# Oracle® Financial Services IFRS 9 Solution Cloud Service Reports Guide





Oracle Financial Services IFRS 9 Solution Cloud Service Reports Guide, Release 24A

F92360-01

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## **About This Content**

This guide provides information on the newly released Oracle Financial Services IFRS 9 Solution Cloud Service (OFS IFRS9SCS).

#### **Audience**

This document is intended for users of the Oracle Financial Services IFRS 9 Solution Cloud Service (OFS IFRS9SCS) application.

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#### **Related Resources**

See these Oracle resources:

- Getting Started with Oracle Cloud
- Admin Console User Guide
- Oracle Financial Services IFRS 9 Solution Cloud Service User Guide

#### **Conventions**

The following text conventions are used in this document.

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic Italic type indicates book titles, emphasis, or placeholder variables you supply particular values.	
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.



# Introduction

IFRS 9 Solution Could Service (IFRS9SCS) Analytics User Guide describes the features and functions of IFRS9S's Analytics. It is intended for the use of Administrators, Analysts, Reporting Analysts, and Administrators.

IFRS 9 Solution Could Service (IFRS9SCS) utilizes the power of Oracle Analytics to generate the Business Intelligence Reports.

Oracle Analytics is a scalable and secure Oracle Cloud Service that provides a full set of capabilities to explore and perform collaborative analytics for you, your workgroup, and your enterprise.

With Oracle Analytics Cloud, you also get flexible Service Management capabilities, including fast setup, easy scaling and patching, and automated lifecycle management.

For more information, see the Oracle Analytics Cloud documentation.



# Access Oracle Analytics Server

This section describes the steps to access Oracle Analytics Server for IFRS 9 Solution CS Reports .

To access the IFRS 9 Solution CS Reports, from the LHS Menu, select **Analytics**, and then select **Home Page**.



Only OAS Version 6.4 and above are supported.

Figure 3-1 Oracle Analytics Homepage



# Preparing Data using SQL Query Browser

Data Sets are self-service Data Models that you build specifically for your Data Visualization and Analysis requirements.

A Data Set can be based on one Table, Spreadsheet, or a File. Alternatively, a Data Set can be a self-service Data Model that contains multiple Tables with relationships defined between the Tables.

A Data Set contains Data Source Connection Information, Tables, the Columns you specify, and the Data Enrichments, and Transformations that you apply.

For more information, see Visualizing Data and Building Reports in Oracle Analytics Server.

To access the SQL Query Browser and prepare Data, follow these steps:

- From the LHS Menu, select Analytics, and then select SQL Query Browser.
   The SQL Query Browser allows you to use an existing Database Connector OFSAA Analytics Public to interact with the underlying available Database Structures.
- 2. After selecting the Database Connector, you must select the Database Schema to proceed to the next step of Database Object Selection.
- 3. Provide a meaningful name to the Data Set, which will be generated from this process and be used for the SQL Query Analysis.
- You can search for a Database Object from the available options. You can either scroll down or search the Database Objects displayed in alphabetical order.

  Or

Type the Database Object Name to filter the list with Description.

After you select the Object that want, you can proceed to the next step.

5. Drag and drop the tables to the Join Diagram. The Fact table must be added before you add the dimension tables. The fact table must be the left-most table in the Join Diagram.



If you want to build the dataset table Joins manually, rather than have Oracle Analytics automatically create them, then deselect the '**Auto Join Tables**' toggle to turn off the Automatic Join creation.

6. Add the required Dimension tables.



By using the **ctrl** key you can select multiple Dimension tables.

Add joins between the Dimension and Fact tables by dragging the Dimension table to the Fact table. 8. Select the required joining condition.



Click **Yes** to treat the ID column as an attribute.

- 9. Add Joins between other selected Dimension tables as well.
- 10. To prepare a table's data, go to the tab row at the bottom of the Dataset editor and click the table's tab. Alternatively, from the Join Diagram, double-click the table, or right-click the table and select Open.
- 11. Use the Transform editor to perform any data transformations or enrichments.
- Delete unwanted columns by clicking the Column, select Options, and then select Delete.
- **13**. Convert the ID columns to attribute by clicking the column icon.
- **14.** Select or remove multiple columns by clicking **Edit Definition** to open the Edit Definition window.
- **15.** Once the changes are completed, save the dataset and then create the visualizations by clicking **Create Workbook**.
- **16.** Drag and drop the required columns to create the visualizations.
- 17. Custom data sets are available, from the LHS menu, click **Data**, and then click **Datasets** path.
- **18.** You can create a workbook by right-clicking the Data Set name and then selecting **Create Workbook**.



# Raw Data Analysis

To access the Raw Data Analysis Screen, from the LHS Menu, select Analytics, and then select Raw Data Analysis.

The following table lists the Raw Data Analysis Reports. You can select any report that you want.

Table 5-1 Raw Data Analysis Reports

Report Name	Scope	Table Layer	Physical Table List	Logical Table List	Report Canvas Name
Staging Instrument Data	Instrument	STG Staging	STG_ASSET STG_LIABILIT Y STG_LOAN_C OMMITMENTS STG_OFF_BAL ANCE_SHEET	Stage Asset Instruments Stage Liability Instruments Stage Loan Commitments Stage Off Balance Sheet Contracts	Assets Liabilities Loan Commitments Off Balance Sheet Items
Staging Instrument Supplementary Data	Instrument Supplementary	STG Staging	STG_ACCOUN T_INDEX_HIST STG_ACCOUN T_RATE_TIER S STG_EMBEDD ED_OPTIONS_ SCH STG_PAYMEN T_SCHEDULE	Index History Stage Account Rate Tiers Stage Embedded	Account Index History Account Rate Tiers Embedded Options Schedule Payment Schedule
Processing Instrument Data	Instrument	FSI Processing	FSI_D_ASSET FSI_D_LIABILI TY FSI_D_LOAN_ COMMITMENT S FSI_D_OFF_B ALANCE_SHE ET	Asset Instruments Liability Instruments Loan Commitments Off Balance Sheet Contracts	Assets Liabilities Loan Commitments Off Balance Sheet Items



Table 5-1 (Cont.) Raw Data Analysis Reports

Report Name	Scope	Table Layer	Physical Table List	Logical Table List	Report Canvas Name
Processing Instrument Supplementary Data	Instrument Supplementary	FSI Processing	FSI_D_ACCOU NT_INDEX_HI ST FSI_D_ACCOU NT_RATE_TIE RS FSI_D_EMBED DED_OPTION S_SCH FSI_D_PAYME NT_SCHEDUL E	Account Index History Account Rate Tiers Embedded Options Schedule Payment Schedule	Account Index History Account Rate Tiers Embedded Options Schedule Payment Schedule

## Staging Instrument Data

You can use this report to perform the analysis on the Staging Area Tables related to Instrument Data. The report contains specifically the following Staging Database Objects:

Table 5-2 Staging Instrument Data Reports

Report Name	Scope	Table Layer	Physical Table List	Logical Table List	Report Canvas Name
Staging Instrument Data	Instrument	STG-Staging	STG_ASSET STG_LIABILIT Y STG_LOAN_ COMMITMEN TS STG_OFF_BA LANCE_SHE ET	Stage Asset Instruments Stage Liability Instruments Stage Loan Commitments Stage Off Balance Sheet Contracts	Assets Liabilities Loan Commitments Off Balance Sheet Items

## Assets

The Assets Report provides the Analysis Capability on the Stage Asset Instrument Table.

You can use a series of Report Prompts to filter the data according to Functional Key Attributes pertaining to the Table Columns Perimeter.

The report displays the underlying data according to the following Charts' logic:

Stage Asset Instruments - Aggregated Statistics
 Aggregation for CUR\_PAR\_BAL (sum), ORG\_PAR\_BAL (sum) and
 CUR\_NET\_RATE (avg) by AS\_OF\_DATE, ISO\_CURRENCY\_CD and
 PRODUCT\_CODE.



In addition, for CUR\_NET\_RATE, the Additional Balance Weighted Rate, WAVG\_CUR\_NET\_RATE\_ASSET, is calculated as the Weighted AVG by CUR\_PAR\_BAL.

- Stage Asset Instruments Number of Records Trend Total Records Asset aggregated by AS\_OF\_DATE.
- Stage Asset Instruments
   Granular table records at ACCOUNT NUMBER level.

AS OF DATE

ACCOUNT, NUMBER
AC

Figure 5-1 Staging Instrument Data - Assets

## Liabilities

The Liabilities Report provides the Analysis Capability on the Stage Liability Instrument Table.

You can use a series of Report Prompts to filter the data according to Functional Key Attributes pertaining to the Table Columns Perimeter.

- Stage Liability Instruments Aggregated Statistics
   Aggregation for CUR\_PAR\_BAL (sum), ORG\_PAR\_BAL (sum) and CUR\_NET\_RATE
   (avg) by AS\_OF\_DATE, ISO\_CURRENCY\_CD and PRODUCT\_CODE.
  - In addition, for CUR\_NET\_RATE, the additional Balance Weighted Rate, WAVG\_CUR\_NET\_RATE\_LIABILITY, is calculated as the Weighted AVG by CUR\_PAR\_BAL.
- Stage Liability Instruments Number of Records Trend Total Records Liability aggregated by AS\_OF\_DATE.
- Stage Liability Instruments
   Granular table records at ACCOUNT\_NUMBER level.



