtained by adding to the previous period values the new exposures and subtracting charge-off and either adding or subtracting the change in rating of existing exposures as appropriate.
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Weighted Average Probability of Default Trends

Dashboard Name	Wholesale
Report Tab	Rating Migration Analysis (Transition Analysis)
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	This report displays the WAPD trends under wholesale. The line chart shows the WAPD percent of large exposures and total exposures, and the WAPD percent of the exposures of the selected LOB for a period of five consecutive quarters. Large exposures are exposures above a threshold of ten million outstanding. Total exposures are inclusive of all exposures in the bank's portfolio.

New Business

New Business Loan-to-Value by Product Type

Dashboard Name	Wholesale
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	This report indicates the new business inflow LTV by product type. The column chart depicts the GCE of new businesses for real estate related exposures across different LTV bands as different columns. The tabular report depicts the percentage of new exposures for that LTV band over the total new exposures and percentage of new exposures for that LTV band over the total portfolio, both existing and new business.
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New Business Inflow Trend by Product Type

Dashboard Name	Wholesale
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report indicates the new business inflow trend by product type. This column chart depicts the GCE of new exposures for five consecutive quarters and forecast values for the next two quarters as well as the percentage of new exposures over the total portfolio.

Geographical Breakdown of New Business by Product Type

Dashboard Name	Wholesale
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type

Report Name	This report indicates the geographical breakdown of new business inflow by product type. The bar chart shows different geographies and the GCE of new business exposures in each geography. The percentage of new business in the geography as well as the percentage of current portfolio in the geography is depicted in a tabular format.
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New Business Probability of Default Distribution by Product Type

Dashboard Name	Wholesale
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This is a combination of column chart and tabular report. The column chart depicts the GCE of new businesses for real estate related exposures across different rating bands. The tabular report depicts the percentage of new exposures for that rating band over the total new exposures and percentage of new exposures for that rating band over the total portfolio, for both existing and new business.

New Exposures by Line of Business and Rating

Dashboard Name	Wholesale
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Line of Business

Report Description	This report indicates the new exposures by LOB and rating. This is a tabular report which depicts the GCE of new exposures across LOBs and rating bands. For each cell, the value of new exposures as well as the percentage of growth since the previous quarter is depicted.
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New Exposures by Industry

Dashboard Name	Wholesale
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Line of Business
Report Description	This report indicates the new exposure by industry. This is a tabular report which depicts the GCE of new exposures across LOBs and industry. For each cell, the value of new exposures as well as the percentage of growth since the previous quarter is depicted.

Reserves and SOP 03-3 Loans

Changes in Reserves across Product Types

Dashboard Name	Wholesale
Report Tab	Reserves and SOP 03-3 Loans
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type

Report Description	This report displays the changes in reserves across product types. This is a combination of column chart and tabular report. The stacked column chart depicts the change in the amount of the different reserve types from the previous period to the current period. The value in the current period in the previous year is also reported. The current period values are obtained by adding to the previous period values any changes, either positive or negative, and subtracting charge-off. The tabular report reports the same data for different product types.
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Changes in SOP 03-3 Loans across Product Types

Dashboard Name	Wholesale
Report Tab	Reserves and SOP 03-3 Loans
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report displays the changes in SOP 03-3 loans across product types. This report includes a column chart and a tabular report and depicts the outstanding amount of SOP 03-3 exposures during two consecutive periods. The value of SOP 03-3 exposures in the current period in the previous year is also reported. The tabular report displays this data for different product types. The measures used in the report are as follows: Last Year Same Period End of Period Balance, Previous Period End of Period Balance, Accretion, Net Charge-off, Pay downs, Resolutions, Disposals, Transfers, PAAs, and Current Period End of Period Balance.

Provisions and Reserves by Line of Business

Dashboard Name	Wholesale
Report Tab	Reserves and SOP 03-3 Loans
Page Level Filters	Run, Reporting Period, Execution ID

Report Level Filters	Line of Business
Report Description	This report provides information about provisions and reserves by LOB. The bar chart depicts the values of provisions and reserves for the previous and current quarters.

Changes in Reserves across Line of Business

Dashboard Name	Wholesale
Report Tab	Reserves and SOP 03-3 Loans
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	This report displays the changes in reserves across LOB. The stacked column chart depicts the change in the amount of the different reserve types from the previous period to the current period. The value in the current period in the previous year is also reported. The tabular report should report the same data for different LOB. The report is composed of the following columns: Reserves Previous Quarter, Net Charge-off, Other Changes, Reserves Current Quarter, and Reserves Projected for Next Quarter.

Changes in SOP 03-3 Loans across Line of Business

Dashboard Name	Wholesale
Report Tab	Reserves and SOP 03-3 Loans
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business

Report Description	This report displays the changes in SOP 03-3 loans across LOB. This report includes a column chart and a tabular report and depicts the outstanding amount of SOP 03-3 exposures during two consecutive periods. The value of the outstanding for the current period in the previous year is also to be shown. The tabular report displays this data for different LOBs. The report is composed of the following measures: Last Year Same Period End of Period Balance, Previous Period End of Period Balance, Accretion, Net Charge-off, Pay downs, Resolutions, Disposals, Transfers, PAAs, and Current Period End of Period Balance.
Drill-through On	Line of Business

Portfolio Concentration

Collateral Market Value across Currencies

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report depicts collateral values across different currency types. For a financial institution which may have presence in multiple countries, it may require reporting of available collateral in its reporting currency terms or local currency terms.

Composition by Collateral Type

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	The report depicts values across different types of collateral. The report is useful to monitor if a certain type of collateral is good to possess, given the changing economic scenarios and market movements.
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Credit Concentration across Currencies

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays exposures across different currencies to help analyze whether the financial institution has acceptable levels of exposures across different currencies. Relevant action can be taken if adverse movement of currency is expected.

Credit Concentration across Products

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays exposures across different products to help analyze if the financial institution has acceptable levels of exposures across different products. Relevant action may be taken if the exposures have been found undesirably concentrated in some products.

Percent Increase or Decrease in Number of Customers and Credit Exposure across Industry

Dashboard Name	Wholesale
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Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	Apart from the volume of business, the report depicts over the previous period the percentage of increase or decrease of number of customers across industries. The report helps identify if there has been a tendency for customers to apply for higher amount of facility from the financial institution and industry growth. Reduction of number of customers drastically can indicate saturation, or otherwise.

Credit Concentration by Ratings

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report details the concentration of exposures under different ratings. The report helps understand over a period of time if there has been excessive focus towards a certain rating category. In the changing economic circumstances the report is useful to determine if credit standards need to be relaxed or made more stringent; to keep the overall focus under acceptable credit standards.

Credit Concentration by Time

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report depicts credit exposures held over a period of time by the financial institution.

Credit Exposure and Provision Amount across Current Classification Band

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report helps analyze across different classification bands, the level of provisions available against credit exposures under that band. The report helps gauge whether sufficient provision cover exists for exposures falling under different bands.

Credit Exposure and Provision Amount across Products and Account Status

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report presents a combination of exposures, products, and account statuses. It also presents provisions giving a comprehensive view of the health of the portfolio.

Credit Exposure and Provision Amount across Products and Customer Industry

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report presents a combination of exposures, products, and industry. It presents usefulness in terms of the health of the portfolio.

Customer Concentration across Exposure and Loan-to-Value

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report presents a combination of customer concentration across different exposure bands and across loan to collateral value bands. It presents usefulness in terms of analyzing on the same platform concentration of exposure along with acceptability of collateral levels within a given exposure band.

Customer Concentration across Industry and Ratings

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report presents a combination of customer concentration across different rating bands and across industries. It presents usefulness in terms of analyzing on the same platform concentration of exposure along with acceptability of different rating levels within a given industry.

Customer Concentration by Exposure Bands

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	The report details concentration of exposures under different exposure bands. The report helps understand over a period of time what has been the flow of business towards a certain exposure band type.
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Customer Concentration by Industry

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report details concentration of exposures under different industries. The report helps understand over a period of time if there has been excessive focus towards a certain industry and in the changing economic circumstances it is useful to determine if credit standards need to be relaxed or made more stringent; to keep the overall focus under acceptable credit standards.

Customer Concentration by Rating

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report details concentration of exposures under different ratings. The report helps understand over a period of time if there has been excessive focus towards a certain rating category and in the changing economic circumstances it is useful to determine if credit standards need to be relaxed or made more stringent; to keep the overall focus under acceptable credit standards.

Issuer Concentration by Industry Analysis

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report details across issuers of collateral, the amount of collateral value held across industries and the issuer names. The report helps identify if the concentration of collateral from one type of industry or issuer is within the acceptable norms of the credit.

Portfolio Distribution by Loan-to-Value

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the portfolio distribution by LTV over a period of time. This column chart depicts the GCE of exposures over different LTV bands for a period of five consecutive quarters. The percentage of portfolio is also shown. This report is applicable only for real estate related product types.

Portfolio Concentration by Product Type and Risk Group

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	This report displays the portfolio concentration by product type and risk group. The percentage of GCE of exposures is displayed in a pie chart for different product types.
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Collateral Market Value across Industry Segments

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report displays across different industry types the market value of the collateral held by the financial institution. The analysis helps in understanding whether the financial institution holds sufficient collateral for the exposures towards a certain industry.

Detailed Collateral Report by Collateral Type

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report displays important measures that are associated with the mitigant held by the financial institution, across different types of mitigants.

Issuer Concentration Analysis

Dashboard Name	Wholesale
Report Tab	Portfolio concentration

Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report details across issuers of collateral, the amount of collateral value held and the issuer names. The report helps identify if the concentration of collateral from one type of issuer is within the acceptable norms of the credit.

Portfolio by Project Type

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report displays the portfolio by project type. The percentage of GCE of exposures is displayed in a pie chart for a different project type.

Geographic Portfolio by Product Type

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report displays the portfolio by geography. The GCE of exposures is displayed for different geographies as a bar chart. The percentage of the geography over the total portfolio is also displayed.

Risk Group and Project Type Analysis

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report is about the risk group and project type analysis. The GCE of exposures is reported in a tabular format with product type as row headers. The following measures are used in the report: Gross Credit Exposure and Percentage of Portfolio.

Risk Group and Rating Matrix Analysis

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	<p>This report is about the risk group and rating matrix analysis. The GCE of exposures is reported in a tabular format with credit quality values as column headers and product types as row headers. The sum total of the exposures is reported as well.</p> <p>Across the product type dimension, the following columns are used to depict the GCE measures: Category - Criticized, Category - Low Pass, Category - Pass, and Category - Prewatch.</p>

Rating Distribution by Product Type

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report displays the rating distribution over a period of time. The column chart depicts the EOP balance of exposures over different rating bands for a period of five consecutive quarters.

Maturity Profile across Ratings

Dashboard Name	Wholesale
Report Tab	Portfolio concentration
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report displays the maturity profile across ratings. The stacked column chart shows the repayments that are expected for each of the first four years, each as a separate column, and all repayments beyond the fifth year as a single column, for different rating bands.

Weighted Average Probability of Default Trend

Dashboard Name	Wholesale
Report Tab	Portfolio concentration

Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report displays the WAPD trend over a period of time. The line chart shows the WAPD percent of total exposures, CRE exposures, and all exposures in the bank's portfolio.

Peer Level Comparison

Peer Level Comparison – Ending Managed Loans

Dashboard Name	Wholesale
Report Tab	Peer level comparison
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the peer level comparison based on ending managed loans. The outstanding balances of different product types for banks in the same peer group are depicted as stacked columns, with one column for each bank.

Peer Level Comparison – Net Charge-off

Dashboard Name	Wholesale
Report Tab	Peer level comparison
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the peer level comparison based on net charge-off. The percentage of net charge-off to the total portfolio of the bank is depicted as a line chart for banks in the same peer group. This data is depicted for a period of five consecutive quarters.

Wholesale Portfolio – Customer Level

Wholesale Portfolio – Customer Level Reports

Dashboard Name	Wholesale
Report Tab	Wholesale Portfolio – Customer level
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	<p>The tabular reports depict the following data: Master Power ID, Master Name, and Master PD. For each master name, the constituent child's (subsidiary) name, City, State, Power ID, and PD are displayed. For each child, the values of GCE, DSE, Indirect Exposure, and GRE are displayed for the different product types against which the customer has an exposure. The sum total of all the rows is also shown. The report comprises two tables, with columns as follows:</p> <p>First tabular report: Master Power ID, Power ID, Master Name, Master PD, Gross Relationship Exposure, Gross Credit Exposure, Direct Soft Exposure, and Indirect Exposure</p> <p>Second tabular report : Master Power ID, Master PD, Power ID, Customer Name, City, State, Product Type, Probability of Default, Gross Relationship Exposure, Gross Credit Exposure, Direct Soft Exposure, and Indirect Exposure.</p>

Retail Credit Risk

Portfolio Analysis

Credit Cards – Total Outstandings Trend Report

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	This report displays the total outstanding trend for the credit cards portfolio. The column chart shows the outstandings for the selected external credit score band, for a period of five quarters.
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Credit Cards – Total Accounts by Geography

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the total accounts mix for the credit cards portfolio. The column chart depicts the outstandings for a period of five quarters, for the selected geography.

Credit Cards – Total Line Amount- Trend Report

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the total line amount for the credit cards portfolio. The column chart shows the sanctioned limit for credit card products for a period of five quarters.

Credit Cards – Loss Trends

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis

Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the loss trends for the credit cards portfolio. This report is only applicable to credit card products. The column chart depicts the net charge-off amount for a period of five quarters.

Education Lending: Private Loans (New Business) with Cosigner

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report is only applicable to education lending private loan products. The pie chart shows the percentage of new exposures where a cosigner is present, versus ones which do not have a cosigner. The tabular report depicts the no. of loans originated and the outstanding amounts of education loans with a cosigner and without a cosigner.

Education Lending: Private Loans (Existing Portfolio) with Cosigner

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report is only applicable to education lending private loan products. The pie chart shows the percentage of existing exposures where a cosigner is present versus ones which do not have a cosigner.

Home Equity – Product Mix

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the product mix for home equity portfolio. The pie chart shows the percentage of exposures which fall under the different product types under the home equity category.

Percentage Higher Loan to Value by Product Type

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report is about the composition of higher loan to value in the portfolio. This report is applicable to real estate related products. The pie chart shows the percentage of exposures which fall under the different LTV bands to the remaining exposures.

Education Lending: Total Portfolio Overview (Federal and Private)

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	This report is applicable only to education lending related exposures. This report is a combination of a pie chart and two column charts. The pie chart depicts the breakup of outstandings of federal and private lending for the education loans. One column chart depicts the outstanding amount for education lending for five quarters. The other column chart depicts the percentage of outstandings vis-à-vis the cap as set for education lending in the form of a stacked column chart. Cap is the maximum amount up to which the bank can take an exposure in that product type category.
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Education Lending: Federal Loans

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report is applicable only to education lending related Federal exposures. This report is a combination of a pie chart and a column chart. The pie chart depicts the percentage of education lending exposures, classified as per statuses of Interim, Repayment and Bankruptcy. Interim cases are those where the borrower is still studying and repayments are not due yet. Repayment cases are those cases where the loan is being repaid, and Bankruptcy are those cases where the loan has defaulted. The column chart depicts the outstandings for five consecutive quarters.

Education Lending: Private Loans (New Business)

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis

Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report is applicable only to education lending related private loan exposures. This report is a combination of a pie chart and a column chart. The pie chart depicts the percentage of new education lending exposures, classified as per statuses of Interim, Repayment, and Bankruptcy. Interim cases are those where the borrower is still studying and repayments are not due yet. Repayment cases are those cases where the loan is being repaid, and Bankruptcy are those cases where the loan has defaulted. The column chart depicts the outstandings for five consecutive quarters.

Education Lending: Private Loans (Existing Portfolio)

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report is applicable only to education lending related private loan exposures. This report is a combination of a pie chart and a column chart. The pie chart depicts the percentage of existing education lending exposures, excluding the new exposures, classified as per statuses of Interim, Repayment, and Bankruptcy. Interim cases are those where the borrower is still studying and repayments are not due yet. Repayment cases are those cases where the loan is being repaid, and bankruptcy are those cases where the loan has defaulted. The column chart depicts the outstandings for five consecutive quarters.