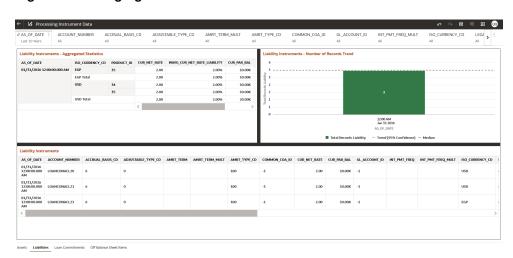


Figure 5-2 Staging Instrument Data - Liabilities

#### **Derivative Contracts**

The Derivative Contracts Report provides the Analysis Capability on the Stage Derivative Contracts Table.

You can use a series of Report Prompts to filter the data according to Functional Key Attributes pertaining to the Table Columns Perimeter.

The report displays the underlying data according to the following Charts' logic:

Stage Derivative Contracts (Payment) - Aggregated Statistics
 Aggregation for CUR\_PAR\_BAL\_PAY (sum), ORG\_PAR\_BAL\_PAY (sum) and
 CUR\_NET\_RATE\_PAY (avg) by AS\_OF\_DATE, ISO\_CURRENCY\_CD\_PAY and
 PRODUCT\_CODE.

In addition, for CUR\_NET\_RATE, the additional Balance Weighted Rate, WAVG\_CUR\_NET\_RATE\_PAY\_DERIVATIVE, is calculated as the Weighted AVG by CUR\_PAR\_BAL\_PAY.

Stage Derivative Contracts (Receive) - Aggregated Statistics
 Aggregation for CUR\_PAR\_BAL\_RCV (sum), ORG\_PAR\_BAL\_RCV (sum) and
 CUR\_NET\_RATE\_RCV (avg) by AS\_OF\_DATE, ISO\_CURRENCY\_CD\_RCV and
 PRODUCT\_CODE.

In addition, for CUR\_NET\_RATE, the additional Balance Weighted Rate, WAVG\_CUR\_NET\_RATE\_RCV\_DERIVATIVE, is calculated as the Weighted AVG by CUR\_PAR\_BAL\_RCV.

- Stage Derivative Contracts Number of Records Trend
   Total Records Derivative Contracts aggregated by AS\_OF\_DATE.
- Stage Derivative Contracts
   Granular table records at ACCOUNT\_NUMBER level.



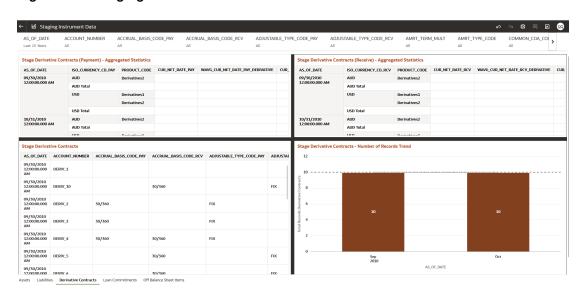


Figure 5-3 Staging Instrument Data – Derivative Contracts

## **Loan Commitments**

The Loan Commitments Report provides the Analysis Capability on the Stage Loan Commitments Table.

You can use a series of Report Prompts to filter the data according to Functional Key Attributes pertaining to the Table Columns Perimeter.

The report displays the underlying data according to the following Charts' logic:

Stage Loan Commitments - Aggregated Statistics
 Aggregation for CUR\_PAR\_BAL (sum), ORG\_PAR\_BAL (sum) and CUR\_NET\_RATE
 (avg) by AS OF DATE, ISO CURRENCY CD and PRODUCT CODE.

In addition, for CUR\_NET\_RATE, the additional Balance Weighted Rate, WAVG\_CUR\_NET\_RATE\_LOAN\_COMMITMENTS, is calculated as the Weighted AVG by CUR\_PAR\_BAL.

- Stage Loan Commitments Number of Records Trend
   Total Records Loan Commitments aggregated by AS OF DATE.
- Stage Loan Commitments
   Granular table records at ACCOUNT\_NUMBER level.



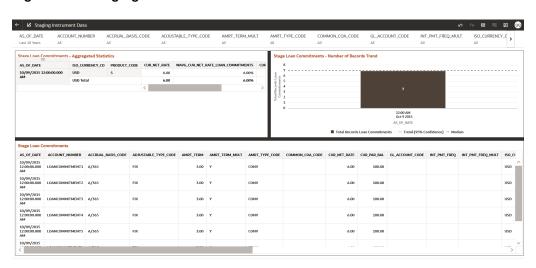


Figure 5-4 Staging Instrument Data – Loan Commitments

## Off Balance Sheet Items

The Off Balance Sheet Items Report provides the analysis capability on the Stage off Balance Sheet Contracts Table.

You can use a series of Report Prompts to filter the data according to Functional Key Attributes pertaining to the Table Columns Perimeter.

The report displays the underlying data according to the following Charts' logic:

Stage Off Balance Sheet Contracts - Aggregated Statistics
 Aggregation for CUR\_PAR\_BAL (sum), ORG\_PAR\_BAL (sum) and
 CUR\_NET\_RATE (avg) by AS\_OF\_DATE, ISO\_CURRENCY\_CD and
 PRODUCT\_CODE.

In addition, for CUR\_NET\_RATE, the additional Balance Weighted Rate, WAVG\_CUR\_NET\_RATE\_OFF\_BALANCE\_SHEET, is calculated as the Weighted AVG by CUR\_PAR\_BAL.

- Stage Off Balance Sheet Contracts Number of Records Trend Total Record off Balance Sheet aggregated by AS\_OF\_DATE.
- Stage Off Balance Sheet Contracts
   Granular table records at ACCOUNT\_NUMBER level.



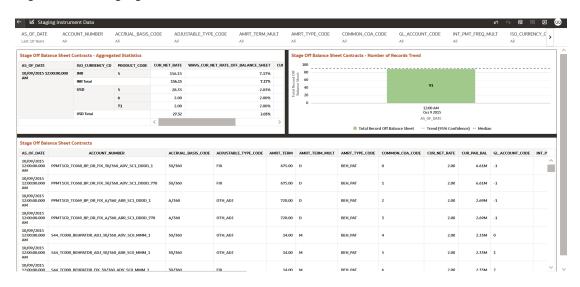


Figure 5-5 Staging Instrument Data – Off Balance Sheet Items

# Staging Instrument Supplementary Data

You can use the Staging Instrument Supplementary Data Report to perform the analysis on the Staging Area Tables related to Instrument Supplementary Data. The report contains specifically the following Staging Database Objects:

Table 5-3 Staging Instrument Data Reports

Report Name	Scope	Table Layer	Physical Table List	Logical Table List	Report Canvas Name
Staging Instrument Supplementary Data	Instrument Supplementary	STG-Staging	STG_ACCOUN T_RATE_TIER S STG_PAYMEN T_SCHEDULE	Stage Account Rate Tiers Stage Payment Schedule	Account Rate Tiers Payment Schedule

## **Account Rate Tiers**

The Account Rate Tiers Report provides the analysis capability on the Stage Account Rate Tiers Table.

You can use a series of Report Prompts to filter the data according to Functional Key Attributes pertaining to the Table Columns Perimeter.

- Stage Account Rate Tiers Number of Records Trend
   Total Records Account Rate Tiers aggregated by AS OF DATE.
- Stage Account Rate Tiers
   Granular table records at ACCOUNT\_NUMBER level.



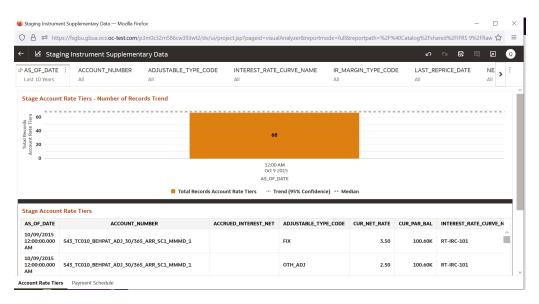


Figure 5-6 Staging Instrument Supplementary Data- Account Rate Tiers

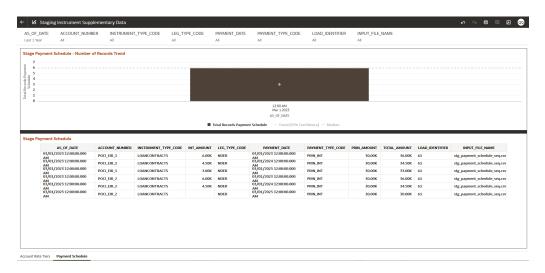
## Payment Schedule

The Payment Schedule Report provides the analysis capability on the Stage Payment Schedule Table.

You can use a series of Report Prompts to filter the data according to Functional Key Attributes pertaining to the Table Columns Perimeter.

- Stage Payment Schedule Number of Records Trend
   Total Records Payment Schedule aggregated by AS\_OF\_DATE.
- Stage Payment Schedule Granular table records at ACCOUNT\_NUMBER level.