Credit Cards

Dashboard Name	Retail Credit Risk
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Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	<p>This report is applicable only to credit card products. The report is a combination of two tabular reports and a column chart. One tabular report depicts the percentage of outstandings for five quarters for the different external credit score bands that are available. The second tabular report depicts the percent of utilization during five quarters, for different customer types like consumer and corporate. Both tabular reports depicts the sum total row as well. Utilization percent is defined as the total usage during the quarter by the total sanctioned credit limit during the quarter. The column chart depicts the outstandings for five quarters.</p>

Residential Real Estate – Portfolio Analysis

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	<p>This report is only for residential real estate products. The report requires a tabular report and four pie charts. The tabular report should depict, for five consecutive quarters, the percentage of exposures falling under different LTV bands. The weighted average LTV is also to be shown. The pie charts are required to depict the following: Percentage of higher risk versus low-to-moderate risk loans in the total portfolio, percentage of loans with ARM versus percentage of loans with fixed rate of interest, percentage of footprint loans versus percentage of non-footprint loans, and percentage of first lien loans versus percentage of non-first lien loans.</p>

Average Net Receivable across Geography

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report depicts the average amount of receivables across different branches. This helps analyze the efficiency of the branches to handle customer collections and the overall relationship.

Total Amount Due across Geography

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report analyzes at a geographic level, customer repayments which are overdue. This helps identify and keep a track of geographies which contribute towards a high amount of overdue amounts and necessary actions can be taken to correct any undesirable movement.

Region Wise Collection Due across Buckets

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report depicts the behavior of collections across geographies.

Average Time to Collection across Collection Buckets

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report summarizes the collection efficiency across different collection buckets. A high average time of collection denotes poor credit background of the customers. Necessary action can be initiated to correct any adverse movement.

Portfolio by Lien Position and Loan-to-Value

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report is only applicable to real estate related products. This report is a combination of two tabular reports, a column chart and a line chart. One tabular report depicts, for five consecutive quarters, the total of outstanding balances that is Loan Level Balance, 90 DPD delinquent accounts' outstanding balances, gross charge-offs and NPAs, as well as the 90+ DPD delinquency percentage and gross charge-off percentage, for the different lien positions that are present and for total portfolio. The second tabular report depicts the 90 DPD delinquency exposures and gross charge-offs for the different LTV bands, and for the total portfolio. The column chart depicts the gross charge-off percentage for the different lien positions, across five consecutive quarters. The line chart shows gross charge-off percentage for five quarters, for the different LTV bands, each LTV band being a different line.

Average Net Receivable across Products

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report depicts the average amount of receivables across different products.

Percentage External Credit Score Analysis

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	The pie chart shows the percentage of exposures which fall under different external credit score bands.

Lien Position by Product Type

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report displays the lien position by product type. The pie chart depicts the percentage of outstandings to the total portfolio, for the first and second lien positions.

Footprint vs. Non-footprint by Product Type

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report displays the composition of Footprint vs. Non-footprint in the portfolio. The pie chart shows the percentage of exposures which falls under the bank's footprint versus the percentage of exposures which do not fall under the bank's footprint.

Number of Accounts and End of Period Balance Outstanding across Products

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	This report depicts the financial institution's exposure to different products.

Total Amount Due across Product

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type

Report Description	This report analyzes at product level, customer repayments which are overdue. This helps identify and keep a track of products which experience high amount of overdue amounts and necessary actions could be taken to correct any undesirable movement.
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Inflows and Outflows by Product Type

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	The report is a column chart as well as a tabular report, and displays the GCE inflows and outflows for each product type. The column chart shows the changes at an aggregate level, whereas the tabular report shows a breakdown of the values for each product type. The values reported are for the current period in the previous year, the previous period and the changes from the previous period to the current period in the form of inflows and outflows and the current period values. The report is composed of the following columns: Gross Credit Exposures, Last Year Same Period, Gross Credit Exposures Previous Period, New Gross Credit Exposures, Incremental Gross Credit Exposures, Outflows, and Gross Credit Exposures Current Period.
Drill-through On	Product Type

Collections Operations Analysis Overview

Dashboard Name	Retail Credit Risk
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Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report depicts across different product types and geographies the collection amount, detailing of the collection amount, and number of accounts. The report helps identify efficiencies in collections and the management can take decisions to improve the cycle or adjust the terms of contract suitably.

Collector Performance Analysis Overview

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report captures the customer behavior for collections. Apart from that, it also helps analyze if sufficient efforts were made by the financial institution to approach the customer for collection.

Inflows and Outflows by Line of Business

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Line of Business

Report Description	The report is a combination of column chart as well as a tabular report, and displays the GCE inflows and outflows for each LOB. The column chart shows the changes at an aggregate level, whereas the tabular report shows a breakdown of the values for each LOB. The values reported are for the current period in the previous year, the previous period and the changes from the previous period to the current period in the form of inflows and outflows and the current period values. The report is composed of the following columns: Gross Credit Exposures Last Year Same Period, Gross Credit Exposures Previous Period, New Gross Credit Exposures, Incremental Gross Credit Exposures, Outflows, and Gross Credit Exposures Current Period.
Drill-through On	Line of Business

Credit Quality

Residential Mortgages – Credit Quality Trends

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the credit quality trends for Residential Mortgages. This is a line chart which depicts for a period of fifteen months, the percentages of delinquency rate, NPA, charge-off ratio, ALLL to NPA and ALLL to total loans.

Home Equity – Credit Quality Trends

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality

Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the credit quality trends for home equity. This is a line chart which depicts for a period of fifteen months, the percentages of delinquency rate, NPA, charge-off ratio, ALLL to NPA and ALLL to total loans.

Credit Cards – Percentage External Credit Score Analysis

Dashboard Name	Retail
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report is applicable for credit card products. The pie chart depicts the percentage of exposures which fall under the different external credit score bands.

Education Lending: Private Loans (Existing portfolio) External Credit Score Distribution

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the External Credit Score distribution for the education lending: private loans (existing portfolio). The pie chart depicts the percentage of existing exposures which fall under the different external credit score bands.

Education Lending: Private Loans (New Business) External Credit Score Distribution

Dashboard Name	Retail Credit Risk
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Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the External Credit Score distribution for the education lending; private loans (new business) portfolio. This report is applicable for education lending private exposures. The pie chart depicts the percentage of new exposures which fall under the different external credit score bands.

Home Equity - Higher-Risk Loans: External Credit Score Analysis and Loan-to-Value Greater than and Equal to 90 Percent

Dashboard Name	Retail Credit Risk
Report Tab	Portfolio Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the higher risk loans under home equity category. This report is applicable only for home equity products. The tabular report depicts the value and percentage of exposures which fall under the different external credit score category for high risk loans for two quarters. The sum total row for the percentages is also shown, along with the value of the exposures.

Ability to Repay – Loan-to-Value

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	This report displays the ability to repay in terms of loan to value across all product types. This is a tabular report which depicts the new exposures, the number of loans which fall under different values of the LTV ratio bands.
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Ability to Repay – Exposure by Employment Status

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the ability to repay in terms of employment status across all product types. Tabular report which depicts the new exposures, the number of loans and the value of the exposure which fall under different values for employment status of the customer.

Education Lending: Private Loans (Existing Portfolio) External Credit Score Trends

Dashboard Name	Retail
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the external credit score trends over a period of five quarters. This report is applicable for existing education lending private exposures. The pie chart depicts the percentage of existing exposures which fall under the different external credit score bands.

External Credit Score Trend across Credit Score Categories

Dashboard Name	Retail
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the External Credit Score trend across Credit Score categories. Column chart which depicts the percentage change in value of exposures across different External Credit Score bands over three quarters. For each quarter, the percentage in all bands, each band as an individual column is depicted next to each other.

Ability to Repay - Equated Monthly Installment to Current Income

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Reporting Period, Run, Execution ID
Report Description	The tabular report depicts, for new exposures, the number of loans which fall under different values of Equated Monthly Installment to current income (customer's monthly income) ratios.

Education Lending: Total Portfolio Overview (Federal and Private) Credit Trends

Dashboard Name	Retail
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	This report provides the credit trends under education lending displaying the outstanding, past dues, net charge offs and net loss. The tabular report depicts for five quarters, the values of all outstanding exposures, interim exposures, repayment exposures and bankruptcy exposures, along with net charge-offs, net charge-off percentage, value and percentage of exposures which are 30+ DPD and 90+ DPD (for private loans) and recoveries.
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Education Lending: Federal Loans

Dashboard Name	Retail
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The tabular report depicts, for five quarters, the values of all outstanding exposures, interim exposures, repayment exposures and bankruptcy exposures, along with net charge-offs, net charge-off percentage, value and percentage of exposures which are 240+ DPD.

Education Lending: Private Loans (New Business)

Dashboard Name	Retail
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	<p>This report displays the Credit trends and External Credit Score trends under the category Private Loans (New Business) over a period of five quarters. This is a combination of tabular reports. This report is applicable only to new education lending exposures which are private exposures. The first tabular report depicts for five quarters, the values of all outstanding exposures, interim exposures, repayment exposures and bankruptcy exposures, along with net charge-off, and net charge-off percentage.</p> <p>The second and third tabular report depicts, for different External Credit Score bands, the percentage of exposures for new exposures and existing portfolio respectively for five quarters. The weighted average value of the external credit scores is showed as well.</p>
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Education Lending: Private Loans (Existing Portfolio)

Dashboard Name	Retail
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	<p>This report is applicable only to existing education lending private loan exposures. The tabular report depicts, for five quarters, the values of all outstanding exposures, interim exposures, repayment exposures, and bankruptcy exposures, along with net charge-offs, net charge-off percentage, value and percentage of exposures which are 30+ DPD and 90+ DPD and recoveries.</p>

Credit Cards – Credit Quality Trends

Dashboard Name	Retail
Report Tab	Credit Quality

Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report provides the credit trends for credit card over a period of five quarters. This is a tabular report which depicts for five quarters, the values of all outstanding exposures, along with net charge-offs, net charge-off percentage, value and percentage of exposures which are 30+ DPD and 90+ DPD and recoveries.

Home Equity – Credit Quality Trends

Dashboard Name	Retail
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report provides the credit trends and External Credit Score trends under the category-home equity over a period of five quarters. This is a combination of tabular reports. The first tabular report depicts for five quarters, the outstanding amount, value of SOP 03-3 recorded investment, NPA exposures, net charge-offs and percentages of exposures which are 90 DPD, net charge-off, NPAs, first lien position, footprint and fixed rate loans. The second and third tabular report depicts for five consecutive quarters, the percentage of exposures falling under different external credit score bands and the total row as well as the weighted average LTV for new business and existing portfolio. The weighted average value of the external credit scores is shown as well.

Consumer - Credit Quality Ratio Trend

Dashboard Name	Enterprise Credit Risk
Report Tab	Credit Quality

Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The tabular report depicts the following, for the current quarter, previous quarter, the current quarter in the previous year and the forecast value for the next quarter, as percentages – NPA to total loans, charge-off ratio, ALLL to NPAs, 90+ DPD delinquency, ALLL to total loans, QTD net charge-off to average loans, Provisions to PPNR, and as a ratio ALLL to net charge-offs. The percentage of variance between the current and previous quarter is also shown.

Residential Real Estate – Credit Quality Trend (with sub reports 'Residential Real Estate – High Risk Loans' and 'Residential Real Estate – Outstanding across External Credit Score)

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	<p>This report provides the credit trends, External Credit Score trends and the trend in high risk loans. Of the three tabular reports, the first depicts, for five quarters, the outstanding amount, value of SOP 03-3 recorded investment, NPA exposures, Net Charge-off and percentages of exposures which are 90+ DPD, net charge-off, NPAs, first lien position, footprint, and fixed rate loans. The second tabular report depicts, for five consecutive quarters, the percentage of exposures falling under different external credit score bands and the total row as well as the weighted average external credit score. The third tabular report depicts the outstanding amount and percentage of high risk exposures which fall under the different LTV bands for two quarters. A pie chart depicts the breakup of the percentage of exposures falling under different external credit score bands for the current quarter. Correspondingly, reports depicting the description as above are as follows; Residential Real Estate – Credit Quality Trend (composed of the first two tabular reports described above), Residential Real Estate – High Risk Loans, and Residential Real Estate – Outstanding across External Credit Score.</p>
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Plan vs Actual Applications Received across Product Type

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report summarizes performance of planned applications as against the actual applications.

Plan vs Actual Approval Rate Across Geography

Dashboard Name	Retail Credit Risk
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Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report summarizes performance of branches with respect to applications planned as against the actual applications.

Actual vs Planned Application Analysis Across Region, Product and Sourcing Channel

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report summarizes the performance of branches, channels, and product types with respect to applications planned to be received as against the actual applications.

Volume Booked Across Sourcing Channel

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report summarizes performance of channels with respect to new businesses.

Number of Days to Final Decision Across Credit Officers

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality

Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report provides information on new businesses across different channels, geographies, and product types. The information would help in taking decisions on areas of improvement to focus on products which have signs of performance on expected lines.

Application Processing Efficiency Analysis Across Credit Officers

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report focuses on the turnaround time for the applications to be decisioned across credit officers. The results may also be interpreted to ascertain the average turnaround time for decision making on applications.

Number of Applications and Age of Application Across Processing Cycle and Decision Status

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report provides information on the duration cycle for processing of applications.

Number of New accounts and Volume Booked across Geography, Products, and Sourcing Channel

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report provides information on new businesses across different channels, geographies, and product types. The information would help in taking decisions on areas of improvement to focus on products which have signs of performance on expected lines.

Number of Applications Received and Decisioned across Sourcing Channel

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report summarizes performance of channels with respect to applications planned as against actual applications.

Number of Loss Accounts across Source Acquisition Channel

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	The report provides information on accounts sourced by different sourcing channels which are at a loss. The reports help track the performance of channels in terms of their ability to source good customers.
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Ability to Repay - Loan Equated Monthly Installment to Total Equated Monthly Installment

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	This report displays the ability to repay in terms of Loan Equated Monthly Installment (EMI)/ Total EMI ratio across all product types. The tabular report depicts, for new exposures, the number of loans which fall under different values of Loan EMI / Total EMI.

Ability to Repay - Equated Monthly Installment to Residual Income by Product Type

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type

Report Description	This report displays the ability to repay in terms of Equated Monthly Installment (EMI)/ Residual Income ratio across product types. The tabular report depicts, for new exposures, the number of loans which fall under different values of EMI to residual income (customer's monthly residual income) ratios. Residual income is the monthly income remaining with the customer after payment of loan dues
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Ability to Repay - Loan Equated Monthly Installment to Net Worth

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	This report displays the ability to repay in terms of Loan Equated Monthly Installment (EMI) / Net Worth ratio across all product types. The tabular report depicts, for new exposures, the number of loans which fall under different values for Loan EMI / Net Worth. Net worth is a download at the customer level. The report consists of the following columns: Loan EMI to Net Worth, No. of Loans, and End of Period Balance.

Ability to Repay - Equated Monthly Installment to Household Income by Product Type

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type

Report Description	This report displays the ability to repay in terms of Equated Monthly Income (EMI) / Household Income ratio by product type. The tabular report depicts, for new exposures, the number of loans which fall under different values for EMI / Household Income of the customer. The report consists of the following columns: Equated Monthly Installment to Household Income, No. of Loans, and End of Period Balance.
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Ability to Repay-Loan Sanctioned to Value of Prime Security

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report displays the ability to repay in terms of loan sanctioned / value of prime security across all product types. The tabular report depicts, for new exposures, the number of loans which fall under different values for Loan Sanctioned amount / Prime Security. Prime security is the value of the collateral associated with each exposure. The following columns form a part of the report: Loan Sanctioned to Value of Prime Security, No. of Loans, and End of Period Balance.

Ability to Repay - Equated Monthly Installment to Current Income by Product Type

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type

Report Description	This report displays the ability to repay in terms of EMI / Current Income ratio by product type. Tabular report which depicts the new exposures, the number of loans which fall under different values of EMI to current income (customer's monthly income) ratios. The report is composed of the following columns: EMI to Current Income, No. of Loans, and End of Period Balance.
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Ability to Repay – Debt Income Ratio

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	This report displays the ability to repay in terms of Debt Income ratio. The tabular report depicts, for new exposures, the number of loans which fall under different debt (loan amount) to income (customer's monthly income) ratios. The report is composed of the following columns: Debt to Income Ratio, No. of Loans, and End of Period Balance.

Loan Application Status

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type

Report Description	This report provides the status of the loan applications. The tabular report depicts the number of applications which are processed, on-hold, approved and rejected, as column headers, for the product type selected.
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Complaints Management – Complaints Routed by the Regulator

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	This report displays the status of complaints routed by the regulator. This is a tabular report which depicts the number of complaints, which are routed by the regulator, which are received, resolved and pending, as column headers, for the product type selected.