Figure 5-7 Staging Instrument Supplementary Data – Payment Schedule





## **Processing Instrument Data**

You can use this report to perform the analysis on the Processing Area Tables related to Instrument Data. The report contains specifically the following Processing Database Objects:

Table 5:

Table 5-4 Processing Instrument Data Reports

Report Name	Scope	Table Layer	Physical Table List	Logical Table List	Report Canvas Name
Processing Instrument Data	Instrument	FSI-Processing	FSI_D_ASSET FSI_D_LIABILI TY FSI_D_LOAN_ COMMITMENT S FSI_D_OFF_B ALANCE_SHE ET	Asset Instruments Liability Instruments Loan Commitments Off Balance Sheet Contracts	Assets Liabilities Loan Commitments Off Balance Sheet Items

#### **Assets**

The Assets Report provides the analysis capability on the Asset Instrument Table.

You can use a series of Report Prompts to filter the data according to Functional Key Attributes pertaining to the Table Columns Perimeter.

- Asset Instruments Aggregated Statistics
   Aggregation for CUR\_PAR\_BAL (sum), ORG\_PAR\_BAL (sum) and CUR\_NET\_RATE
   (avg) by AS\_OF\_DATE, ISO\_CURRENCY\_CD and PRODUCT\_ID.
  - In addition, for CUR\_NET\_RATE, the additional Balance Weighted Rate, WAVG\_CUR\_NET\_RATE\_ASSET, is calculated as the Weighted AVG by CUR\_PAR\_BAL.
- Asset Instruments Number of Records Trend Total Records Asset aggregated by AS\_OF\_DATE.
- Asset Instruments
   Granular table records at ACCOUNT\_NUMBER level.



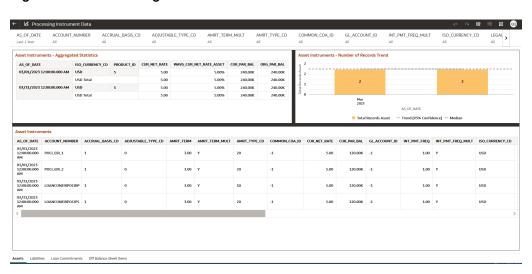


Figure 5-8 Processing Instrument Data - Assets

## Liabilities

The Liabilities Report provides the analysis capability on the Liability Instrument Table.

You can use a series of Report Prompts to filter the data according to Functional Key Attributes pertaining to the Table Columns Perimeter.

The report displays the underlying data according to the following Charts' logic:

Liability Instruments - Aggregated Statistics
 Aggregation for CUR\_PAR\_BAL (sum), ORG\_PAR\_BAL (sum) and
 CUR\_NET\_RATE (avg) by AS\_OF\_DATE, ISO\_CURRENCY\_CD and
 PRODUCT\_ID.

In addition, for CUR\_NET\_RATE, the additional Balance Weighted Rate, WAVG\_CUR\_NET\_RATE\_LIABILITY, is calculated as the Weighted AVG by CUR\_PAR\_BAL.

- Liability Instruments Number of Records Trend
   Total Records Liability aggregated by AS\_OF\_DATE.
- Liability Instruments
   Granular table records at ACCOUNT NUMBER level.



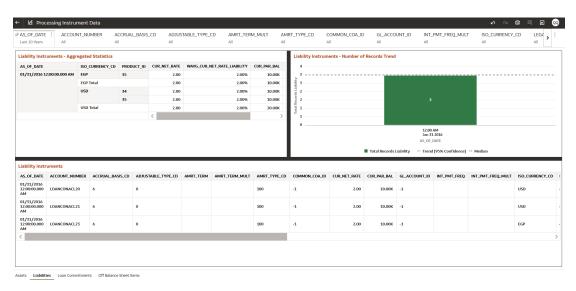


Figure 5-9 Processing Instrument Data - Liabilities

## **Derivative Contracts**

The Derivative Contracts Report provides the analysis capability on the Derivative Contracts Table.

You can use a series of Report Prompts to filter the data according to Functional Key Attributes pertaining to the Table Columns Perimeter.

The report displays the underlying data according to the following Charts' logic:

Derivative Contracts - Aggregated Statistics
 Aggregation for CUR\_PAR\_BAL (sum), ORG\_PAR\_BAL (sum) and CUR\_NET\_RATE
 (avg) by AS\_OF\_DATE, ISO\_CURRENCY\_CD and PRODUCT\_ID.

In addition, for CUR\_NET\_RATE, the additional Balance Weighted Rate, WAVG\_CUR\_NET\_RATE\_LIABILITY, is calculated as the Weighted AVG by CUR\_PAR\_BAL.

- Derivative Contracts Number of Records Trend
   Total Records Derivative Contracts aggregated by AS OF DATE.
- Derivative Contracts
   Granular table records at ACCOUNT\_NUMBER level.



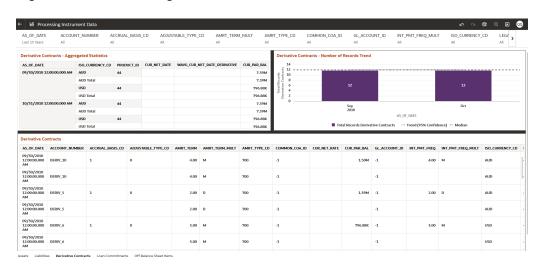


Figure 5-10 Processing Instrument Data – Derivative Contracts

#### **Loan Commitments**

The Loan Commitments Report provides the analysis capability on the Loan Commitments Table.

You can use a series of Report Prompts to filter the data according to Functional Key Attributes pertaining to the Table Columns Perimeter.

The report displays the underlying data according to the following Charts' logic:

Loan Commitments - Aggregated Statistics
 Aggregation for CUR\_PAR\_BAL (sum), ORG\_PAR\_BAL (sum) and
 CUR\_NET\_RATE (avg) by AS\_OF\_DATE, ISO\_CURRENCY\_CD and
 PRODUCT\_ID.

In addition, for CUR\_NET\_RATE, the additional Balance Weighted Rate, WAVG\_CUR\_NET\_RATE\_LOAN\_COMMITMENTS, is calculated as the Weighted AVG by CUR\_PAR\_BAL.

- Loan Commitments Number of Records Trend
   Total Records Loan Commitments aggregated by AS\_OF\_DATE.
- Loan Commitments
   Granular table records at ACCOUNT\_NUMBER level.

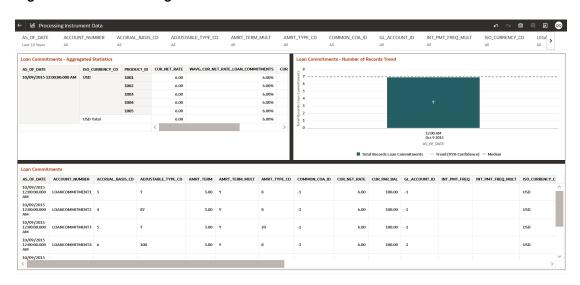


Figure 5-11 Processing Instrument Data – Loan Commitments

#### Off Balance Sheet Items

The Off Balance Sheet Items Report provides the analysis capability on the Off Balance Sheet Contracts Table.

You can use a series of Report Prompts to filter the data according to Functional Key Attributes pertaining to the Table Columns Perimeter.

- Off Balance Sheet Contracts Aggregated Statistics
   Aggregation for CUR\_PAR\_BAL (sum), ORG\_PAR\_BAL (sum) and CUR\_NET\_RATE
   (avg) by AS\_OF\_DATE, ISO\_CURRENCY\_CD and PRODUCT\_ID.
  - In addition, for CUR\_NET\_RATE, the additional Balance Weighted Rate, WAVG\_CUR\_NET\_RATE\_OFF\_BALANCE\_SHEET, is calculated as the Weighted AVG by CUR\_PAR\_BAL.
- Off Balance Sheet Contracts Number of Records Trend
   Total Record Off Balance Sheet aggregated by AS\_OF\_DATE.
- Off Balance Sheet Contracts
   Granular table records at ACCOUNT\_NUMBER level.



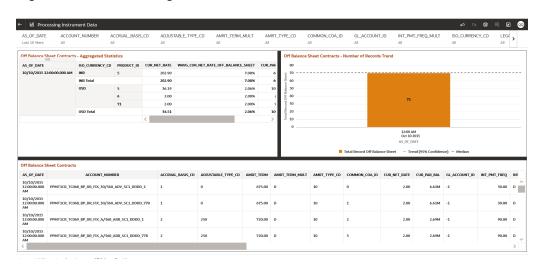


Figure 5-12 Processing Instrument Data – Off Balance Sheet Items

# Processing Instrument Supplementary Data

You can use this report to perform the analysis on the Processing Area Tables related to Instrument Data. The report contains specifically the below Processing Database Objects:

Table 6: Processing Instrument Supplementary Data

Table 5-5 Processing Instrument Supplementary Data

Report Name	Scope	Table Layer	Physical Table List	Logical Table List	Report Canvas Name
Processing Instrument Supplementar y Data	Instrument Supplementar y	FSI- Processing	FSI_D_ACCO UNT_RATE_T IERS FSI_D_PAYM ENT_SCHED ULE		Account Rate Tiers Payment Schedule

## **Account Rate Tiers**

The Account Rate Tiers Report provides the analysis capability on the Account Rate Tiers Table.