Complaints Management – Direct Complaints

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report displays the status of Direct complaints received by the institution. Tabular report depicts the number of complaints received, resolved and pending, as column headers, for the product type selected.

Drill Through On	Drill-downs depict further details, like the account ID, customer name, complaint category and description of the complaint, of the accounts against which the complaints are pending
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Documents Submission Status

Dashboard Name	Retail Credit Risk
Report Tab	Credit Quality
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report displays the status of documents submission for the loans/asset products granted to the customers. The tabular report depicts the different documents that are required from the customer before a loan is given (as row headers) and as column headers, the number of loan approvals, documents mailed for signatures, documents received , and documents pending for submission. The numbers of each document is depicted in the report. With the Document Type column, the following measure columns are depicted in the report. Approved, Docs Mailed for Signature, Pending Submission, Received Back, and Rejected.
Drill-through On	Drill-downs depict further details, like account ID, customer name, the date the document was requested from the customer (through mail), and follow ups (if any) of the accounts against which documents are pending.

Delinquency & Non Performing Assets

Education Lending – Total Portfolio Overview (Federal and Private)

Dashboard Name	Retail
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Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The line chart depicts the outstanding amount of 30+ DPD delinquent education lending exposures, one each for federal, private and total loans for five quarters.

Education Lending – Federal Loans

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The line chart depicts the outstanding amount of 30+ DPD delinquent education lending exposures, for Federal loans for five quarters.

Education Lending: Private Loans (New Business)

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This is a line chart depicting the 30+ delinquencies for the category private loans. The line chart depicts the outstanding amount of 30+ DPD delinquent education lending exposures, for new private loans for five quarters.

Education Lending: Private Loans (Existing portfolio)

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This is a line chart depicting the 30+ delinquencies for the category private loans. Line chart depicts the net charge-off amounts over five quarters for existing private education lending exposures.

Credit Cards – Net Losses and Delinquencies

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This is a line chart depicting the net losses and 30+ delinquencies under credit cards. Line chart depicts the percentages of 30 DPD+ delinquent exposures and net charge-offs for credit card exposures for five quarters.

Consumer Net Charge-off – Trend

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	This indicates the net charge off under consumer over a period of time. Column chart which depicts the net charge-off amount for a period of fourteen months. The variance percentage of the net charge-off against the target or baseline value is also shown.
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Delinquency across Product and Geography

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report depicts the proportion of exposure which is delinquent, shown across product and geography.

Delinquency Roll Rate Analysis

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report depicts exposures which have moved from different delinquency bands over the previous period.

Distressed Assets Management - Held for Investment vs. Impaired Loans

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets

Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the HFI Vs. Impaired loans comparative study for Distressed Assets Management. For HFI accounts, the EOP balance, percentage of accounts which fall under the HFI portfolio vis-à-vis the total portfolio, the delinquency rate and net charge-off rate are displayed. The EOP balance and the percentage of accounts vis-à-vis the total portfolio is displayed for Impaired accounts. This data is displayed for five quarters.

Trend Analysis- Bankruptcy

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report gives a trend overview of exposures pertaining to bankrupt customers.

Foreclosure Analysis across Customer Residence

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report gives a detailed view of foreclosed exposures across geographies.

Fraud Analysis Across Channel

Dashboard Name	Retail
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Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report gives an overview of various measures pertaining to fraud customers.

Number of Accounts with Delinquency Band Migration

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report provides an overview of exposures which were delinquent and have experienced change in delinquency buckets.

Trend Analysis- Delinquency

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report plots delinquency trends over a period of time, across different delinquency bands.

End of Period Delinquent Outstanding Across Geography

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	The report shows delinquent portfolios across geographies.
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Average Net Receivable across Delinquency Bands

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report shows delinquent portfolios under different delinquent bands.

Number of Delinquent Accounts across Sourcing Channels

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report shows a combination of number of delinquent accounts across different delinquent bands and sourcing channels.

Recovery Analysis

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report covers in detail the aspects of collections and recovery across different products.

Bankruptcy Analysis across Products

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report gives an overview of various measures pertaining to bankrupt customers.

Cards Fraud Facts across Time

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report gives an overview of various measures pertaining to fraudulent credit card customers.

Foreclosure Analysis Overview

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type

Report Description	The report gives a detailed overview of exposures where the financial institution exercised its right of foreclosure. The report helps identify products which are more susceptible to foreclosure.
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Bankrupt Analysis

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report gives a detailed trend overview of exposures pertaining to bankrupt customers.

Foreclosure Analysis across Loan Product Type

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report gives a detailed view of foreclosed exposures across geographies and product types. The report helps identify if there has been geographic and product concentration which needs to be corrected.

Region Wise Delinquent Portfolio

Dashboard Name	Retail
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Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report shows a combination of delinquent portfolio under product, geography, and delinquent band parameters.

End of Period Delinquent across Product

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report shows delinquent portfolios across products.

Number of Delinquent Accounts across Products

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report shows number of delinquent accounts across different delinquent bands.

Number of Delinquent Accounts to Total Number of Accounts

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report shows number of delinquent accounts and total number of accounts under a portfolio of products.

Consumer Net Charge off by Product Type

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	This indicates the net charge off by product type. Tabular report which depicts the different product types, the percentage of net charge-off for the current month in the previous year, the previous month, the current month, YTD for the previous year and YTD for the current year. This report consists of the following columns: Previous Year Same Period, Previous Period, Reporting Period, YTD Previous Period, and YTD Current Period.

Delinquency Trends by Product Type

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets

Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The column chart depicts the outstandings of delinquent exposures for fifteen months, and the variance to plan for the same.
Drill Through On	Product Type

Residential Real Estate – Delinquency Analysis by Product Type

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	This report is applicable only to residential real estate products. The tabular report lists product types and their corresponding delinquent exposures through various delinquency bands.
Drill-through On	Product Type

Non Performing Asset Trends by Product Type

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type

Report Description	This indicates the NPA trends by product type. Tabular report which shows the different product types, the percentage of portfolio which are NPA exposures, for the current month in the previous year, the previous month and the current month. The report consists of the following columns: Last Year Same Period, Previous Period, and Reporting Period.
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Delinquency Analysis by Product Type

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This indicates the delinquency trends by product type. Column chart depicts the current period in the previous year and the current period, the value of delinquent (past due) exposures for different delinquency bands, and the percentage of the delinquent exposures to the total portfolio and the variance to plan. The report consists of the following columns: Last Year Same Period, Previous Period, and Reporting Period.
Drill-through On	Product Type

Net Charge off Trends by Product Type

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type

Report Description	This indicates the trend in net charge offs by product type over a period of time. Tabular report which depicts the different product types, the percentage of net charge-off for the current period in the previous year, the previous period, the current period, YTD for the previous year and YTD for the current year.
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Non Performing Asset and Net Charge-off Trend by Product Type

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report displays the NPA and Net Charge-offs trend by product type. This is a combination of a column and line chart. The column chart depicts the outstanding of NPA exposures for five quarters, and the line chart depicts the net charge-off percentage over the NPA exposures.

Non Performing Asset Trends by Product Type (Annual)

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This indicates NPA trends by product type over a period of time. Column chart depicts the amount of NPA exposures for different product types for a period of fourteen months.

Change in Non Performing Assets

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report depicts the change in NPA. The column chart depicts the change in the value of NPA exposures between two consecutive time periods, the previous period and the current period, in the form of inflows and outflows. Values for the previous year current period are also shown.

Delinquency Trends by Product Type

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	The column chart depicts the outstandings of delinquent exposures for fifteen months, and the variance to plan for the same.

Delinquency Rate Trend by Product Type

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID

Report Level Filters	Product Type
Report Description	This indicates the trend in delinquency rates over a period of time. The tabular report depicts the delinquency rate percentage, the net charge-off percentage and the percentage of market for the time period of current month two years past, previous month in the previous year, current month in the previous year, previous month and current month. Percentage of market is calculated as the value of the exposures in a particular geography by the value of the exposures in all geographies, for each product type

Vintage Analysis- Delinquency Tracking

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report depicts the delinquency trends across products. This would help the financial institution to keep a track of the trend and take corrective action to get better customers on board or alter terms of the product.

Delinquency Analysis by Customer Age Band

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type

Report Description	The report depicts the delinquency trends across products and customer age. This would help the financial institution to keep a track of the trend and take corrective action to get better customers on board or alter terms of the product.
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Details of Accounts Foreclosed Across Products

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report gives an overview of exposures where the financial institution exercises its right of foreclosure. The report helps identify products which are more susceptible to foreclosure. Appropriate action may be taken to correct highly unfavorable situations.

Delinquency Analysis Overview

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report provides an overview of the delinquency trends.

Delinquency Trends by Line of Business

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	The column chart depicts the delinquency amount for a period of fifteen months. The variance percentage of the delinquencies against the target or baseline value is also to be shown. Variance is to be determined as $((\text{Actual} - \text{Baseline}) / \text{Baseline})$.

Net Charge off Trends by Line of Business

Dashboard Name	Retail
Report Tab	Delinquency & Non Performing Assets
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Line of Business
Report Description	This indicates the trends in net charge offs position over a period of time. The column chart depicts the net charge-off amount for a period of fifteen months. The variance percentage of the net charge-offs against the target or baseline value is also shown. Variance is determined as $((\text{Actual} - \text{Baseline}) / \text{Baseline})$.

Portfolio Comparison & Performance

Education Lending – Total Portfolio Overview (Federal and Private)

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	Line chart which depicts the net charge-off amounts over five quarters for education lending exposures.

Education Lending: Federal Loans

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	Line chart which depicts the net charge-off amounts over five quarters for federal education lending exposures.

Education Lending: Private Loans (New Business)

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	Line chart which depicts the net charge-off amounts over five quarters for new private education lending exposures.

Education Lending: Private Loans (Existing portfolio)

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The line chart depicts the net charge-off amounts over five quarters for existing private education lending exposures.

Credit Performance across Credit Score Bands

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report depicts various measures pertaining to accounts which have been written off.

Credit Performance across Loan-to-Value Bands

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report depicts a combination of measures across different loan to collateral value bands.

Collection Effectiveness Rate Across Geography

Dashboard Name	Retail
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Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report depicts the proportion of actual amount collected across different geographies.

Number of Accounts and Volume Booked Across Customer Residence

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report shows new business sanctioned amount across various customer cities.

Number of Collateral Units and Market Value of Collateral Across Collateral Location

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report shows across different geographies, value of collateral held by the financial institution.

Number of New Accounts across Loan Collateral Class

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	The report shows number of new accounts under different types of collateral.
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Original Collateral Value and Current Book Value of Collateral across Collateral Type

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report shows the original collateral value and its current book value for comparison across different mitigants. The report helps identify if there has been an unfavorable change in the overall value of collateral held since the date they were taken to cover the exposures they pertain to.

Original Collateral Value to Market Value of Collateral

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report shows a combination of book value, original value of collateral held by the financial institution along with the ratio of the measures. A higher ratio indicates that the collateral position is favorable.

Balance Utilization Across External Credit Score

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance

Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report shows balance utilization across different External Credit Score bands. The financial institution may be interested in tracking sub-prime customers usage track.

Number of Fraud and Bankrupt Accounts across Sourcing Channel

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report displays those number of accounts which where fraudulent and written off, as well as those which were bankrupt and subsequently written off.

End of Period Payments Made and Bounced across Behavior Score

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report displays across different External Credit Score bands and products, the amount of payments received against outstandings, and the amounts that bounced.

Number of Transactions across Merchant Category

Dashboard Name	Retail
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Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report displays number of credit card transactions across different merchant categories.

Number of Accounts with Credit Limit Increase or Decrease across Credit Limit Bands

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report displays the number of accounts that have undergone increase in credit limit and decrease in credit limit.

Volume Booked across Customer Residence and Age

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report shows the sanctioned limit for new accounts across different geographies and customer age bands.

Volume Booked, Average Net Receivable and End of Period Outstanding across Region and Products

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance

Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report shows the sanctioned limit, average EOP balance for new accounts across different geographies, products, and customer age bands.

Number of Accounts with Utilization Band Shift

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report displays the number of accounts under various utilization bands.

End of Period Outstanding across Credit Limit Bands

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report displays the outstandings under various sanctioned limit bands.

Number of Accounts across Credit Limit Bands

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	The report displays the number of accounts under various Sanctioned Limit Bands. .
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Number of Accounts with Mortgage Loan Score Migration

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report displays the number of accounts under various External Credit Score bands.

Number of Accounts Payment Type across Mortgage Products

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report displays the number of accounts which were foreclosed or paid-off pertaining to the mortgage products.

Overdraft Portfolio Performance across Product and Credit Limit Bands

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report displays various performance measures pertaining to the overdraft products.

Number of Accounts and End of Period Outstanding across Age On Book (Retail)

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report shows at portfolio level the number of accounts and their corresponding EOP balance and their respective vintage in the financial institution.

Trend Analysis Portfolio Performance

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report displays an overview of the retail portfolio performance.

Income Type Distribution Across Customer Industry

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report shows the overall income made from the customers, across different industries.

Sales Amount Across Customer Profile (Industry)

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report displays the sales amount generated from the credit cards, in different industries.

Amount Collected across Geography

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report depicts the actual amount collected across different geographies.

Average Time to Delinquent Account Collection across Geography

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report depicts the time taken to collect money on delinquent accounts across geographies.

End of Period Balance Outstanding Analysis across Card Products

Dashboard Name	Retail
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Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report displays across different periods of time the EOP Balance pertaining to card products.

Transaction Amount across Card Product Types

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report displays across different products, the transaction amount during the period.

Income Type Distribution across Card Product Types

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report displays different income measures for credit card products.

Account Status Distribution across Products

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report depicts across different account statuses and products, the number of accounts outstanding.

Credit Limit across Card Products

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report depicts the sanctioned limit across different credit card products along with their EOP balances.

Cards Average Net Receivable across Products

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type

Report Description	The report depicts average credit card receivables across different types of credit cards.
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Gross Cards Write - off across Products

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report displays the amount of gross write-offs for different types of products.

Default Status of Accounts across Products

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report shows various measures pertaining to accounts which have been under default, across various products.

Number of Accounts Collected across Products

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID

Report Level Filter	Product Type
Report Description	The report depicts the number of accounts where collections were made across different products.

Performance Analysis Report across Product

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report details attempts and mode of attempts made for collection of dues.

Number of Account Status across Region and Products

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report details the retail portfolio across various account statuses and important measures.

Schedule of Charges Payment Made and Bounced across Card Products

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance

Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report displays the amount of cyclical payments received and the amount which was to be received but bounced. Cyclical payment amount refers to the regular billing and payment corresponding to the bill within the due date.

Number of New Accounts and Number of Loss Accounts across Products

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report displays combination of number of new accounts, as well as number of accounts that resulted in loss spread across different products.

Number of Accounts and Income Across Products

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report presents select income on customers' exposures.

Balance Utilization across Products and Age On Book

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report shows across account vintage, products, the balance utilization across different External Credit Score bands. The financial institution may be interested in tracking sub-prime customers usage track.

Amount Collected across Product

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report depicts the actual amount collected across different products.

Average Time to Delinquent Account Collection across Products

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type

Report Description	The report depicts the time taken to collect money on delinquent accounts across products.
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Auto Loan Portfolio Performance across Region and Product Type

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report details for the auto loan product, its various performance measures. The report helps the management take relevant decisions to amend the credit terms to achieve a more favorable auto loan portfolio.

Mortgage Loan Payment Analysis across Loan Type

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report displays performance measures of the mortgage loan products.

Consumer Portfolio – Loss Outlook

Dashboard Name	Retail
Report Tab	Portfolio Comparison & Performance

Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Line of Business
Report Description	This report displays the loss outlook under consumer portfolio. The tabular report depicts, for different LOBs, the actual values of average outstanding, net charge-off amount and percentage, for YTD current year, YTD previous year, the previous financial year, and baseline (or target or planned) values for the previous and current financial years. The report is consists of the following columns: Average Outstanding, Net Charge-off, and Net Charge-off %.

New Business

New Business by Income Bands

Dashboard Name	Retail Credit Risk
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the new business inflow based on income bands. This information is available for the entire retail portfolio for the institution. Tabular report which depicts the different income band values of the customer, the value and percentage of new exposures.