You can use a series of Report Prompts to filter the data according to Functional Key Attributes pertaining to the Table Columns Perimeter.

- Account Rate Tiers Number of Records Trend
   Total Records Account Rate Tiers aggregated by AS OF DATE.
- Account Rate Tiers
   Granular table records at ACCOUNT\_NUMBER level.



Figure 5-13 Processing Instrument Supplementary Data – Account Rate Tiers

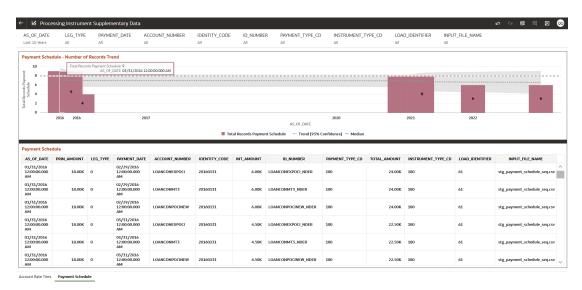
## Payment Schedule

The Payment Schedule Report provides the analysis capability on the Payment Schedule Table.

You can use a series of Report Prompts to filter the data according to Functional Key Attributes pertaining to the Table Columns Perimeter.

- Payment Schedule Number of Records Trend
   Total Records Payment Schedule aggregated by AS\_OF\_DATE.
- Payment Schedule
   Granular table records at ACCOUNT\_NUMBER level.

Figure 5-14 Processing Instrument Supplementary Data – Payment Schedule





# Processed Data Insights

To access the Processed Data Insights Reports, select Analytics from the LHS Menu, and then select **Processed Data Insights**.

## **Common Features**

Each project contains multiple tabs also known as Canvas. These are located in the bottom left corner of the page that provide the visualizations and the details associated with each canvas or tab. In all projects, a canvas or tab corresponds to a particular dimension. The following dimensions and canvas tabs are common across all projects:

- Legal Entity tab (this tab is displayed by default)
- Organization Unit tab
- Customer Type tab
- Product tab
- Industrytab
- Account Based Reports tab

Common Visualizations – corresponding to each tab are as follows:

- Pre-Stage Reassignment and Post-Stage Reassignment have the following common tabs:
  - Legal Entity
  - Organization Unit
  - Customer Type
  - Product
  - Industry
  - Account-Based Reports
- Stage Reassignment Movement by Legal Entity

#### **Common Filters**

The following are the common filters across the projects that apply to all the canvas:

- As of Date: As of Date is the key filter based on which reports get populated.
- **Modelling Set:** The modelling set is the basic building block. All executions happen at the Modelling set level. It is ideal to choose a single modelling set.
- Consolidation Type Flag: Expected values are Standalone and Consolidated. If a Standalone report is required, then select the flag as Standalone, and post that select the required Legal Entity Node. If a Consolidated report is required, then select the flag as Consolidated, and post that select required Legal Entity Node.
- **Legal Entity Hierarchy:** If multiple legal entity hierarchies are present then it is ideal to select a single legal entity hierarchy before generating the reports.

- Legal Entity Node: The user can select the Legal Entity node based on the selection of the Legal Entity hierarchy. Users can select multiple nodes based on requirements.
- Organization Unit Hierarchy: If multiple organization unit hierarchies are present then it is ideal to select a single organization unit hierarchy before generating the reports.
- Organization Unit Node: The user can select the Organization Unit node based on the selection of the organization unit hierarchy. Users can select multiple nodes based on requirements.

The below set of global filters is pinned to all canvases related to Amortization Reports:

- Reporting Currency: The user can select a single reporting currency based on requirements. The default reporting currency is USD, users can select a different single reporting currency, and based on this selection all the measure values are displayed accordingly.
- Amortization Method: The user can select amortization methods from the dropdown.
- Account Type: The user can select Assets or Liabilities from the dropdown.
- IFRS 9 Stage/ POCI: Select either IFRS 9 Stage or POCI from the dropdown.

Additionally, the below set of global filters is pinned to all canvases related to Expected Credit Loss Reports:

- **Economic Scenario**: Expected values are the defined economic scenario defined for the respective modelling set. Weighted Average is the default option, but the user can select any other economic scenario. A single economic scenario should be selected for these reports.
- Reporting Currency: The user can select a single reporting currency based on requirements. The default reporting currency is USD, users can select a different single reporting currency, and based on this selection all the measure values are displayed accordingly.

Table 6-1 Filters Applicable to Specific Canvas in a Project

Canvases	Additional Filters
Customer Type	Customer Type
Product Canvas	Product Hierarchy Name and Product Node Name
Industry Canvas	Industry Hierarchy Name and Industry Node Name
Account-Based Reports Canvas	Customer Type, Product, Industry, Account Number, and Customer ID

**Standalone and Consolidated Reports**: All reports support the Standalone and Consolidated features. The Standalone and Consolidated feature is applicable only for the Legal entity dimension. In consolidated reports, Inter-Company Accounts are eliminated, i.e., Accounts that belong to the Legal Entity that are a part of the Legal Entity hierarchy chain. This feature is achieved with the Consolidate Flag filter.

 Standalone: Select the Legal Entity Node value as per their need and keep the Consolidation Type as Standalone.



 Consolidated: Select Consolidation Type as Consolidated and select the required Legal Entity Node. Users need to traverse through the hierarchy to get the child node Consolidated values.

## **Common Configurations**

This section provides information on the common configurations and general actions that you can perform on the projects, canvases, and visualizations as an Administrator.

#### Before you Begin

If you want to modify the visualizations to create out-of-box (OOB) versions of the reports, you must save the desired reports in the My Folder folder and then configure them from this folder. Perform the following steps to duplicate a desired report for modification:

- 1. From the **Catalog** page, click the **More** icon that is adjacent to the desired report and click **Duplicate**.
- 2. Once the desired report is duplicated, click the **More** icon that is adjacent to the desired report and click **Move to...**.
- 3. In the move window, select My Folders. The duplicated copy of the reports is moved to the My Folders folder. You can now make modifications for OOB reports from this folder. To know more about Oracle Analytics Server, see Oracle Analytics ServerOracle Analytics Server

#### **Access visualization Options**

On the homepage of each project, hover over the top of a visualization to display configuration options (for example, to add conditional formatting, sort data, show assignments, change visualization type, or display a more comprehensive visualization menu).

#### Figure 6-1 Configuration Options

\$ 1 ◎ 1 :

Additionally, click the **More** icon to display the visualization menu and perform actions, for example, add statistics, cut and paste, export, or delete. For detailed information on the common features, see Visualizing Data and Building Reports in Oracle Analytics Server.

To configure the visualization components, log in as an administrator and navigate to the desired project. Click the title of a visualization to open the Grammar Panel. Use the Grammar Panel to configure visualization components (for example, add, remove, re-order).

For detailed information on the Grammar Panel, see the **Add Data to a Visualization** section in Visualizing Data and Building Reports in Oracle Analytics Server

## Stage Overview Reports

This section details the IFRS 9 Stage Determination reports. The application-assigned stage data is used to configure these reports. These reports are generated based on the execution of the Staging and Account Classification Process. These reports also cover the manual override of stages.



This report depicts the count and percentage of the count of accounts across various stages for the selected filters. Above mentioned global filters are common for all canvases. On top of these filters, other dimension-based filters are added to the respective canvases.

The users need to select a single **As of Date** as these reports give a stage overview on any given date.



Accounts for which the stage are not determined, are tagged under the **Stage N/A** reporting column.

## **Legal Entity Node**

This label shows the list of legal entity nodes which the user should select for the consolidated reports. This label is dynamic based on the legal entity selected in the respective modelling set.

Figure 6-2 Legal Entity Node



## **Legal Entity**

This is the first canvas under Stage Overview Reports. The above-mentioned pinned global filters are enough to generate the report. The legal entity is a hierarchy-based dimension so this report will provide a count and the percentage of the count of accounts across various stages at legal entity hierarchy levels.

## Pre-Stage Reassignment by Legal Entity

This report is generated based on the Stage Determination and Stage Curing functionality. The **FSI\_BI\_STAGE\_DET\_ACCT\_CLASSIF** table is the principal view for this report.

These reports can be viewed as Standalone or Consolidated reports.

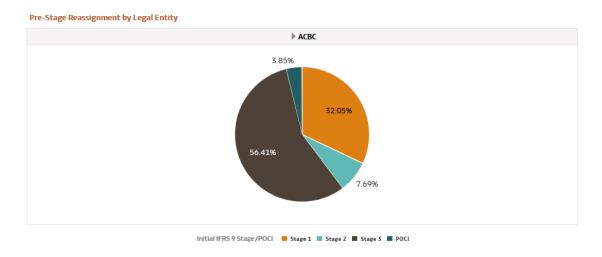
To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, and Legal Entity Node.

The following set of reports are generated with the flag as Standalone.

Figure 6-3 Pre-Stage Reassignment by Legal Entity



Figure 6-4 Pre-Stage Reassignment by Legal Entity



The following set of reports are generated with the flag as *Consolidated*.