New Business Inflow Trend by Income Bands

Dashboard Name	Retail Credit Risk
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	This report displays the new business inflow based on income bands. This information is available for the entire retail portfolio for the institution. In a tabular format, this report shows, for different income bands of retail customers, the percentage and GCE of new business for a period of fifteen months. For the purpose of this report, new business is restricted to one month.
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Originations – New Credit Cards Issued

Dashboard Name	Retail Credit Risk
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the new credit cards issued as on a particular date and year to date. Tabular report which depicts the different credit card products, the number of new cards issued as on date for the month (essentially the month to date value) and the YTD value for the same.

Originations – New Credit Cards Issue Trend

Dashboard Name	Retail Credit Risk
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the new credit cards issue trend over a period of time. Tabular report which depicts for different credit card products as row headers, the number of new cards issued in each month, for a period of fifteen months.

Originations – New Credit Cards Issued by Income Bands

Dashboard Name	Retail Credit Risk
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the new credit cards issued as on a particular date and year to date by income bands. Tabular report which depicts the different income bands of the customer, the number of new cards issued as on date for the month (essentially the month to date value) and the YTD value for the same.

Originations – New Credit Cards Issued Trend by Income Bands

Dashboard Name	Retail Credit Risk
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the new credit cards issue trend over a period of time. Tabular report which depicts for different income bands of the customer, the number of new cards issued in each month, for a period of fifteen months.

Originations – New Residential Mortgage Loans Granted

Dashboard Name	Retail Credit Risk
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	This report displays the new residential mortgage loans granted as on a particular date and year to date. Tabular report depicts for different residential mortgage loan products as row headers, the number of new loans issued as on date for the month and the YTD value for the same.
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Originations – New Residential Mortgage Loans Trend

Dashboard Name	Retail Credit Risk
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the new residential mortgage loans granted trend over a period of time. Tabular report which depicts the different residential mortgage loan products as row headers, the number of new loans issued in each month, for a period of fifteen months.

Originations – New Residential Mortgage Loans Granted to Small and Middle Income Groups - Trend

Dashboard Name	Retail Credit Risk
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the trend in new residential mortgage loans granted to small and middle income groups over a period of time. Tabular report which depicts the different residential mortgage loan products as row headers, the number of new loans issued in each month, for a period of fifteen months to the small and middle income group customers.

Originations – New Credit Cards Issued to Small and Middle Income Groups

Dashboard Name	Retail Credit Risk
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the new credit cards issued to small and middle income groups as on a particular date and year to date. Tabular report depicts the different credit card products as row headers, the number of new cards issued as on date for the month and the YTD value for the same to small and middle income group customers.

Originations – New Credit Cards Issued to Small and Middle Income Groups-Trend

Dashboard Name	Retail Credit Risk
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The tabular report depicts, for different credit card products as row headers, the number of new cards issued in each month, for a period of fifteen months to the small and middle income group customers.

Originations – Residential Mortgage Loans Granted to Small and Middle Income Groups

Dashboard Name	Retail Credit Risk
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	This report displays the trend in residential mortgage loans granted trend to small and middle income groups over a period of time. This report is applicable only to residential mortgage loan products. The tabular report depicts, for different residential mortgage loan products as row headers, the number of new loans issued as on date for the month and the YTD value for the same to Small and Middle Income Group customers.
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New Business Booking Rate Trend

Dashboard Name	Retail
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This indicates the new business booking rate trend over a period of time. Column chart depicts the absolute value of the booking rate for new businesses for a period of fourteen months. Booking rate is the number of applications received for the period over all applications received.

New Business Loan-to-Value

Dashboard Name	Retail
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	This indicates the new business LTV by product type. Column chart which depicts the GCE of new businesses for real estate related exposures across different LTV bands as different columns. The tabular report depicts the percentage of new exposures for that LTV band over the total new exposures and percentage of new exposures for that LTV band over the total portfolio, both existing and new business.
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New Business Exception Rate Trend

Dashboard Name	Retail
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This indicates the new business exception rate trend over a period of time. The column chart depicts the exception rate percentage for new businesses for a period of fifteen months. Exception rate is the percentage ratio of applications with deviations to all applications submitted.

New Business Override Rate Trend

Dashboard Name	Retail
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type

Report Description	This indicates the new business override rate trend over a period of time. Column chart depicts the override rate percentage for new businesses for a period of fifteen months. Override rate is the percentage ratio of applications with deviations which are approved to all applications with deviations.
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New Business Approval Rate Trend

Dashboard Name	Retail
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This indicates the new business approval rate trend over a period of time. The column chart depicts the approval rate percentage for new businesses for a period of fifteen months. Approval rate is the percentage ratio of approved applications to all applications submitted.

New Business Inflow Trend

Dashboard Name	Retail
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type

Report Description	This indicates the new business inflow trend for over a period of time. The column chart depicts the GCE of new business for a period of five quarters and the forecast value for the next quarter. The percentage of new business over the existing portfolio is also shown.
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New Business by Income bands and Product Type

Dashboard Name	Retail Credit Risk
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report displays the new business inflow based on income bands. This information is available for the entire retail portfolio for the institution. The tabular report depicts, for different income band values of the customer, the value and percentage of new exposures.

New Business Inflow Trend by Income Bands and Product Type

Dashboard Name	Retail Credit Risk
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report displays the new business inflow trend based on income bands. The tabular report depicts, for different income band values of the customer, the value and percentage of new exposures for fifteen months.

New Business Inflow Trend by Product Type

Dashboard Name	Retail
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	The column chart depicts the GCE of new exposures for five consecutive quarters and forecast values for the next two quarters as well as the percentage of new exposures over the total portfolio.

New Business Inflow – External Credit Score Distribution

Dashboard Name	Retail
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This indicates the new business inflow External Credit Score distribution by product type. The column chart depicts the GCE of new businesses across different External Credit Score bands as different columns. The tabular report depicts the percentage of new exposures for that External Credit Score band over the total new exposures and percentage of new exposures for that External Credit Score band over the total portfolio, both existing and new business. The weighted average External Credit Score is shown.

New Business Inflow – Geographical Breakdown

Dashboard Name	Retail
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This indicates the geographical breakdown of new business inflow over a period of time. The bar chart depicts the GCE of new business over different geographies. The percent of new business in that geography and percent over the existing portfolio is shown.

New Business by Product Type and Geography

Dashboard Name	Retail
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This indicates the new business inflow by product type and geography. The tabular report depicts the amount of GCE for new businesses against product types as row headers and geographies as column headers. The variance against the planned values is also depicted for the same combination of product-geography.

New Business by Income Bands by Product Type and Geography

Dashboard Name	Retail Credit Risk
Report Tab	New Business

Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report displays the new business inflow based on income bands. This information is available for the entire retail portfolio for the institution. The tabular report depicts, for different income band values of the customer, the value and percentage of new exposures.

New Business Inflow Trend by Income Bands, Product Type and Geography

Dashboard Name	Retail Credit Risk
Report Tab	New Business
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This report displays the new business inflow trend based on income bands. This information is available for the entire retail portfolio for the institution. The tabular report depicts, for different income band values of the customer, the value, and percentage of new exposures.

Vintage Analysis

Delinquency Rate – Vintage Analysis

Dashboard Name	Retail
Report Tab	Vintage analysis
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	This indicates the vintage analysis for delinquency rate over a period of time. The column chart depicts the percentage of delinquent exposures for a period of one year, spread over a three year period, the value for each year being a separate column.
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Non Performing Asset to Total Loans - Vintage Analysis

Dashboard Name	Retail
Report Tab	Vintage analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This indicates the vintage analysis for NPA to total loans over a period of time. The column chart depicts the percentage of NPA to total loans for a period of one year, spread over a three year period, the value for each year being a separate column.

Charge-off Rate – Vintage Analysis

Dashboard Name	Retail
Report Tab	Vintage analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This indicates the vintage analysis for charge off rate over a period of time. The column chart depicts the percentage of charge-off rate for a period of one year, spread over a three year period, the value for each year being a separate column.

External Credit Score – Vintage Analysis

Dashboard Name	Retail
Report Tab	Vintage Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This indicates the vintage analysis for External Credit Score over a period of time. The column chart depicts the weighted average External Credit Score of the month, for a period of one year, spread over a three year period, the value for each year being a separate column.

Aggregate Vintage Analysis

Dashboard Name	Retail
Report Tab	Vintage analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report shows performance measures across product types and product.

Vintage Analysis

Dashboard Name	Retail
Report Tab	Vintage analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type

Report Description	The column chart depicts the percentage of delinquent exposures for a period of one year, spread over a three year period, the value for each year being a separate column.
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Vintage Analysis across Delinquency Band

Dashboard Name	Retail
Report Tab	Vintage analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report shows number of accounts under at portfolio level across geography, delinquency bands and product.

Vintage Analysis- Delinquency Trend

Dashboard Name	Retail
Report Tab	Vintage analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report shows outstanding balance across different products.

Vintage Analysis Overview

Dashboard Name	Retail
Report Tab	Vintage Analysis

Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report displays a detailed view of performance measures across products, delinquency bands, and geography.

Reserves and SOP 03-3 Loans

Change in Reserves

Dashboard Name	Retail
Report Tab	Reserves and SOP 03-3 Loans
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This indicates the change in Reserves over a period of time. The stacked column chart depicts the change in the different reserves' position between the previous and the current period. The forecast value for the next period is also shown as well as the values for the current period in the previous year. This report consists of the following columns: Previous Year this Period, Previous Period, Charge-off, Other Changes, Reporting Period, and Next Period to Reporting Period.

Change in SOP 03-3 Loan Balances

Dashboard Name	Retail
Report Tab	Reserves and SOP 03-3 Loans
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	This indicates the change in SOP 03-3 loan balances over a period of time. Column chart depicts the outstanding amount of SOP 03-3 exposures during two consecutive quarters. The columns forming part of the report are as follows: Previous Year Same Period End of Period Balance, Accretion, Disposals, Transfers, PAA, Current Period End of Period Balance, Previous Period End of Period Balance, and Charge-off Resolution.
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Change in Reserves across Product Types

Dashboard Name	Retail
Report Tab	Reserves and SOP 03-3 Loans
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This indicates the change in reserves across product types over a period of time. The tabular report depicts the change in the different reserves' position between the previous and the current period. The forecast value for the next period is also shown as well as the variance to plan percentage and the values for the current period in the previous year. The columns forming part of the report are as follows: Previous Year this Period, Variance to Plan - Previous Year this Period, Previous Period, Variance to Plan - Previous Period, and Charge-off.

Change in SOP 03-3 Loan by Product Type

Dashboard Name	Retail
Report Tab	Reserves and SOP 03-3 Loans
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type

Report Description	This indicates the change in SOP 03-3 loan balances over a period of time. This report is a column chart and depicts the outstanding amount of SOP 03-3 exposures during two consecutive periods. The values for the current period in the previous year are shown as well. The report is consists of the following columns: Previous Period End of Period Balance, Charge-off, Resolution, Previous Year Same Period End of Period Balance, and Accretion.
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Change in Reserves Position

Dashboard Name	Retail
Report Tab	Reserves and SOP 03-3 Loans
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This indicates the change in reserves position over a period of time. The stacked column chart depicts the change in the different reserves' position between the previous and the current period. The forecast value for the next period is also as well as the values for the current period in the previous year. The report consists of the following columns: Previous Year this Period, Previous Period, Charge-off, Other Changes, Reporting Period, and Next Period to Reporting Period.

Concentration and Collateral Analysis

Distribution by Loan-to-Value

Dashboard Name	Retail
Report Tab	Concentration and Collateral Analysis

Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report is only applicable for real estate related products. The stacked column chart depicts the GCE value and percentage of exposures which fall under different LTV bands, for the current month in the previous year, the previous month, and the current month. The report consists of the following columns: Previous Year this Period, Previous Period, Charge-off, Other Changes, Reporting Period, and Next Period to Reporting Period.

Concentration Analysis across Loan Size

Dashboard Name	Retail Credit Risk
Report Tab	Concentration and Collateral Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report shows the sanctioned limit amount across different loan sizes.

Mortgage Collateral Analysis Across Property Profile

Dashboard Name	Retail Credit Risk
Report Tab	Concentration and Collateral Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	Across different mitigants age, the report shows total number of accounts, number of new accounts, and portfolio outstanding.

Auto Loans Collateral Analysis- Insurance Coverage Band

Dashboard Name	Retail Credit Risk
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Report Tab	Concentration and Collateral Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report analyses across insurance coverage and loan tenor, the various collateral performance measures.

Auto Loan Customer Concentration Analysis- Collateral Age

Dashboard Name	Retail Credit Risk
Report Tab	Concentration and Collateral Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report displays across mitigants age, the mitigant performance measures along with new accounts.

Auto Loan Collateral Analysis- Loan-to-Value Band

Dashboard Name	Retail Credit Risk
Report Tab	Concentration and Collateral Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report captures collateral behavior across different loan tenor bands.

Auto Loan Collateral Analysis

Dashboard Name	Retail Credit Risk
Report Tab	Concentration and Collateral Analysis
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	The report captures auto loan collateral behavior across different loan to mitigant value bands.
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Auto Loan Customer Concentration Analysis

Dashboard Name	Retail Credit Risk
Report Tab	Concentration and Collateral Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report captures auto loan customer's balance outstanding and number of accounts. The report captures auto loan collateral behavior across different loan to mitigant value bands.

Mortgages - Concentration Analysis

Dashboard Name	Retail Credit Risk
Report Tab	Concentration and Collateral Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report displays various performance measures pertaining to the mortgage products.

Trend Analysis - Credit Concentration

Dashboard Name	Retail Credit Risk
Report Tab	Concentration and Collateral Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	The report displays various performance parameters pertaining to collection and recoveries.

Top States by Exposure

Dashboard Name	Retail
Report Tab	Concentration and Collateral Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This displays the top states by exposure over a period of time. The bar chart shows the top ten states which have exposures with the highest GCE and the percentage of the portfolio therein, for the current month and the current month in the previous year.

Top States by Delinquency

Dashboard Name	Retail
Report Tab	Concentration and Collateral Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filters	Product Type
Report Description	This displays the top states by delinquency over a period of time. The bar chart shows the top ten states which have delinquent exposures with the highest GCE and the percentage of the portfolio therein, for the current month and the current month in the previous year.

Distribution by Tenor

Dashboard Name	Retail
Report Tab	Concentration and Collateral Analysis
Page Level Filters	Run, Reporting Period, Execution ID

Report Level Filters	Product Type
Report Description	This displays the distribution by tenor. The column chart shows the repayments expected, for each year, for the first four years, as a separate column. From the fifth year onwards, all repayments are to be aggregated and shown as a single column. The time periods are arranged in the order of time. The percentage of exposure amounts expected to be paid back is also shown in a tabular report.

Composition of Accounts across Credit Score

Dashboard Name	Retail Credit Risk
Report Tab	Concentration and Collateral Analysis
Page Level Filters	Run, Reporting Period, Execution ID
Report Level Filter	Product Type
Report Description	The report displays number of accounts across a combination of External Credit Score and product.

Rating Migration Analysis (Transition Analysis)

Transition Probability by Product Type for Retail Exposures

Dashboard Name	Retail
Report Tab	Rating Migration Analysis (Transition Analysis)
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the predicted transition probability by product type for retail exposures. The tabular report reports the predicted transition probability of an exposure for a particular time period.

Peer Level Comparison

Peer Level Comparison – Ending Managed Loans

Dashboard Name	Retail
Report Tab	Peer level comparison
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the peer level comparison based on ending managed loans. The outstanding balances of different product types for banks in the same peer group are depicted as stacked columns, with one column for each peer bank.

Peer Level Comparison – Net Charge-off

Dashboard Name	Retail
Report Tab	Peer level comparison
Page Level Filters	Run, Reporting Period, Execution ID
Report Description	This report displays the peer level comparison based on net charge-offs. The percent of net charge-offs to the total portfolio of the bank is depicted as a line chart for banks in the same peer group. This data is depicted for a period of five consecutive quarters.

Peer Level Comparison – External Credit Scores

Dashboard Name	Retail
Report Tab	Peer level comparison
Page Level Filters	Run, Reporting Period, Execution ID

Report Description	This report displays the peer level comparison based on External Credit Scores. The weighted average External Credit Scores of the bank is depicted as a line chart for banks in the same peer group. This data is depicted for a period of fifteen consecutive months.
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Counterparty Credit Risk

Largest Exposures

Largest 40 Gross Credit Exposures

Dashboard Name	Counterparty Credit Risk
Report Tab	Largest Exposures
Page Level Filters	Run, Date, Execution ID
Report Description	<p>The tabular report depicts the largest 40 exposures, ordered based on GRE, with rank (a running number), the customer name, PD of the customer, GCE, net outstanding, DSE, GRE, and indirect exposures. The sum total row is also displayed.</p> <p>The report is composed of the following columns: Probability of Default, Gross Credit Exposure, Net Outstanding, Direct Soft Exposure, Gross Relationship Exposure, and Indirect Exposure.</p>
Drill Through On	Counterparty Name

Largest 40 Gross Relationship Exposures

Dashboard Name	Counterparty Credit Risk
Report Tab	Largest Exposures
Page Level Filters	Run, Date, Execution ID

Report Description	This report displays the largest 40 GCE. This is a tabular report which depicts the largest 40 exposures, ordered based on GRE, with rank (a running number), the customer name, PD of the customer, GCE, net outstanding, DSE, GRE, and indirect exposures. The sum total is also displayed. The report is composed of the following columns: Probability of Default, Gross Credit Exposure, Net Outstanding, Direct Soft Exposure, Gross Relationship Exposure, and Indirect Exposure.
Drill Through On	Counterparty Name

Largest 40 Outstanding Gross Credit Exposures

Dashboard Name	Counterparty Credit Risk
Report Tab	Largest exposures
Page Level Filters	Run, Date, Execution ID
Report Description	This report displays the largest 40 Outstanding Gross Credit Exposures. This is a tabular report which depicts the largest 40 exposures, ordered based on net outstanding, with rank (a running number), the customer name, PD of the customer, GCE, net outstanding, DSE, GRE, and indirect exposures. The sum total is also displayed. The report is composed of the following columns: Probability of Default, Gross Credit Exposure, Net Outstanding, Direct Soft Exposure, Gross Relationship Exposure, and Indirect Exposure.
Drill Through On	Counterparty Name

Largest 40 Lowest Rated Gross Credit Exposures

Dashboard Name	Counterparty Credit Risk
Report Tab	Largest exposures
Page Level Filters	Run, Date, Execution ID

Report Description	This report displays the largest 40 lowest rated GCE. The tabular report depicts the largest 40 exposures, ordered based on lowest rating, with rank (a running number), the customer name, PD of the customer, GCE, net outstanding, DSE, GRE, and indirect exposures. The report is composed of the following columns: Probability of Default, Gross Credit Exposure, Net Outstanding, Direct Soft Exposure, Gross Relationship Exposure, and Indirect Exposure.
Drill Through On	Counterparty Name

Summary

Exposure Summary by Product

Dashboard Name	Counterparty Credit Risk
Report Tab	Summary – Executive Dashboard
Page Level Filters	Run, Date, Execution ID
Report Level Filter	Product Type
Report Description	<p>This report displays the exposure summary by product. This is a tabular report which depicts, for different product types, the notional amount, net exposure (limit), GCE, and CVA.</p> <p>The report is composed of the following columns: Notional Amount, Net Exposure, Gross Credit Exposure, and Credit Value Adjustment.</p>

Business Level Summary

Exposure Summary by Product

Dashboard Name	Counterparty Credit Risk
Report Tab	Summary – Business level

Page Level Filters	Run, Date, Execution ID
Report Level Filters	Line of Business
Report Description	<p>This report displays the exposure summary by product. The tabular report depicts for different product types, the notional amount, net exposure (limit), GCE, and CVA.</p> <p>The report is composed of the following columns: Notional Amount, Net Exposure, Hard Exposure, and Credit Value Adjustment.</p>

Portfolio Reports (Capital Markets)

Aggregate Exposures by Industry Classification (Top 25 Largest)

Dashboard Name	Counterparty Credit Risk
Report Tab	Portfolio Reports
Page Level Filters	Run, Date, Execution ID
Report Description	<p>The tabular report depicts, for different industry classification codes, the summation values of the top 25 exposures for the notional amount, market value, max exposure, collateral pledged amount, collateral received amount, GCE, and net exposure. The sum (grand) total row is also shown. The report is composed of the following columns: Rank, Industry Code, Industry Description, Hard Exposure, Notional Amount, Market Value, Maximum Exposure, Collateral Pledged, Collateral Received, and Net Exposure.</p>

Top 50 Exposure by Segment

Dashboard Name	Counterparty Credit Risk
Report Tab	Portfolio Reports
Page Level Filters	Run, Date, Execution ID

Report Description	<p>The tabular report depicts for different segments, the summation values of the top 50 exposures for the notional amount, market value, max exposure, collateral pledged amount, collateral received amount, GCE and net exposure. The sum (grand) total row is also shown.</p> <p>The report is composed of the following columns: Rank, Line of Business, Hard Exposure, Notional Amount, Market Value, Maximum Exposure, Collateral Pledged, Collateral Received, and Net Exposure.</p>
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Top 50 Aggregate Counterparty Exposures

Dashboard Name	Counterparty Credit Risk
Report Tab	Portfolio Reports
Page Level Filters	Run, Date, Execution ID
Report Description	<p>The tabular report depicts the top 50 counterparty exposures ordered on GCE. The values shown are the customer (counterparty) identification code, the name of the customer, PD, industry classification, notional amount, market value, max exposure, collateral pledged amount, collateral received amount, net exposure, and GCE. The sum total row is also shown.</p> <p>The report is composed of the following columns: Rank, Industry Category, Industry Category Description, Customer Number, Customer Name, Hard Exposure, Notional Amount, Market Value, Maximum Exposure, Collateral Pledged, Net Exposure, Collateral Received, and Credit Value Adjustment.</p>
Drill Through On	Product Type, Customer Name

Exposure by Rating and Derivative Stress Tests

Dashboard Name	Counterparty Credit Risk
Report Tab	Portfolio Reports
Page Level Filters	Run, Date, Execution ID

Report Description	<p>This report depicts, for different rating categories and stress test scenarios, the baseline and stressed values for GCE, net exposure, and CVA.</p> <p>The report is composed of the following columns: Hard Exposure, Credit Value Adjustment, and Net Exposure.</p>
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Exposure by Segment and Derivative Stress Tests

Dashboard Name	Counterparty Credit Risk
Report Tab	Portfolio Reports
Page Level Filters	Run, Date, Execution ID
Report Description	<p>This report displays the exposure by segment and derivative stress tests. The tabular report depicts, for different segments and stress test scenarios, the baseline and stressed values for GCE, net exposure, and CVA.</p> <p>The reports are composed of the following columns: Hard Exposure, Credit Value Adjustment, and Net Exposure.</p>

Exposure by Industry Classification and Derivative Stress Tests

Dashboard Name	Counterparty Credit Risk
Report Tab	Portfolio Reports
Page Level Filters	Run, Date, Execution ID
Report Description	<p>This report displays the exposure by industry classification and derivative stress tests. The tabular report depicts, for different industry classification codes and stress test scenarios, the baseline and stressed values for GCE, net limit exposure, and CVA.</p> <p>The reports are composed of the following columns: Hard Exposure, Notional Principal, Market Value, Maximum Exposure, Collateral Pledged, and Net Exposure.</p>

Product Exposure Reports

Product Exposure by Industry Classification

Dashboard Name	Counterparty Credit Risk
Report Tab	Product Exposure
Page Level Filters	Run, Date, Execution ID
Report Level Filters	Product Type
Report Description	<p>This report is about product exposure by industry classification. The tabular report depicts, for different industry classification codes as row headers, the values of notional amount, market value, max exposure, collateral pledged amount, collateral received amount, GCE, and net exposures.</p> <p>The report is composed of the following columns: Hard Exposure, Credit Value Adjustment, Notional Amount, Market Value, Max Exposure, Collateral Pledge, Collateral Received, and Net Exposure.</p>

Product Exposure by Rating

Dashboard Name	Counterparty Credit Risk
Report Tab	Product Exposure
Page Level Filters	Run, Date, Execution ID
Report Level Filters	Product Type
Report Description	<p>The tabular report depicts, for different rating categories as row headers, the values of notional amount, market value, max exposure, collateral pledged amount, collateral received amount, GCE, and net exposures. The report is composed of the following columns: Hard Exposure, Credit Value Adjustment, Notional Amount, Market Value, Max Exposure, Collateral Pledge, Collateral Received, and Net Exposure.</p>

Top 50 Counterparty Exposures

Dashboard Name	Counterparty Credit Risk
Report Tab	Product Exposure
Page Level Filters	Run, Date, Execution ID
Report Level Filter	Product Type
Report Description	The tabular report shows the top 50 counterparty exposures ordered on GCE. The report shows, industry names, the identification code and PD of the parent entity of the counterparties, notional amount, market value, max exposure, collateral pledged amount, collateral received amount, GCE, and net exposure. The sum total row is also shown.
Drill Through On	Customer Parent Name, Product Type

Product Exposure by Segment

Dashboard Name	Counterparty Credit Risk
Report Tab	Product Exposure
Page Level Filters	Run, Date, Execution ID
Report Level Filter	Product Type
Report Description	The tabular report depicts, with segment name as row headers, the values of notional amount, market value, max exposure, collateral pledged amount, collateral received amount, GCE and net exposure. The sum total row is also shown. This report is composed of the following columns: Hard Exposure, Credit Value Adjustment, Notional Amount, Market Value, Max Exposure, Collateral Pledge, Collateral Received, and Net Exposure.

Portfolio Reports (Financial Institutions)

Domestic Banks – Total Exposure to All Domestic Banks by Rating

Dashboard Name	Counterparty Credit Risk
Report Tab	Portfolio Reports (Financial Institutions)
Page Level Filters	Run, Date, Execution ID
Report Description	This report displays the total exposure to all domestic banks by rating. The column chart depicts, for each rating category, the total value of all counterparty exposures to domestic banks.

Domestic Banks – Types of Exposure to All Domestic Banks

Dashboard Name	Counterparty Credit Risk
Report Tab	Portfolio reports
Page Level Filters	Run, Date, Execution ID
Report Description	This report displays the types of exposure to all domestic banks. The column chart depicts, for each counterparty product type, the total value of all counterparty exposures to domestic banks.

International Banks – Total Exposure to All International Banks by Rating

Dashboard Name	Counterparty Credit Risk
Report Tab	Portfolio Reports
Page Level Filters	Run, Date, Execution ID
Report Name	The column chart depicts, for each rating category as a column, the total value of all counterparty exposures to international banks

International Banks - Types of Exposure to All International Banks

Dashboard Name	Counterparty Credit Risk
Report Tab	Portfolio reports
Page Level Filters	Run, Date, Execution ID
Report Description	This report displays the types of exposure to all international banks. The column chart depicts, for each counterparty product type, the total value of all counterparty exposures to international banks.

Broker Dealers - Total Exposure to Brokers by Rating

Dashboard Name	Counterparty Credit Risk
Report Tab	Portfolio reports
Page Level Filters	Run, Date, Execution ID
Report Description	This report displays the total exposure to brokers by rating. The column chart depicts, for each rating category as a column, the total value of all counterparty exposures to broker dealers.

Broker Dealers- Types of Exposure to Brokers

Dashboard Name	Counterparty Credit Risk
Report Tab	Portfolio reports
Page Level Filters	Run, Date, Execution ID
Report Description	This report displays the types of exposure to brokers. The column chart depicts, for each counterparty product type as a column, the total value of all counterparty exposures to broker dealers.

Domestic Banks – Summary of Fed Funds Lines Usage for the Financial Institutions Group

Dashboard Name	Counterparty Credit Risk
Report Tab	Portfolio reports
Page Level Filters	Run, Date, Execution ID
Report Description	This report shows the usage of fed fund lines made available to other domestic banks, on a daily basis over a three week period. The tabular report depict the banks' names, the rating, the state they are located in, the daily balances of net outstanding, and net limit.

Domestic Banks – Bank Holding Companies and Banks – Financial Summary by Rating

Dashboard Name	Counterparty Credit Risk
Report Tab	Portfolio reports
Page Level Filters	Run, Date, Execution ID
Report Description	This report displays the financial summary by rating for bank holding companies and banks. The tabular report, ordered by the lowest rating, depicts the name of the bank holding company or the bank, the PD of the entity, the city and state it is located in, the values for total assets as per the balance sheet, the total capital, ROA values of 2 years, 1 year and YTD, leverage ratio, tier 1 capital ratio, total capital ratio, double leverage ratio, ((NPAs + 90 Days Past Due) exposures) / (Loans + OREO), loan loss reserves to NPAs, NPAs plus 90 DPD exposures, construction land to total capital, CRE exposures to total capital, (CRE + OREO) to total capital, total securities (marketable securities) to total assets, and liquidity ratio. The capital, leverage, and liquidity ratios are the regulatory ratios.

Top X

Top 10 Largest Exposures by Legal Entity Identifier and Product Type

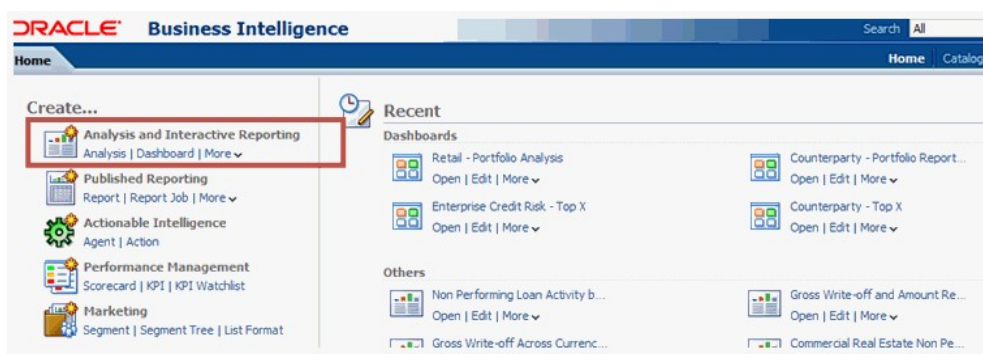
Dashboard Name	Counterparty Credit Risk
Report Tab	Top X
Page Level Filters	Date, Run, Execution ID
Report Level Filter	Product Type
Report Description	Ten largest exposures by legal entity identifier and product type are displayed by GCE amount. This tabular report depicts, the legal entity identifier, the customer's name, GCE, LOB, and WAPD of the top ten counterparty exposures based on GCE. The sum total of GCE is also shown. The report is composed of the following: Rank, Legal Entity Identifier, Customer Name, Line of Business, Gross Credit Exposure, Probability of Default, and WAPD.

Creating a Custom Report

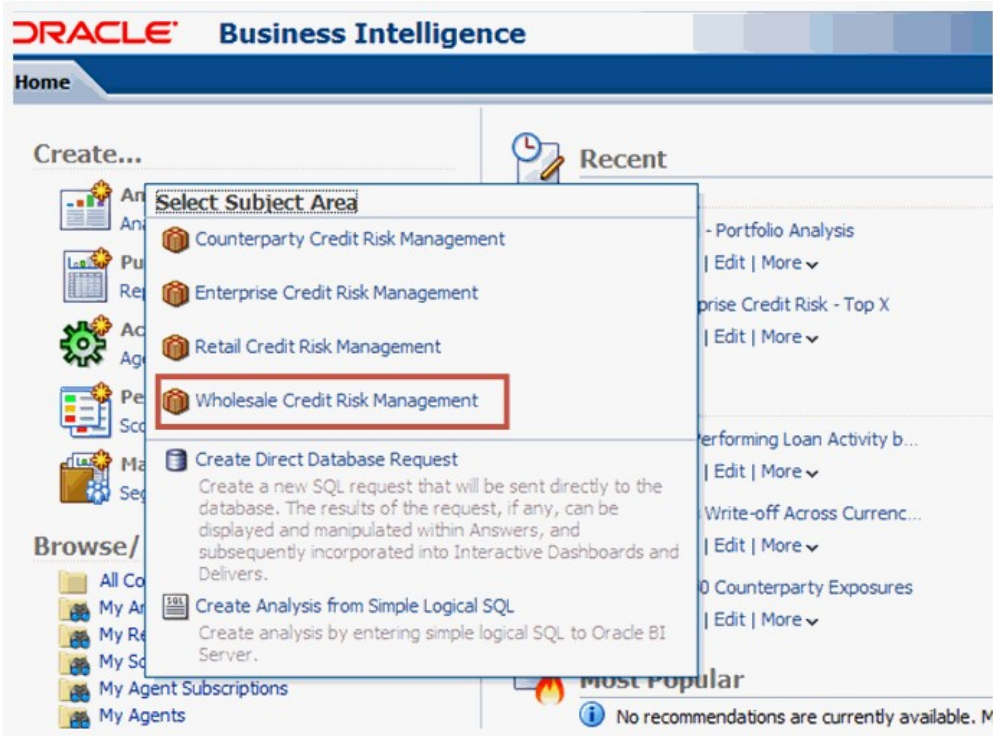
Steps to Create a Custom Report

This section focuses on creating a customized report using the OBIEE + OFS Credit Risk Management. To create a custom report and add it to an existing dashboard page, perform the following steps.