Figure 6-5 Pre-Stage Reassignment by Legal Entity

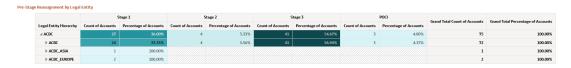
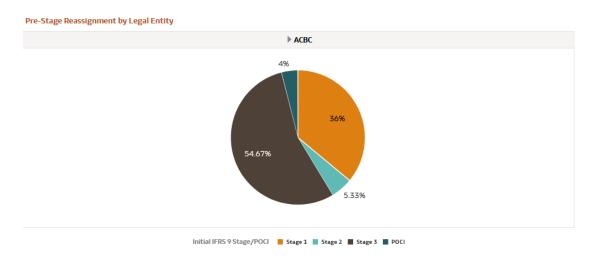


Figure 6-6 Pre-Stage Reassignment by Legal Entity



## Post-Stage Reassignment by Legal Entity

This report is generated post the override of the stage. The FSI\_BI\_STAGE\_DET\_ACCT\_CLASSIF database view is the principal view for this report.

These reports can be viewed as Standalone or Consolidated reports



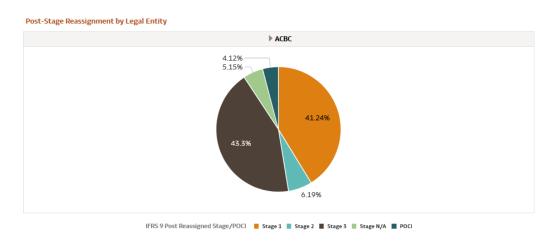
To generate the below reports following dimensions are used: **As of date**, **Modelling Set**, **Consolidation Type**, **Legal Entity Hierarchy Name**, and **Legal Entity Node**.

The following set of reports are generated with the flag as *Standalone*.

Figure 6-7 Post-Stage Reassignment by Legal Entity



Figure 6-8 Post-Stage Reassignment by Legal Entity

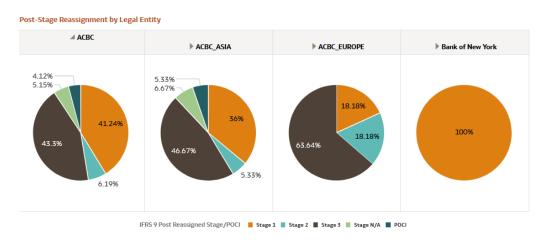


The following set of reports are generated with the flag as Consolidated.

Figure 6-9 Post-Stage Reassignment by Legal Entity



Figure 6-10 Post-Stage Reassignment by Legal Entity



## Stage Reassignment Movement by Legal Entity

This report counts the accounts for which the stage has been overridden through the override UI. The **FSI\_BI\_STAGE\_DET\_ACCT\_CLASSIF** database view is the principal view for this report.

These reports can be viewed as Standalone or Consolidated reports

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, and Legal Entity Node.

Figure 6-11 The Stage Reassignment Movement by Legal Entity



## **Organization Unit**

This is the second canvas under Stage Overview Reports. The above-mentioned pinned global filters are enough to generate the report. The organization unit is a hierarchy-based dimension so this report will provide the count and the percentage of the count of accounts across various stages at organization unit hierarchy levels.

## Pre-Stage Reassignment by Organization Unit

This report is generated based on the Stage Determination and Stage Curing functionality. The **FSI\_BI\_STAGE\_DET\_ACCT\_CLASSIF** database view is the principal view for this report.

These reports can be viewed as Standalone or Consolidated reports

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Organization Unit Hierarchy Name, and Organization Unit Node.

Figure 6-12 Pre-Stage Reassignment by Organization Unit





Pre-Stage Reassignment by Organization Unit

ORG\_ALL

COMMERCIAL

5.63%
7.04%

100%

Initial IFRS 9 Stage/POQ Stage 1 Stage 2 Stage 3 Stage N/A POQ

Figure 6-13 Pre-Stage Reassignment by Organization Unit

## Post-Stage Reassignment by Organization Unit

This report is generated post the override of the stage. The **FSI\_BI\_STAGE\_DET\_ACCT\_CLASSIF** database view is the principal view for this report.

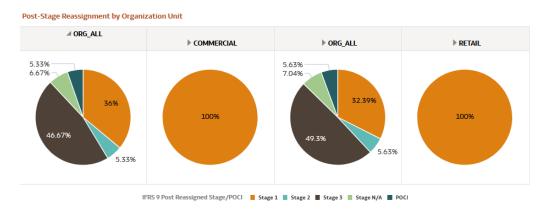
These reports can be viewed as Standalone or Consolidated reports

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Organization Unit Hierarchy Name, and Organization Unit Node.

Figure 6-14 Post-Stage Reassignment by Organization Unit



Figure 6-15 Post-Stage Reassignment by Organization Unit





## **Customer Type**

This is the third canvas under Stage Overview Reports. The above-mentioned pinned global filters and additional dimension-based filters i.e. Customer Type are required to generate this report. The customer type is a list-based dimension. The user can select multiple customer types based on which reports get generated. This report will provide the count and percentage of the count of accounts across various stages at customer type levels.

## Pre-Stage Reassignment by Customer Type

This report is generated based on the Stage Determination and Stage Curing functionality. The **FSI\_BI\_STAGE\_DET\_ACCT\_CLASSIF** database view is the principal view for this report.

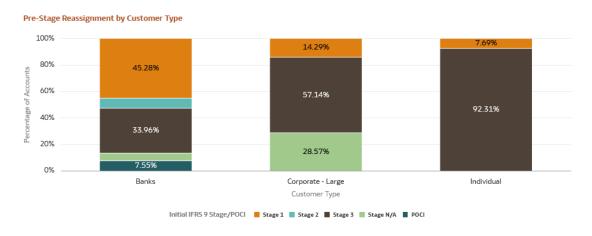
These reports can be viewed as Standalone or Consolidated reports

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, and Customer Type.

Figure 6-16 Pre-Stage Reassignment by Customer Type



Figure 6-17 Pre-Stage Reassignment by Customer Type



## Post-Stage Reassignment by Customer Type

This report is generated post the override of the stage. The FSI\_BI\_STAGE\_DET\_ACCT\_CLASSIF database view is the principal view for this report.

These reports can be viewed as Standalone or Consolidated reports

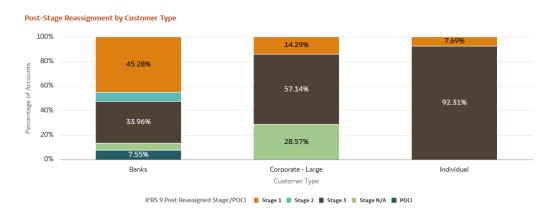


To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, and Customer Type.

Figure 6-18 Post-Stage Reassignment by Customer Type



Figure 6-19 Post-Stage Reassignment by Customer Type



## **Product**

This is the fourth canvas under Stage Overview Reports. The above-mentioned pinned global filters and additional dimension-based filters i.e. Product Hierarchy and Product Leaf are required to generate this report. If Multiple product hierarchies are present, then it is ideal to select a single product hierarchy. Product leaves can be selected based on the selection of product hierarchy. The Product is a hierarchy-based dimension so this report will provide a count and the percentage of the count of accounts across various stages at product hierarchy levels.

## Pre-Stage Reassignment by Product

This report is generated post the override of the stage. The **FSI\_BI\_STAGE\_DET\_ACCT\_CLASSIF** database view is the principal view for this report.

These reports can be viewed as Standalone or Consolidated reports

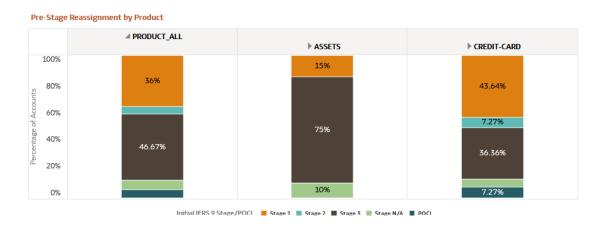
To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Product Hierarchy Name, and Product Node.



Figure 6-20 Pre-Stage Reassignment by Product



Figure 6-21 Pre-Stage Reassignment by Product



## Post-Stage Reassignment by Product (Product)

This report is generated post the override of the stage. The FSI\_BI\_STAGE\_DET\_ACCT\_CLASSIF database view is the principal view for this report

These reports can be viewed as Standalone or Consolidated reports

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Product Hierarchy Name, and Product Node.

Figure 6-22 Pre-Stage Reassignment by Product



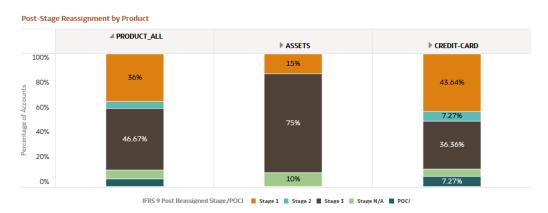


Figure 6-23 Pre-Stage Reassignment by Product

## Industry

This is the fifth canvas under Stage Overview Reports. The above-mentioned pinned global filters and additional dimension-based filters i.e., Industry Hierarchy, and Industry Leaf are required to generate this report. If Multiple industry hierarchies are present, then it is ideal to select a single industry hierarchy. Industry leaf can be selected based on the selection of industry hierarchy. The industry is a hierarchy-based dimension so this report will provide a count and the percentage of the count of accounts across various stages at industry hierarchy levels.