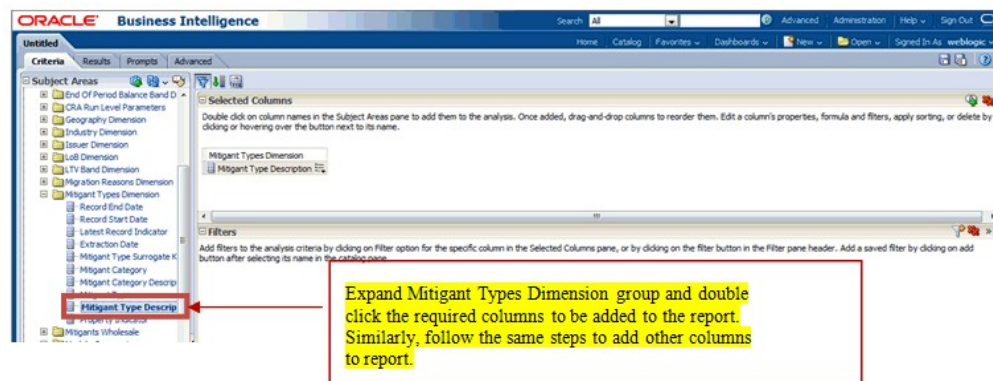
1. Login to the OFS Credit Risk Management Analytics application.
2. Click **Analysis** under the **Analysis and Interactive Reporting** section within the **Create** section on Left Hand Side (LHS) pane of the screen:



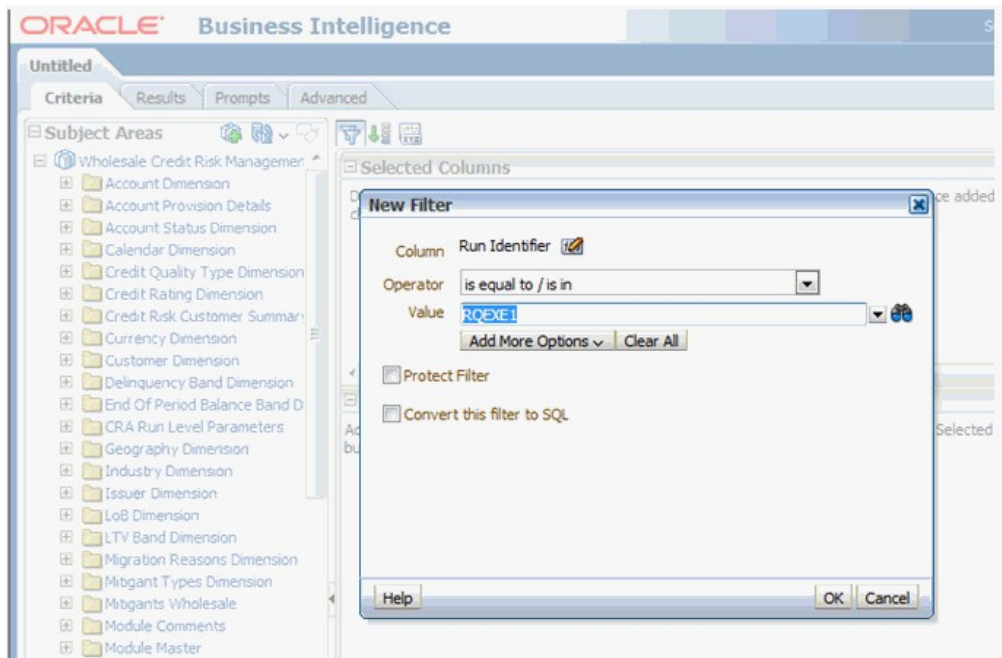
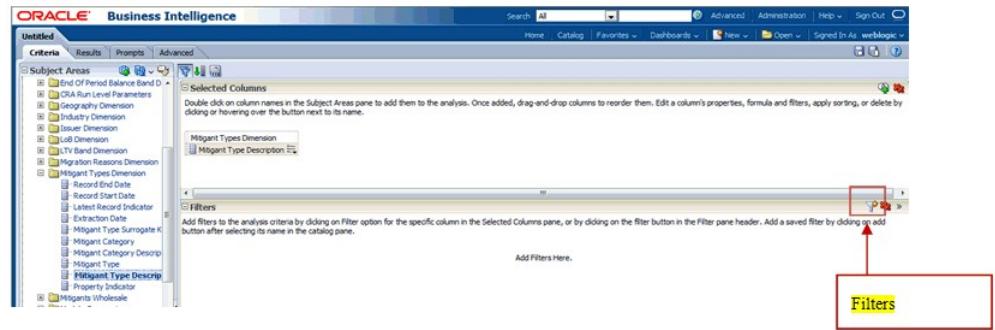
3. Select the Subject Area (Wholesale Credit Risk Management), as highlighted in the following figure, to view the metadata objects in order to create reports.



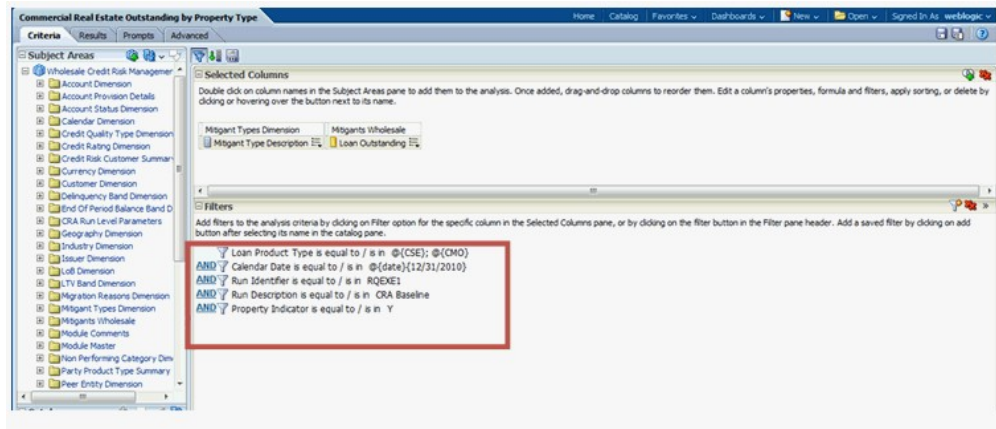
4. Once you select the Subject Area you can view all the presentation items on LHS of the screen. Select the columns one after the other as shown in the following diagram.



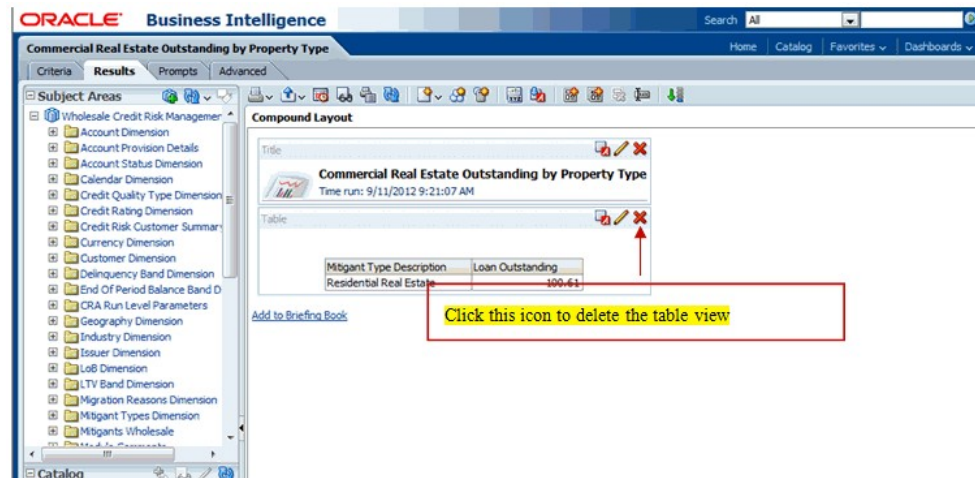
5. You can put filters to restrict the data. To apply filters, click the filters icon as highlighted in the following figure and select the columns to which filters need to be added.

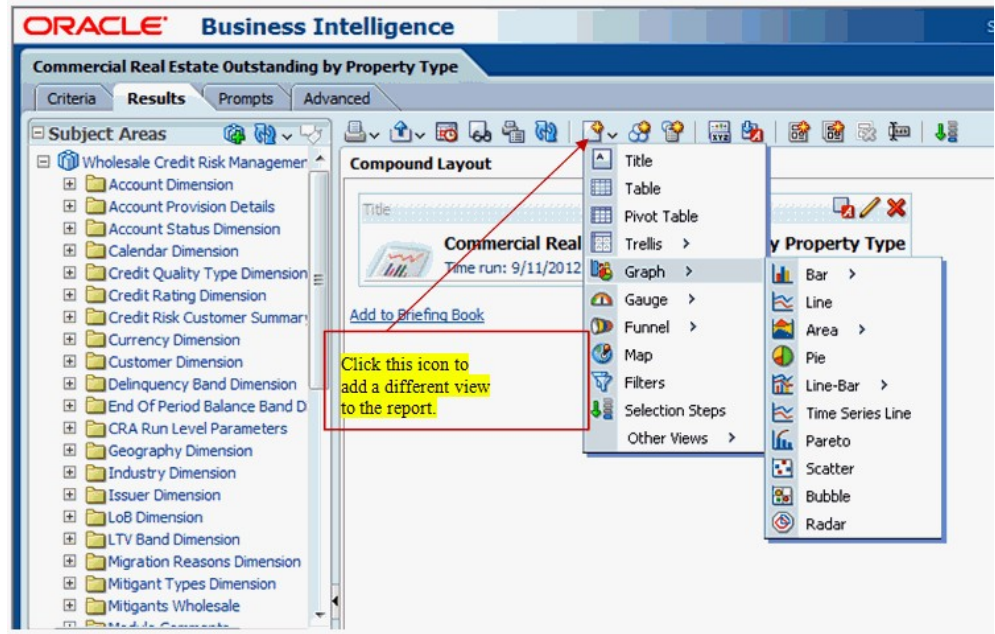


6. Repeat the earlier step number 5 to add all the relevant filters to the earlier report and upon adding all the filters, the report should look similar to the one highlighted as seen in the following screenshot.

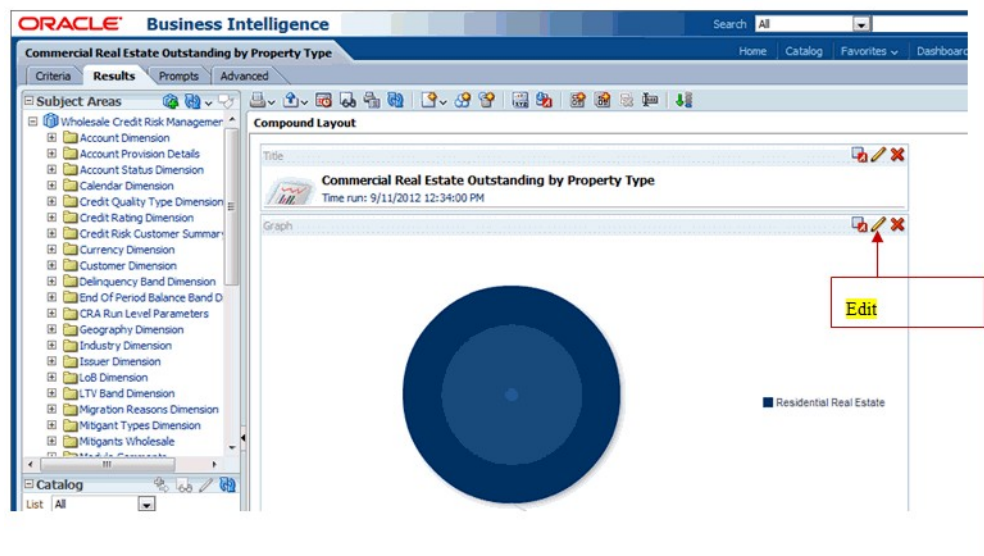


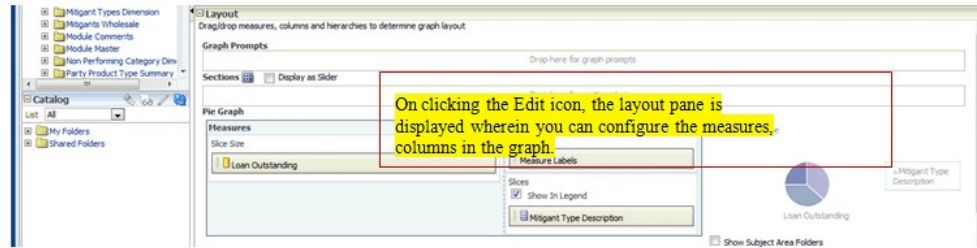
7. Click the **Results** tab to configure the results of the analyses.
8. The default view is the table view. You have the option of deleting the table view and adding any one of the views as highlighted in the following figures. For more information on the descriptions of each view refer to the *Oracle Business Intelligence Enterprise Edition User Guide*.



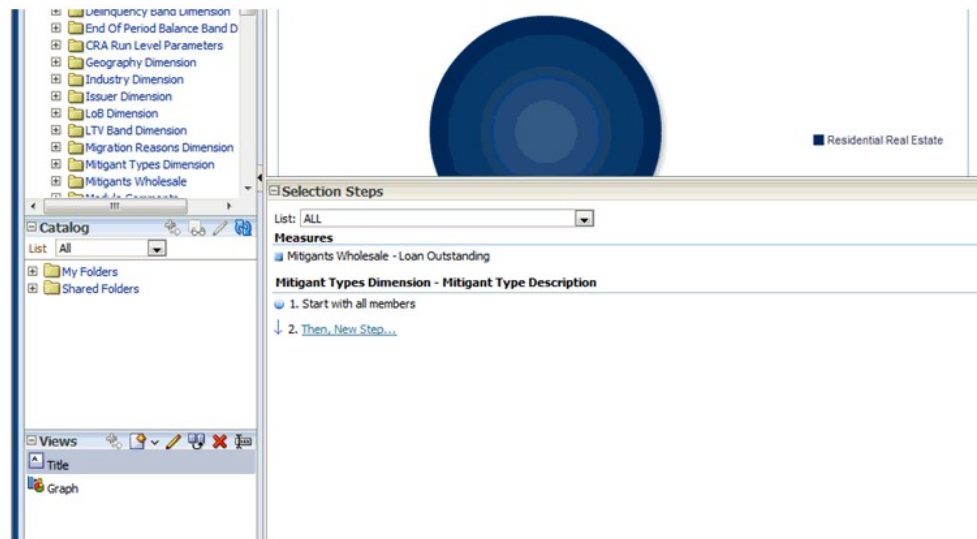


9. You also have the option of modifying the layout of a graph, table and so on by clicking the Edit icon as shown in the following figure:





10. To modify steps in selecting data you can click the **Selection Steps** pane, shown in the following figure:



11. Click the **List** drop-down to view all columns or measures or to select a particular column or measure.
12. To configure the beginning of the list of steps for each column, select **Start with** which is automatically populated when you select columns or hierarchies.
13. In **Then New Step** the following options are displayed:
 - Select Members — Displays the **New Select Members dialog** where you create a new step with the specified members.
 - Add Groups or Calculated Items — Displays a submenu with the following options:
 - Select Existing Groups and Calculated Items — Displays the **New Select Existing Groups and Calculated Items** where you select an existing group or calculated item.

- New Group — Displays the New Group dialog where you add a new group.
- New Calculated Item — Displays the New Calculated Item dialog where you add a new calculated item.
- Apply a Condition: Displays the New Condition Step dialog, where you create a new condition step.

Note: In each of the options above you can select the following actions: Add — Adds the selected members to the selection. Keep only — Keeps only the selected members and removes all others. Remove — Removes the selected members from the selection.

14. Click the Save icon and select the dashboard page in which you wish to save the report.
15. You can now successfully view the report that you have just created.

Steps to Configure the Comments Feature

To configure the comments section refer to the following steps:

1. Add the tag '<LightWriteback>true</LightWriteback>' in between '<ServerInstance></ServerInstance>' tag found at
<obiee_installed_directory>\instances\instance1\config\OracleBIPresentationServicesComponent\coreapplication_obips1\instanceconfig.xml.