#### Pre-Stage Reassignment by Industry

This report is generated post the override of the stage. The **FSI\_BI\_STAGE\_DET\_ACCT\_CLASSIF** database view is the principal view for this report.

These reports can be viewed as Standalone or Consolidated reports

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Industry Hierarchy Name, and Industry Node.

Figure 6-24 Pre-Stage Reassignment by Industry





Pre-Stage Reassignment by Industry ■ INDUSTRY\_ALL INDUSTRY ALL **► MINE**ΩΔΙ ► TECHNOLOGY **▶** TOURISM 100% 36% 80% 50% 58 33% 60% 84.38% 40% 8.33% 46.67% 13.89% 50% 20% 40% 8.33% 0% Initial IFRS 9 Stage/POCI Stage 1 Stage 2 Stage 3 Stage N/A POCI

Figure 6-25 Pre-Stage Reassignment by Industry

### Post-Stage Reassignment by Industry

This report is generated post the override of the stage. The **FSI\_BI\_STAGE\_DET\_ACCT\_CLASSIF** database view is the principal view for this report.

These reports can be viewed as Standalone or Consolidated reports

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Industry Hierarchy Name, and Industry Node.

Figure 6-26 Post-Stage Reassignment by Industry

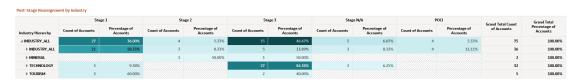
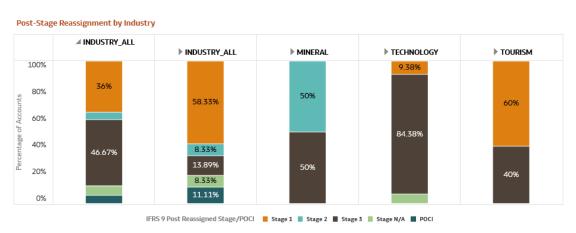


Figure 6-27 Post-Stage Reassignment by Industry





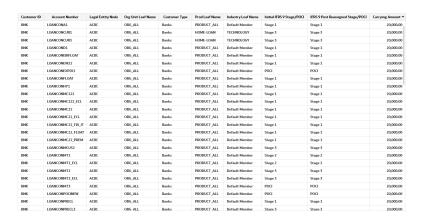
# Account Based Report

This report shows stage details at the account level. By default, the top 10 Accounts can be viewed based on the Carrying Amount. Users can select Customer ID or Account Number in the global filters to get data about the respective account. These reports can be viewed as *Standalone* or *Consolidated* reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, and Legal Entity Node, Account Number and Reporting Currency Name.

Figure 6-28 Account Based Report

Account Based Repo



# **Stage Comparison Reports**

Stage Comparison reports are generated based on different dates. These reports are generated based on the final stage assigned to the account on given dates. The FSI\_BI\_STAGE\_DET\_ACCT\_CLASSIF database view is the principal view for this report.

Stage Comparison reports are further split into the below sections:

- Stage Transition Reports
- Stage Trends Reports

## Stage Transition Reports

This report provides the count and percentage movement of accounts between two dates. This reports only concentrated on the common accounts which exist on selected dates.



For Stage Transition Reports, select only one **As of Date** and **Previous Run Date**.



### Stage Transition Matrix by Legal Entity

This is the first canvas under Stage Transition Reports. The above-mentioned pinned global filters are enough to generate the report. The legal entity is a hierarchy-based dimension so this report will provide a count and the percentage of the count of accounts across various stages at legal entity hierarchy levels. These reports can be viewed as *Standalone* or *Consolidated* reports.

To generate the below reports following dimensions are used: **As of date**, **Modelling Set**, **Consolidation Type**, **Legal Entity Hierarchy Name**, and **Legal Entity Node**.

Stage Transition Matrix By Legal Entity

Legal Entity Herarchy
Pervious Run Date
Stage 1

Count Of Accounts
Percentage of Accounts
Percentage of Accounts
Count Of Account

Figure 6-29 Stage Transition Matrix by Legal Entity Report

### Stage Transition Matrix by Organization Unit

This is the second canvas under Stage Transition Reports. The above-mentioned pinned global filters are enough to generate the report. The organization unit is a hierarchy-based dimension so this report will provide the count and the percentage of the count of accounts across various stages at organization unit hierarchy levels. These reports can be viewed as *Standalone* or *Consolidated* reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Organization Unit Hierarchy Name, and Organization Unit Node.



Figure 6-30 Stage Transition Matrix by Organization Unit Report

### Stage Transition Matrix by Customer Type

This is the third canvas under Stage Transition Reports. The above-mentioned pinned global filters and additional dimension-based filters i.e., Customer Type are required to generate this report. The customer type is a list-based dimension. The user can select multiple customer types based on which reports get generated. This report will provide the count and the percentage of the count of accounts across various stages at customer type levels. These reports can be viewed as *Standalone* or *Consolidated* reports. To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, and Customer Type.



Figure 6-31 Stage Transition Matrix by Customer Type Report

### Stage Transition Matrix by Product

This is the fourth canvas under Stage Transition Reports. The above-mentioned pinned global filters and additional dimension-based filters i.e., Product Hierarchy, and Product Leaf are required to generate this report. If Multiple product hierarchies are present, then it is ideal to select a single product hierarchy. Product leaves can be selected based on the selection of product hierarchy. The product is a hierarchy-based dimension so this report will provide a count and the percentage of the count of accounts across various stages at product hierarchy levels. These reports can be viewed as *Standalone* or *Consolidated* reports. To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Product Hierarchy Name, and Product Node.

Figure 6-32 Stage Transition Matrix by Product Report

## Stage Transition Matrix by Industry

This is the fifth canvas under Stage Transition Reports. The above-mentioned pinned global filters and additional dimension-based filters i.e., Industry Hierarchy, and Industry Leaf are required to generate this report. If Multiple industry hierarchies are present, then it is ideal to select a single industry hierarchy. Industry leaf can be selected based on the selection of industry hierarchy. The industry is a hierarchy-based dimension so this report will provide a count and the percentage of the count of accounts across various stages at industry hierarchy levels.

These reports can be viewed as Standalone or Consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Industry Hierarchy Name, and Industry Node.



Figure 6-33 Stage Transition Matrix by Industry Report



# Stage Trend Reporting

This report displays the count and percentage of accounts across stages and dates. It is ideal to select a minimum of two dates with the As of Date filter.

### Stage Trends by Legal Entity

This is the first canvas under Stage Trends Reports. The above-mentioned pinned global filters are enough to generate the report. The legal entity is a hierarchy-based dimension so this report will provide a count and the percentage of the count of accounts across various stages at legal entity hierarchy levels

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, and Legal Entity Node.

Figure 6-34 Stage Trends by Legal Entity Report





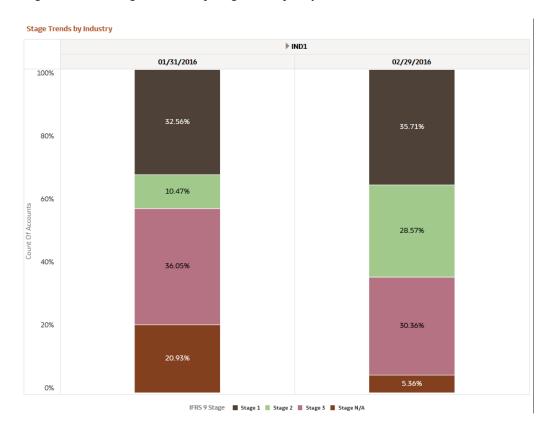


Figure 6-35 Stage Trends by Legal Entity Report

# Stage Trends by Organization Unit

This is the second canvas under Stage Trends Reports. The above-mentioned pinned global filters are enough to generate the report. The organization unit is a hierarchy-based dimension so this report will provide the count and the percentage of the count of accounts across various stages at organization unit hierarchy levels.

These reports can be viewed as Standalone or Consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Organization Unit Hierarchy Name, and Organization Unit Node.

Figure 6-36 Stage Trends by Organization Unit Report





Stage Trends by Organization Unit ▶ ORG2 01/31/2016 02/29/2016 100% 32.56% 35.71% 80% 10.47% 60% Count Of Accou 28.57% 40% 36.05% 20% 30.36% 20.93% 5.36% 0% IFRS 9 Stage ■ Stage 1 ■ Stage 2 ■ Stage 3 ■ Stage N/A

Figure 6-37 Stage Trends by Organization Unit Report

## Stage Trends by Customer Type

This is the third canvas under Stage Trends Reports. The above-mentioned pinned global filters and additional dimension-based filters i.e., Customer Type are required to generate this report. The customer type is a list-based dimension. The user can select multiple customer types based on which reports get generated. This report will provide the count and the percentage of the count of accounts across various stages at customer type levels.

These reports can be viewed as Standalone or Consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, and Customer Type.