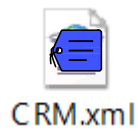
Example

```
<ServerInstance>
<LightWriteback>true</LightWriteback>
.....
.....
</ServerInstance>
```

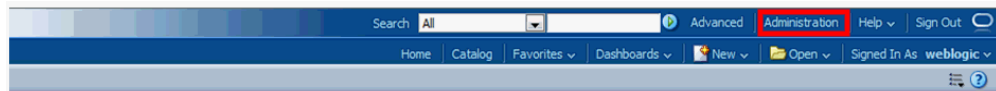
2. Place the CRM.xml file within the below mentioned folder:

```
<obiee_installed_directory>\instances\instance1\bifoundation\OracleBIPresentationServicesComponent\coreapplication_obips1\analyticsRes\customMessages.
<obiee_installed_directory>\instances\instance1\bifoundation\OracleBIPresentationServicesComponent\coreapplication_obips1\analyticsRes\WEB-INF\customMessages.
```

Note: Create the 'customMessages' folder, if not already present.



3. Restart the OBIEE Server.
4. Login to the OFS Credit Risk Management Analytics application.
5. Click **Administration** on the top right hand corner of the screen.



6. Click **Manage Privileges** and navigate to **Writeback**.

ORACLE Business Intelligence

Administration

Oracle Business Intelligence Product Version **11.1.1.6.2 (Build 120604.0813 BP1 64-bit)**

Physical Presentation Catalog Path D:\OBIEE 11G\instances\instance1\bifoundation\OracleBIPres

Oracle BI Server Data Source coreapplication_OH42325041

Available Paging Memory (MB) 10255

Available Virtual Address Space (MB) 8387644

Maintenance Mode is currently off.

Security

Manage Catalog Groups
Create, edit and delete Catalog Groups.

Manage Privileges
Manage privileges and rights given to users and groups.

Session Management

Manage Sessions
View Oracle Business Intelligence session information including active users and queries.

Manage Agent Sessions
View Agent session information including Agent state and recipients.

ORACLE Business Intelligence Search All

Administration Home Catalog Favorites

Manage Privileges

View Static Text	Add/Edit Static TextView	BI Author Role
View Legend	Add/Edit LegendView	BI Author Role
View Map	Add/Edit MapView	BI Author Role
View Narrative	Add/Edit NarrativeView	BI Author Role
View No Results	Add/Edit No ResultsView	BI Author Role
View Pivot Table	Add/Edit Pivot TableView	BI Author Role
View Report Prompt	Add/Edit Report PromptView	BI Author Role
View Create Segment	Add/Edit Create SegmentView	BI Author Role
View Selection Steps	Add/Edit Selection StepsView	BI Author Role
View Logical SQL	Add/Edit Logical SQLView	BI Author Role
View Table	Add/Edit TableView	BI Author Role
View Create Target List	Add/Edit Create Target ListView	BI Author Role
View Ticker	Add/Edit TickerView	BI Author Role
View Title	Add/Edit TitleView	BI Author Role
View Trellis	Add/Edit TrellisView	BI Author Role
View View Selector	Add/Edit View SelectorView	BI Author Role
Write Back	Write Back to Database	Authenticated User, weblogic
	Manage Write Back	BI Administrator Role, weblogic

- Grant Writeback to Database privilege to **Authenticated User** and **BI Administrator Role**.

DIM_Band Types

Overview

W

The DIM_Band table is used across all Oracle Financial Services applications. The following bands mapped to DIM_Bands are used by the OFS CR Management application.

Band Type	Band Description.
AGE	The age band is used as a common base for purposes of ascertaining the range in which the age of the customer, mitigant age, and so on, would fall in.
AGEONBOOK	This band is used to determine the range of number of months for which a mitigant or a customer has been with the financial institution.
CONINC	Consumer Income band stores the upper and lower bound for the income of a retail consumer. The band further accommodates the size of the customer's income in the categories of high, medium, and low depending on the income of the customer.
CORINC	Corporate Income band stores the upper and lower bound for the income of a wholesale customer. The band further accommodates the size of the customer's income in the categories of high, medium, and low depending on the income of the corporate customer.

DELQ	Delinquency bands stores the upper and lower bound for the delinquency days of a account. An account which has deviated from the contractual obligations to the financial institution is said to be a Delinquent account. Delinquency of an account is usually determined in term of days like Days Past Due (DPD).
DTI	The Debt to Income band includes the range within which the retail customers' monthly debt obligations (such as EMI) are expressed as a ratio to the customer's monthly income. Monthly income is based on the customer's annual income.
ECS	The External Credit Score includes the values to ascertain the range within which the customer's credit quality falls in. The credit quality is assessed by an external credit rating agency, such as FICO.
EOP	The End of Period balance provides a range within which the total outstanding of the customer would fall in. End of Period balance denotes the exposure currently taken on the customer.
INSCOV	Band denotes the range within which the insured amount of the mitigant falls in. A mitigant is taken as a security by the financial institution to cover the exposure it takes on the customer.
LEHHINC	This band covers the range of ratios within which the customers' periodical installment (EMI) on the exposure is expressed in terms of the monthly household income of the customer. Household income here denotes the combined income of the members of the house, as defined by the local laws.
LEMINC	This band covers the range of ratios within which the customers' periodical installment (ex: EMI) on the exposure, is expressed in terms of the monthly income of the customer.
LERZINC	This band covers the range of ratios within which the customers' periodical installment (EMI) on the exposure, is expressed in terms of the residual income of the customer. Residual income denotes the income left after satisfying the contractual obligations to the financial institution.
LETE	This band covers the customer's product periodical installments to customer's total periodical installments to the financial institution.

LETNW	This band covers the range for the ratios within which the customer's total EOP balance is expressed in terms of customer's net worth.
LTPS	This band covers the range for the ratios within which the customers total sanction limit is expressed in terms of the value of the primary mitigant.
LTVBAND	This band covers the range for the ratios within which the customers total sanction limit is expressed in terms of the value of the mitigants offered as security against the exposure.
PD	This band covers the range within which the Probability of Default of the customer falls in. Possible range of probability of default values range between zero and one.
PROSDUR	This band covers the range of Process Duration Days; the number of days it takes for an application to be processed from the date of its receipt till the date of a final decision.
RATING	This band covers the range of internal credit rating of the customer.
SANCLIMIT	This band covers the range of amount within which the total Sanction Limit of the customer falls in.
UTIL	This band covers the range of percentages which describe the extent of total Utilization of customer's total limit.

Configuring Database Sources

Enabling Database Sources

The OFS Credit Risk Management application supports both RDBMS and Essbase Cubes databases. Follow the steps given below to enable the database sources:

1. Open the RPD by clicking **BI Administration** under the **Oracle Business Intelligence** Menu.
2. Enter the User Name and Password provided at the time of installing OBIEE 11g.
3. Open the **CRARDBMS** or **Essbase** Connection Pool in the physical layer of the RPD.
4. Change data source name, user name and password to the Oracle TNS Name, database schema name and password respectively.

You can set priority group numbers to determine which database source should be used when there is more than one logical table source from which columns need to be populated.

1. Open the RPD by clicking **BI Administration** under the **Oracle Business Intelligence** Menu.
2. Enter the User Name and Password provided at the time of installing OBIEE 11g.
3. Right-click on a particular dimension from the **Business Model and Mapping** section and select **Properties**.
4. Click **Sources** in the **Logical Table** screen and double-click the relevant table or cube to set the priority group.
5. Update the **Priority Group** (0 being the highest priority) and click **OK**.

Note: If a Cube table is set as priority 0 and a Dimension table as priority 1, the cube table will be considered first for computation and then the Dimension table. Also after setting priority, sort on **Priority Group** so that tables are arranged on the basis of highest priority.

List of Reports not Supported by Essbase Cubes

The following reports presented in a tabular format are not available through Essbase Cubes:

Dashboard	Tab Name	Report Name	Comments
Enterprise Credit Risk	Summary	Exposure Distribution by Tenor	Data comes from FCT_PROCESS_CASH_FLOW, which is not part of cube
Enterprise Credit Risk	Credit Quality	Credit Quality Ratio Trend	Data comes from FCT_MGMT_REPORTING, which is not part of cube
Enterprise Credit Risk	Credit Quality	Credit Quality Ratios - Peer Comparison	Data comes from FCT_PEER_INFO and FCT_PEER_PRODUCT_DETAILS, which is not part of cube.
Enterprise Credit Risk	Credit Quality	Credit Quality Ratio Trend and Projections by Product Type	Data comes from FCT_PLAN_DETAILS, which is not part of cube.
Enterprise Credit Risk	Credit Quality	Loss Outlook	Data comes from FCT_PLAN_DETAILS, which is not part of cube.

Dashboard	Tab Name	Report Name	Comments
Enterprise Credit Risk	Top X	Top 10 Largest Relationships	Data comes from Customer dimension which is part of report , however not part of cube.
Enterprise Credit Risk	Top X	Top 10 Largest Watch List Customers	Data comes from Customer dimension which is part of report , however is not part of cube.
Enterprise Credit Risk	Top X	Top 10 Largest SOP 03-3 Loans by Product Type	Data comes from Customer dimension which is part of report , however is not part of cube.
Enterprise Credit Risk	Top X	Top 10 Largest Non performing Assets	Data comes from Customer dimension which is part of report, however is not part of cube.
Enterprise Credit Risk	Top X	Top 10 New Customers	Data comes from Customer dimension which is part of report, however is not part of cube.
Enterprise Credit Risk	Top X	Top 10 Largest Exposures by Legal Entity Identifier	Data comes from Customer dimension which is part of report, however is not part of cube.
Enterprise Credit Risk	Top X	Top 10 Largest Exposures by Legal Entity Identifier and Product Type	Data comes from Customer dimension which is part of report, however is not part of cube

Dashboard	Tab Name	Report Name	Comments
Enterprise Credit Risk	Reserves and SOP 03-3 Loans	Reserves by Product Type	Data comes from FCT_PLAN_DETAIL S, which is not part of cube
Enterprise Credit Risk	Reserves and SOP 03-3 Loans	Reserves by Line of Business	Data comes from FCT_PLAN_DETAIL S, which is not part of cube
Enterprise Credit Risk	Delinquency and Non Performing Asset	Non Performing Assets – Net Charge-off	Data comes from FCT_PLAN_DETAIL S, which is not part of cube
Enterprise Credit Risk	Delinquency and Non Performing Asset	Net Charge-off	Data comes from FCT_PLAN_DETAIL S, which is not part of cube
Enterprise Credit Risk	Delinquency and Non Performing Asset	Non Performing Assets – Net Charge-off by Product Type	Data comes from FCT_PLAN_DETAIL S, which is not part of cube.
Enterprise Credit Risk	Delinquency and Non Performing Asset	Non Performing Assets – Net Charge-off by Line of Business	Data comes from FCT_PLAN_DETAIL S, which is not part of cube.
Enterprise Credit Risk	New Business	New Business Maturity Profile Across Product Types	Data comes from FCT_PROCESS_CAS H_FLOW, which is not part of cube.
Enterprise Credit Risk	Peer Level Comparison	Peer Level Comparison - Ending Managed Loans	Data comes from FCT_PEER_INFO and FCT_PEER_PRODUC T_DETAILS, which is not part of cube.

Dashboard	Tab Name	Report Name	Comments
Enterprise Credit Risk	Peer Level Comparison	Peer Level Comparison - Net Charge-off	Data comes from FCT_PEER_INFO and FCT_PEER_PRODUCT_DETAILS, which is not part of cube.
Enterprise Credit Risk	Peer Level Comparison	Peer Level Comparison - External Credit Scores	Data comes from FCT_PEER_INFO and FCT_PEER_PRODUCT_DETAILS, which is not part of cube.
Wholesale Credit Risk	Non Performing Asset	Net Charge-off Trends by Product Type	Data comes from FCT_PLAN_DETAILS, which is not part of cube.
Wholesale Credit Risk	Non Performing Asset	Net Charge-off Trends by Line of Business	Data comes from FCT_PLAN_DETAILS, which is not part of cube.
Wholesale Credit Risk	Top X	Top 10 Loans with Highest Reserves	Data comes from Customer dimension which is part of report , however is not part of cube.
Wholesale Credit Risk	Top X	Top 10 Non Performing Asset by Product Type	Data comes from Customer dimension which is part of report , however is not part of cube.
Wholesale Credit Risk	Top X	Top 10 Relationships	Data comes from Customer dimension which is part of report , however is not part of cube.

Dashboard	Tab Name	Report Name	Comments
Wholesale Credit Risk	Top X	Top 10 New Deals	Data comes from Customer dimension which is part of report, however is not part of cube.
Wholesale Credit Risk	Top X	Top 10 Watch List By Product Type	Data comes from Customer dimension which is part of report , however is not part of cube
Wholesale Credit Risk	Top X	Top 10 Charge-off by Product Type	Data comes from Customer dimension which is part of report , however is not part of cube.
Wholesale Credit Risk	Top X	Top 10 New Customers	Data comes from Customer dimension which is part of report , however is not part of cube.
Wholesale Credit Risk	Top X	Top 10 Relationships by Large Exposure	Data comes from Customer dimension which is part of report , however is not part of cube.
Wholesale Credit Risk	Top X	Top 10 Reserves by Line of Business	Data comes from Customer dimension which is part of report , however is not part of cube.
Wholesale Credit Risk	Top X	Top 10 Highly Leverage Transaction	Data comes from Customer dimension which is part of report , however is not part of cube.

Dashboard	Tab Name	Report Name	Comments
Wholesale Credit Risk	Top X	Top 10 Watch List	Data comes from Customer dimension which is part of report , however is not part of cube.
Wholesale Credit Risk	Top X	Top 10 New Watch List	Data comes from Customer dimension which is part of report , however is not part of cube.
Wholesale Credit Risk	Top X	Top 10 Non Performing Asset by Line of Business	Data comes from Customer dimension which is part of report , however is not part of cube.
Wholesale Credit Risk	Top X	Top 10 Charge-off by Line of Business	Data comes from Customer dimension which is part of report , however is not part of cube.
Wholesale Credit Risk	Rating Migration Analysis (Transition Analysis)	Transition Probability for Wholesale Exposures	Data comes from FCT_RATING_TRANSITION_MATRIX, which is not part of cube.
Wholesale Credit Risk	New Business	New Business Inflow Trend by Product Type	Data comes from FCT_PLAN_DETAILS, which is not part of cube.
Wholesale Credit Risk	Reserves and SOP 03-3 Loans	Changes in SOP 03-3 Loans Across Product Types	Data comes from FCT_PLAN_DETAILS, which is not part of cube.
Wholesale Credit Risk	Reserves and SOP 03-3 Loans	Changes in Reserves Across Line of Business	Data comes from FCT_PLAN_DETAILS, which is not part of cube.

Dashboard	Tab Name	Report Name	Comments
Wholesale Credit Risk	Reserves and SOP 03-3 Loans	Changes in SOP 03-3 Loans Across Line of Business	Data comes from FCT_PLAN_DETAIL S, which is not part of cube.
Wholesale Credit Risk	Portfolio Concentration	Issuer Concentration by Industry Analysis	Issuer Dimension is used. Cube is not build on Issuer Dimension.
Wholesale Credit Risk	Portfolio Concentration	Issuer Concentration by Industry Analysis	Issuer Dimension is used. Cube is not build on Issuer Dimension.
Wholesale Credit Risk	Portfolio Concentration	Maturity Profile Across Ratings	Data comes from FCT_PROCESS_CASH_FLOW, which is not part of cube.
Wholesale Credit Risk	Peer Level Comparison	Peer Level Comparison - Ending Managed Loans	Data comes from FCT_PEER_INFO and FCT_PEER_PRODUCT_DETAILS, which are not part of cube.
Wholesale Credit Risk	Peer Level Comparison	Peer Level Comparison - Net Charge-off	Data comes from FCT_PEER_INFO and FCT_PEER_PRODUCT_DETAILS, which is not part of cube.
Wholesale Credit Risk	Wholesale Portfolio - Customer Level	Wholesale Portfolio - Customer Level Reports	Data comes from Customer dimension which is part of report , however is not part of cube.
Retail Credit Risk	Credit Quality	Consumer - Credit Quality Ratio Trend	Data comes from FCT_PLAN_DETAIL S, which is not part of cube.