Figure 6-38 Stage Trends by Customer Type Report





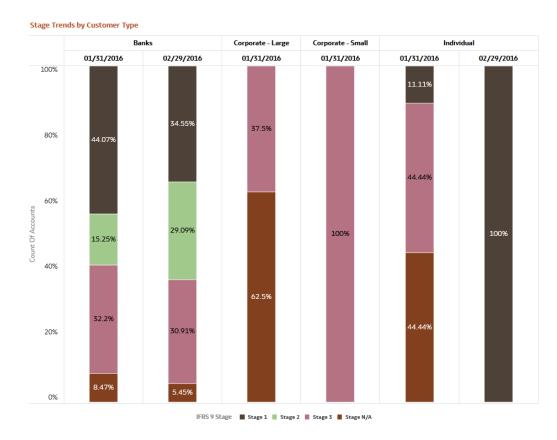


Figure 6-39 Stage Trends by Customer Type Report

#### Stage Trends by Product

This is the fourth canvas under Stage Trends Reports. The above-mentioned pinned global filters and additional dimension-based filters i.e., Product Hierarchy, and Product Leaf are required to generate this report. If Multiple product hierarchies are present, then it is ideal to select a single product hierarchy. Product leaves can be selected based on the selection of product hierarchy. The product is a hierarchy-based dimension so this report will provide a count and the percentage of the count of accounts across various stages at product hierarchy levels.

These reports can be viewed as Standalone or Consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Product Hierarchy Name, and Product Node.

Figure 6-40 Stage Trends by Product Report





Stage Trends by Product All Products ▶ Product1 ▶ Product2 01/31/2016 02/29/2016 01/31/2016 01/31/2016 02/29/2016 100% 32.56% 35.71% 38% 38.3% 80% 42.11% 10.47% 60% Count Of Accounts 18% 19 15% 28 57% 40% 36.05% 57.89% 36.17% 30.36% 20% 20.93% 10% 6.38% 5.36% 0% IFRS 9 Stage ■ Stage 1 ■ Stage 2 ■ Stage 3 ■ Stage N/A

Figure 6-41 Stage Trends by Product Report

## Stage Trends by Industry

This is the fifth canvas under Stage Trends Reports. The above-mentioned pinned global filters and additional dimension-based filters i.e., Industry Hierarchy, and Industry Leaf are required to generate this report. If Multiple industry hierarchies are present, then it is ideal to select a single industry hierarchy. Industry leaf can be selected based on the selection of industry hierarchy. The industry is a hierarchy-based dimension so this report will provide a count and the percentage of the count of accounts across various stages at industry hierarchy levels.

These reports can be viewed as Standalone or Consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Industry Hierarchy Name, and Industry Node.

Figure 6-42 Stage Trends by Industry Report



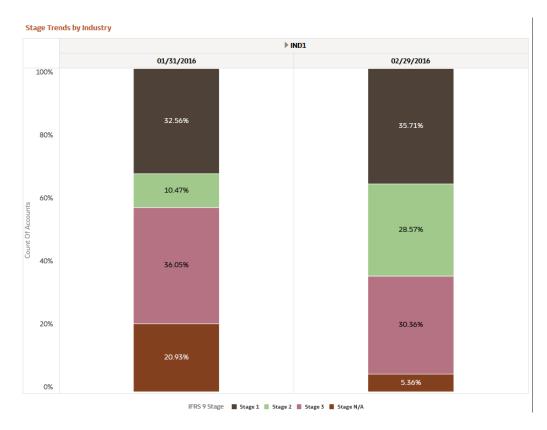


Figure 6-43 Stage Trends by Industry Report

# **Account Classification Overview Reports**

This section details the IFRS 9 Account Classification reports. The application-assigned account classification data is used to configure these reports. These reports are generated based on the execution of the Staging and Account Classification Process. These reports also cover the override of account classification.

This report depicts the count and percentage of the count of accounts across various account classifications for the selected filters. Above mentioned global filters are common for all canvases. On top of these filters, other dimension-based filters are added to the respective canvases.

The users need to select a single "As of Date" as these reports give an account classification overview on any given date.

## Legal Entity Node

This label shows the list of legal entity nodes which the user should select for the consolidated reports. This label is dynamic based on the legal entity selected in the respective modelling set.

Figure 6-44 Legal Entity Node

per selected modelling set please select below Legal Entity Mode for consolidation

|| Legal Entity Child Mode(4) ACISC ACISC FURIOPE ACISC ASIA ACISC ENGLAND ACISC FRANCE ACISC GERMANY ACISC INDIA ACISC JAPAN ACISC FARIS ACISC LYON ACISC MUMBAI ACISC DELIH ACISC TOKYO ACISC KYOTO

## **Legal Entity**

This is the first canvas under Account Classification Overview Reports. The above-mentioned pinned global filters are enough to generate the report. The legal entity is a hierarchy-based dimension so this report will provide a count and the percentage of the count of accounts across various account classifications at the legal entity hierarchy levels.

### Pre-Account Classification by Legal Entity

This report is generated based on the Account Classification functionality. The **FSI\_BI\_STAGE\_DET\_ACCT\_CLASSIF** database view is the principal view for this report.

These reports can be viewed as Standalone or Consolidated reports.

To generate the below reports following dimensions are used: **As of date**, **Modelling Set**, **Consolidation Type**, **Legal Entity Hierarchy Name**, and **Legal Entity Node**.

The following set of reports are generated with the flag as Standalone.

Figure 6-45 Pre-Account Classification by Legal Entity Report

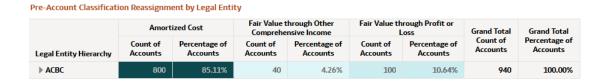
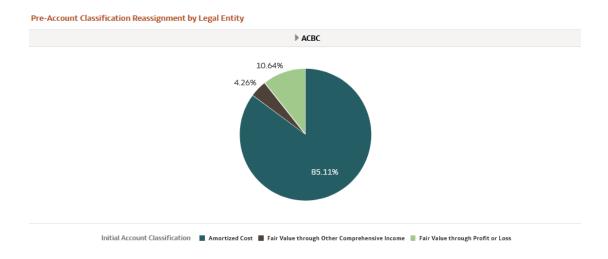


Figure 6-46 Pre-Account Classification by Legal Entity Report



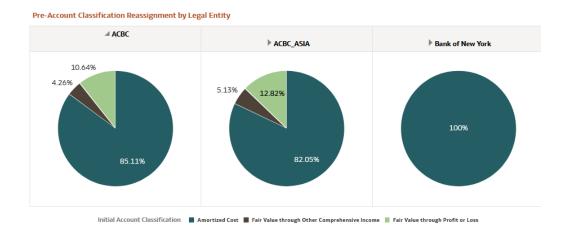
The following set of reports are generated with the flag as Consolidated.



Figure 6-47 Pre-Account Classification by Legal Entity Report

**Pre-Account Classification Reassignment by Legal Entity** Fair Value through Other Fair Value through Profit or Amortized Cost Comprehensive Income **Grand Total Grand Total** Loss Count of Percentage Percentage Accounts of Accounts Legal Entity Hierarchy Accounts of Accounts Accounts of Accounts Accounts of Accounts **▲ ACBC** 40 4.26% 100 10.64% 940 100.00% ▶ ACBC\_ASIA 40 5.13% 100 12.82% 780 100.00% Bank of New York 160 100.00% 160 100.00%

Figure 6-48 Pre-Account Classification by Legal Entity Report



### Post-Account Classification by Legal Entity

This report is generated post the override of account classification. The **FSI\_BI\_STAGE\_DET\_ACCT\_CLASSIF** database view is the principal view for this report.

These reports can be viewed as Standalone or Consolidated reports.

To generate the below reports following dimensions are used: **As of date**, **Modelling Set**, **Consolidation Type**, **Legal Entity Hierarchy Name**, and **Legal Entity Node**.

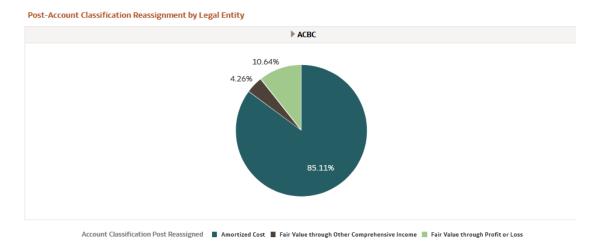
The following set of reports are generated with the flag as *Standalone*.

Figure 6-49 Post-Account Classification by Legal Entity Report

Post-Account Classification Reassignment by Legal Entity Fair Value through Other Fair Value through Profit or **Grand Total Grand Total** Comprehensive Income Loss Count of Percentage of Percentage of Percentage of Count of Percentage of Count of Count of Accounts Accounts Legal Entity Hierarchy Accounts Accounts Accounts Accounts Accounts Accounts **▶ ACBC** 40 4.26% 100 10.64% 100.00%



Figure 6-50 Post-Account Classification by Legal Entity Report

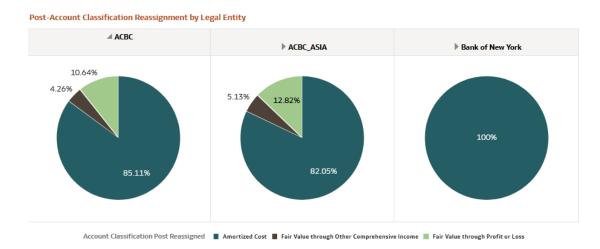


The following set of reports are generated with the flag as Consolidated.