Dashboard	Tab Name	Report Name	Comments
Retail Credit Risk	Credit Quality	Plan vs. Actual Applications Received Across Products	Data comes from FCT_PLAN_DETAIL S, which is not part of cube.
Retail Credit Risk	Credit Quality	Plan vs. Actual Approval Rate Across Geography	Data comes from FCT_PLAN_DETAIL S, which is not part of cube.
Retail Credit Risk	Credit Quality	Actual vs. Planned Application Analysis Across Region, Product and Sourcing Channel	Data comes from FCT_PLAN_DETAIL S, which is not part of cube.
Retail Credit Risk	Delinquency and NPA	Consumer Net Charge-off – Trend	Data comes from FCT_PLAN_DETAIL S, which is not part of cube.
Retail Credit Risk	Delinquency and NPA	Delinquency Analysis by Product Type	Data comes from FCT_PLAN_DETAIL S, which is not part of cube.
Retail Credit Risk	Delinquency and NPA	Delinquency Trends by Product Type	Data comes from FCT_PLAN_DETAIL S, which is not part of cube.
Retail Credit Risk	Delinquency and NPA	Delinquency Trends by Line of Business	Data comes from FCT_PLAN_DETAIL S, which is not part of cube.
Retail Credit Risk	Delinquency and NPA	Net Charge-off Trends by Line of Business	Data comes from FCT_PLAN_DETAIL S, which is not part of cube.

Dashboard	Tab Name	Report Name	Comments
Retail Credit Risk	Portfolio Comparison and Performance	Number of New Accounts Across Loan Collateral Class	Data comes from FCT_PLAN_DETAIL S, which is not part of cube.
Retail Credit Risk	Portfolio Comparison and Performance	Original Collateral Value and Current Book Value of Collateral Across Collateral Type	Data comes from Mitigant dimension which is part of report , however is not part of cube.
Retail Credit Risk	Portfolio Comparison and Performance	Original Collateral Value to Market Value of Collateral	Data comes from Mitigant dimension which is part of report, however is not part of cube.
Retail Credit Risk	Portfolio Comparison and Performance	Consumer Portfolio: Loss Outlook	Data comes from FCT_PLAN_DETAIL S, which is not part of cube.
Retail Credit Risk	New Business	New Business Inflow Trend	Data comes from FCT_PLAN_DETAIL S, which is not part of cube.
Retail Credit Risk	New Business	New Business by Product Type and Geography	Data comes from FCT_PLAN_DETAIL S, which is not part of cube.
Retail Credit Risk	Reserves and SOP 03 - 3 Loans	Change in Reserves	Data comes from FCT_PLAN_DETAIL S, which is not part of cube.
Retail Credit Risk	Reserves and SOP 03 - 3 Loans	Change in Reserves Across Product Types	Data comes from FCT_PLAN_DETAIL S, which is not part of cube.

Dashboard	Tab Name	Report Name	Comments
Retail Credit Risk	Reserves and SOP 03 - 3 Loans	Changes in Reserves Position	Data comes from FCT_PLAN_DETAIL S, which is not part of cube.
Retail Credit Risk	Concentration and Collateral Analysis	Distribution by Tenor	Data comes from FCT_PROCESS_CAS H_FLOW, which is not part of cube.
Retail Credit Risk	Rating Migration Analysis	Transition Probability by Product Type for Retail Exposures	Data comes from FCT_PLAN_DETAIL S, which is not part of cube.
Retail Credit Risk	Peer Level Analysis	Peer Level Comparison - Ending Managed Loans	Data comes from FCT_PEER_INFO and FCT_PEER_PRODUC T_DETAILS, which is not part of cube.
Retail Credit Risk	Peer Level Analysis	Peer Level Comparison - Net Charge-off	Data comes from FCT_PEER_INFO and FCT_PEER_PRODUC T_DETAILS, which is not part of cube.
Retail Credit Risk	Peer Level Analysis	Peer Level Comparison - External Credit Scores	Data from FCT_PEER_INFO and FCT_PEER_PRODUC T_DETAILS, which are not part of cube.

Glossary

Actual

Actual amount/measure (of a parameter) is the one that the financial institution actually achieved as at the ending of the reporting date. As opposed to planned (targeted) amount/measure the Actuals denote the actual performance of the parameter (say, Credit Card Application Sales) the financial institution was able to achieve. It is possible that the Actual performance may vary from that of the Planned.

For Example: Reporting in the month of June : in March, for the month of June new Credit Card Applications Planned (targeted) to be sourced : 1000.

In the month of June, Actual Credit Card Applications received : 900

Available For Sale (AFS)

These are available exposures which are on the books of the bank, and which are available for sale to third parties. AFS assets represent securities and other financial investments that are non-strategic and are not held for trading, for maturity or for strategic reasons. It has a readily available market price.

Allowance for Loans and Lease Losses (ALLL)

The allowance for loan and lease losses, originally referred to as the reserve for bad debts, is a valuation reserve established and maintained by charges against a bank's operating income. It is an estimate of uncollected amounts used to reduce the book value of loans and leases to the amount a bank can expect to collect. The ALLL is an accounting estimate of probable but unconfirmed asset impairment that has occurred in the loan portfolio as of the financial statement date. All confirmed losses must be charged off.

Adjustable-Rate Mortgage (ARM)

A variable-rate mortgage, Adjustable-Rate Mortgage (ARM), or tracker mortgage is a mortgage loan with the interest rate on the note periodically adjusted based on an index which reflects the cost to the lender of borrowing on the credit markets.

Asset Classification

According to the farm credit administration, assets are classified as Acceptable, Other Assets Especially Mentioned, Substandard, Doubtful, and Loss.

Average Loans

Average loans for a period are to be calculated by dividing the end of day balance on each day in the reference period by the number of days in the period.

Balance Outstanding / EOP Balance

EOP is the balance outstanding amount due from the account/exposure as on date. It can also be termed as principal outstanding or net outstanding. It is inclusive of charges and fees.

Bankruptcy

Bankruptcy cases are those cases where the loan has defaulted.

Carrying Cost

Carrying cost of an exposure is the sum of the outstanding amount, interest (accrued or otherwise) and charges, if any, associated with the exposure.

Classified Exposures

Assets or exposures classified as substandard, doubtful, and loss are considered classified assets.

Criticized Exposures / Watchlist Exposures

Assets or exposures classified less than fully acceptable, that is, other assets especially mentioned, substandard, doubtful, and loss are considered criticized assets. Exposures with the above classification are also termed as watchlist exposures.

CRE

Commercial Real Estate

Credit Value Adjustment (CVA)

CVA is by definition the difference between the risk-free portfolio value and the true portfolio value that takes into account the possibility of the counterparty's default. In other words, CVA is the market value of counterparty credit risk.

Direct Soft Exposure (DSE)

DSE is the pre-approved credit for a customer, but which is not communicated to the customer.

DPD

Days Past Due, also referred to as Delinquent days, are those exposures which are falling behind in terms of their contractual obligations (serviceable on predetermined due dates) to the financial institution, for example EMI.

Doubtful

Doubtful assets have all the weaknesses of assets classified as substandard when the weaknesses make collection or liquidation in full, on the basis of available current information, highly questionable, or improbable.

EL

Expected Loss denotes the expected amount of a credit that will be lost in a year in case of a default.

ELI

Expected Loss Indicator

Equated Monthly Installments (EMI)

This is a fixed payment owed each month on a property mortgage or other loan.

Fair Isaac Corporation (FICO) Score

FICO scores assesses the persons credit history as represented on their credit report . The FICO is scored on a 300-850 scale, where higher scores equate to lower future risk.

Footprint

Footprint is considered to be those locations where the branch and the customer's zip code are the same. This will be the case even when the property on which the loan is taken, is different from the branch zip code.

Forecasted

Forecasted measure or amount is the expected future performance of the financial institution for a given parameter. The Forecasted amount would be the target amount or measure to achieve as at a future date. The OFS Credit Risk Management Application uses the latest available Forecasted amount or measure for the purpose of reporting. For Example: Reporting in the month of June : in March, for the month of June new Credit Card Applications Planned to be sourced : 1000

In the month of June, Actual Credit Card Applications received : 900 while reporting in the month of June : ending December, the forecasted applications to be received : 2000.

Gross Credit Exposure (GCE)

GCE is the summation of balance outstanding, accrued interest, and the complete unutilized portion of the exposure (without any credit conversion factors). The balance outstanding is the principal outstanding of the exposure, plus any charges or fees associated with the exposure.

Gross Relationship Exposure (GRE)

This would be the aggregation of GCE, DSE, indirect exposures, and related exposures.

Held For Investment (HFI)

These are exposures which are held for a long period, as opposed to an exposure which can be sold in the near future. A mortgage or non-mortgage loan shall not be classified as a long-term investment unless the entity has both the ability and the intent to hold the loan for the foreseeable future or until maturity.

Highly Leveraged Transactions (HLT)

These exposures are cases where a loan is availed to replace equity with debt. The financial institution determines as to when does an exposure becomes highly leveraged.

Incremental Exposures

Exposures which are incremental to the business (exposures) that was present as on the last reporting period.

Indirect Exposure

This would be the value of the guarantees that are provided by a customer, to an entity which is not part of the same legal organization structure as the customer.

Interim

Interim cases are those where the borrower is yet to commence on the repayments based on the schedule of loan repayments. For Example: in an education loan scenario, the status may be stated as Interim when the borrower is still studying at school/college and is yet to start earning to enable repayment of loan per repayment schedule.

Legal Entity Identifier

Legal Entity Identifier is an unique identifier of an entity (both individual and artificial judicial entity). The attribute is similar to the PAN (Permanent Account Number) or a Social Security Number in case of an individual.

LGD

Loss Given Default.

LOB

Loss Given Default is the magnitude of likely loss on the exposure and is expressed as a percentage of the exposure. Loss Given Default is facility-specific as such losses are generally understood to be influenced by key transaction characteristics such as the presence of collateral and the degree of subordination.

Loss

Assets classified as loss are considered uncollected and of little value Therefore, their continuance as bankable assets is not warranted. Amounts classified as loss should be promptly charged off. This classification does not mean that there is no recovery or salvage value, but rather that it is not practical or desirable to defer writing off these

assets, even though some value may be recovered in the future.

Loan-To-Value (LTV) Ratio

The loan-to-value (LTV) ratio expresses the amount of a first mortgage lien as a percentage of the total appraised value of real property.

Max Exposure

This would be the peak exposure.

MTD

Month To Date

Mark-To-Market (MTM) Value

Also designated as Market Value, MTM value is a measure of the fair value of accounts that can change over time, such as assets and liabilities. The accounting act of recording the price or value of a security, portfolio, or account to reflect its current market value rather than its book value.

North American Industry Classification System (NAICS)

This is used by businesses and governments to classify business establishments according to type of economic activity (process of production) in Canada, Mexico and the United States.

Net Charge-Off (NCO)

Net charge-off is defined as the difference between the gross charge-off and recoveries.

Net Exposure

This is the limit that is extended to the counterparty or customer, and is the maximum amount of money that can be borrowed under a revolving credit agreement.

Net Principal Activity

This is defined as the difference between the gross principal received and the principal paid out to NPL exposures. Gross principal received would be similar to recoveries.

New Watchlist Net Change

This would be the net change into the watchlist bucket on account of movement in and out of the bucket during the reference period.

Non Accrual Loans

This is a loan which does not accrue interest.

Non Performing Assets (NPAs)

NPA is a loan or lease that is not meeting its stated principal and interest payments for

a specified period of time. Banks usually classify as nonperforming assets any commercial loans which are more than 90 days overdue and any consumer loans which are more than 180 days overdue. More generally, an asset which is not producing income.

Non-Footprint

Non - footprint would be those cases where the branch zip code and customer zip code are different. Essentially, it relates to those cases where a branch is not present at the customer's zip code.

Notional Amount

The notional amount (or notional principal amount or notional value) on a financial instrument is the nominal or face amount that is used to calculate payments made on that instrument. This amount generally does not change hands and is thus referred to as notional.

Other Assets Especially Mentioned (OAEM) / Special Mention

Special mention assets have potential weaknesses that deserve management's close attention. If left uncorrected, these potential weaknesses could result in further deterioration of the repayment prospects or in the institutions' credit position in the future. Special mention assets are not adversely rated and do not expose institutions to sufficient risk to warrant adverse rating. These assets are also called Other Assets Especially Mentioned (OAEM).

Other Real Estate Owned (OREO)

In bank accounting, this term refers to real property owned by a banking institution which is not directly related to its business. In balance sheet terms, other real estate owned (OREO) assets are considered non-earning assets for purposes of regulatory accounting. Other real estate owned is most frequently a result of foreclosure on real property as a result of default by the borrower who used the property as collateral for the loan. Most items in this category are available for sale.

OBIEE

Oracle Business Intelligence Enterprise Edition

OAEM

Other Assets Especially Mentioned

PD

Probability of Default

Planned

Planned amount or measure for a period are the targets the financial institution has to achieve for the reporting period. For Example: target Non Performing Assets, targeted

applications to source, targeted portfolio of credit and so on. The OFS Credit Risk Management Application uses the latest available planned figures for reporting. For Example: in the month of March : for the month of June, new Credit Card Applications Planned (targeted) to be sourced : 1000

In the month of June, Credit Card Applications actually received : 900.

Pre-Provision Net Revenue (PPNR)

PPNR is the Net Interest Income (Interest Paid – Interest Received) plus other income, without adjusting for provisions.

Purchase Accounting Adjustments (PAA)

PAA refers to the differences between carrying cost and cash outflows of an SOP 03-3 exposure. This would be amortized over a period of time.

QTD

Quarter To Date

Recorded investment

Recorded Investment is the amount paid by the financial institution to buy credit exposures from a seller. The recorded investment amount is different from the loan outstanding amount for the same exposure. In the OFS Credit Risk Management application the Recorded Investment depicts the investment on exposures guided by the SOP 03-3 accounting framework.

Related Exposures

This would be the value of the GCE, DSE and Indirect Exposures of other customers which are part of the same legal organization structure as the customer..

Repayment

Repayment cases are those cases where the loan is currently being repaid.

Restructured

In situations where the borrower is into some financial difficulties and has approached the lender for some relief from the obligation, the loan is said to be restructured.

Return on Assets (ROA)

ROA percentage shows how profitable a company's assets are in generating revenue.
 $ROA = \text{Net Income} / \text{Total Assets}$.

Risk Tolerance Limits (RTL)

Tolerance Limits are set by the financial institution to mark as a reference range to assess the acceptability of movement of a certain type or quality of portfolio. For Example: an upper and lower limit may be set for track acceptability of exposures

marked as criticized.

SOP 03-3 and SOP 03-3 exposures

SOP 03-3 is the Statement Of Position No. 03-3 issued by the American Institute of Certified Public Accountants (AICPA), and is the accounting guidelines for Certain Loans or Debt Securities Acquired in a Transfer (SOP 03-3). Exposures which fall under this accounting guideline are termed as SOP 03-3 exposures.

Substandard

Substandard assets are inadequately protected by the current sound worth and paying capacity of the obligor or of the collateral pledged, if any. Assets so rated have well-defined weaknesses that may trouble the liquidation of the debt and present the distinct possibility that the institution will sustain some loss if deficiencies are not corrected.

Tier I Capital

Tier I Capital is inclusive of common stock, disclosed reserves (retained earnings), and non-redeemable (perpetual) non-cumulative preferred stock.

UL

Unexpected Loss

Valuation Adjustment

This is defined as the value of adjustments made to the principal amount that is expected.

Variance to Plan Amount

Variance Amount = Actual Amount – Planned Amount

For Example: Planned Credit Card Applications to be received : 1000 Actual Credit Card Applications received : 1100

Variance = (1100 - 1000) = 100

Variance to Plan Percentage

Variance Amount Percentage = (Actual Amount – Planned Amount) / Planned Amount

For Example: Planned Credit Card Applications to be received : 1000 Actual Credit Card Applications received : 1100 ,

the Variance Percentage would be ((1100 - 1000)/1000)*100 = 10%.

Weighted Average Probability of Default (WAPD)

The WAPD is to be calculated by multiplying the PD of an exposure with the sum of (outstanding amount and accrued interest), and dividing the product by the sum of the (outstanding amount and accrued interest). $WAPD = PD * (\text{Sum of (outstanding amount and accrued interest)})$

+ accrued interest)) / (Sum of (outstanding amount + accrued interest)).

Year To Date (YTD)

YTD values are to be taken at the respective quarter end. For example.: YTD value for Q1 will be the same as the Q1 value. YTD value for Q2 will be sum of values of Q1 and Q2 and so on.