Figure 6-51 Post-Account Classification by Legal Entity Report



Figure 6-52 Post-Account Classification by Legal Entity Report





# Organization Unit

This is the second canvas under Account Classification Overview Reports. The above-mentioned pinned global filters are enough to generate the report. The organization unit is a hierarchy-based dimension so this report will provide a count and the percentage of the count of accounts across various account classifications at organization unit hierarchy levels.

These reports can be viewed as Standalone or Consolidated reports.

#### Pre-Account Classification by Organization Unit

This report is generated based on the Account Classification functionality. The **FSI\_BI\_STAGE\_DET\_ACCT\_CLASSIF** database view is the principal view for this report.

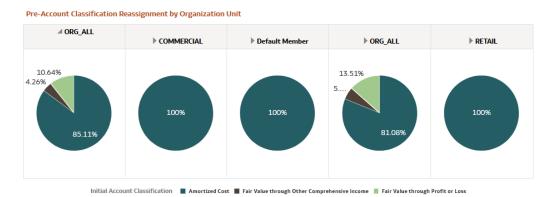
These reports can be viewed as Standalone or Consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Organization Unit Hierarchy Name, and Organization Unit Node.

Figure 6-53 Pre-Account Classification by Organization Unit Report

Pre-Account Classification Reassignment by Organization Unit Fair Value through Other Fair Value through Profit or **Grand Total** Comprehensive Income Loss Count of Percentage of Percentage of Accounts Count of Percentage of Accounts Count of Count of Percentage of Org Unit Hierarchy ✓ ORG\_ALL 4.26% 10.64% 100.00% ▶ COMMERCIAL 20 100.00% 20 100.00% 160 100.00% 160 100.00% ▶ ORG ALL 5.41% 13.51% 740 100.00% **▶ RETAII** 20 100.00% 20 100.00%

Figure 6-54 Pre-Account Classification by Organization Unit Report





#### Post-Account Classification by Organization Unit

This report is generated post the override of account classification. The **FSI\_BI\_STAGE\_DET\_ACCT\_CLASSIF** database view is the principal view for this report.

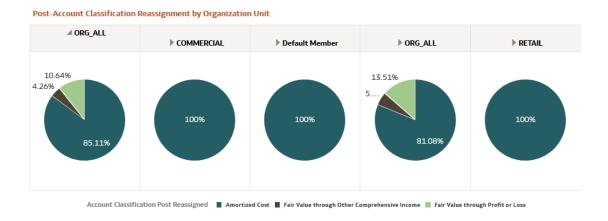
These reports can be viewed as Standalone or Consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Organization Unit Hierarchy Name, and Organization Unit Node.

Figure 6-55 Post-Account Classification by Organization Unit Report

Post-Account Classification Reassignment by Organization Unit Fair Value through Other Fair Value through Profit or Amortized Cost **Grand Total Grand Total** Comprehensive Income Count of Percentage of Count of Percentage of Count of Percentage of Count of Percentage of Accounts Accounts Org Unit Hierarchy Accounts Accounts Accounts Accounts Accounts Accounts ✓ ORG\_ALL 85.11% 4.26% 100 10.64% 940 100.00% ▶ COMMERCIAL 20 100.00% 20 100.00% Default Member 160 100.00% 100.00% 160 ▶ ORG\_ALL 600 5.41% 13.51% 740 100.00% **▶ RETAIL** 20 100.00% 100.00%

Figure 6-56 Post-Account Classification by Organization Unit Report



## **Customer Type**

This is the third canvas under Account Classification Overview Reports. The above-mentioned pinned global filters and additional dimension-based filters i.e. Customer Type are required to generate this report. The customer type is a list-based dimension. The user can select multiple customer types based on which reports get generated. This report will provide a count and the percentage of the count of accounts across various account classifications at customer type levels.

These reports can be viewed as Solo or Consolidated reports.



#### Pre-Account Classification by Customer Type

This report is generated based on the Account Classification functionality. The **FSI\_BI\_STAGE\_DET\_ACCT\_CLASSIF** database view is the principal view for this report.

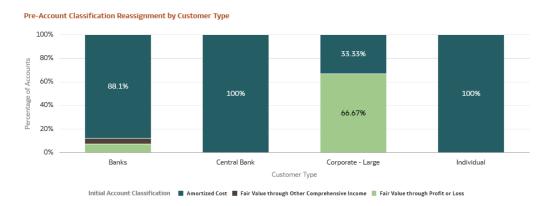
These reports can be viewed as Standalone or Consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, and Customer Type.

Pre-Account Classification Reassignment by Customer Type Fair Value through Other Fair Value through Profit or Initial Account Classification Amortized Cost Grand Grand Total Comprehensive Income Percentage Percentage Count of Count of Count of of Accounts Customer Type Accounts of Accounts Accounts of Accounts Accounts of Accounts Banks 740 88.10% 4 76% 60 7 14% 840 100.00% Central Bank 100.00% 20 100.00% 20 33.33% 60 100.00% Corporate - Large 66.67% 40 Individual 20 100.00% 20 100.00%

Figure 6-57 Pre-Account Classification by Customer Type Report





### Post-Account Classification by Customer Type

This report is generated post the override of account classification. The **FSI\_BI\_STAGE\_DET\_ACCT\_CLASSIF** database view is the principal view for this report.

These reports can be viewed as Standalone or Consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, and Customer Type.

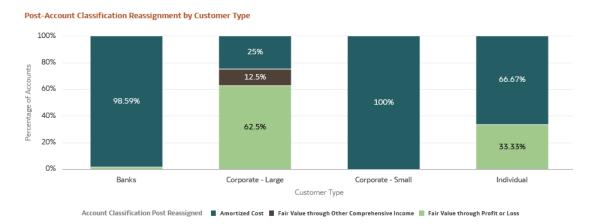


Figure 6-59 Post-Account Classification by Customer Type Report

Post-Account Classification Reassignment by Customer Type

	Amortized Cost		Fair Value through Other Comprehensive Income		Fair Value through Profit or Loss		Grand Total	Grand Total
Customer Type	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts
Banks	740	88.10%	40	4.76%	60	7.14%	840	100.00%
Central Bank	20	100.00%					20	100.00%
Corporate - Large	20	33.33%			40	66.67%	60	100.00%
Individual	20	100.00%					20	100.00%

Figure 6-60 Post-Account Classification by Customer Type Report



### **Product**

This is the fourth canvas under Account Classification Overview Reports. The above-mentioned pinned global filters and additional dimension-based filters i.e. Product Hierarchy and Product Leaf are required to generate this report. If Multiple product hierarchies are present, then it is ideal to select a single product hierarchy. Product leaves can be selected based on the selection of product hierarchy. The Product is a hierarchy-based dimension so this report will provide the count and the percentage of the count of accounts across various account classifications at product hierarchy levels.

These reports can be viewed as Standalone or Consolidated reports.

## Pre-Account Classification by Product

This report is generated based on the Account Classification functionality. The **FSI\_BI\_STAGE\_DET\_ACCT\_CLASSIF** database view is the principal view for this report.

These reports can be viewed as Standalone or Consolidated reports.

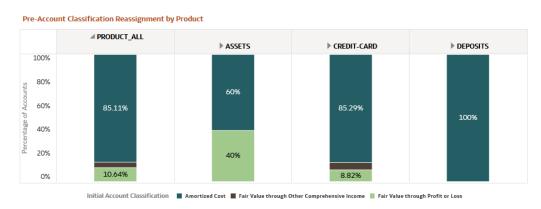
To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Product Hierarchy Name, and Product Node.



Figure 6-61 Pre-Account Classification by Product Report

**Pre-Account Classification Reassignment by Product** Fair Value through Other Fair Value through Profit or Amortized Cost **Grand Total Grand Total** Comprehensive Income Percentage of Accounts Percentage of Count of Percentage of Count of Product Hierarchy Accounts Accounts Accounts Accounts ■ PRODUCT\_ALL 40 100 800 85.11% 4.26% 10.64% 940 100.00% ▶ ASSETS 60 60.00% 40 40.00% 100 100.00% 100.00% ▶ CREDIT-CARD 160 100.00% **▶ DEPOSITS** 100.00% 160

Figure 6-62 Pre-Account Classification by Product Report



### Post-Account Classification by Product (Product)

This report is generated post the override of account classification. The **FSI\_BI\_STAGE\_DET\_ACCT\_CLASSIF** database view is the principal view for this report.

These reports can be viewed as Standalone or Consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Product Hierarchy Name, and Product Node.

Figure 6-63 Post-Account Classification by Product (Product) Report





Post-Account Classification Reassignment by Product ■ PRODUCT ALL **▶** ASSETS ▶ CREDIT-CARD **▶ DEPOSITS** 100% 80% 60% 60% 85.11% 85.29% 100% 40% 20% 40% 10.64% 8.82% 0% Account Classification Post Reassigned Amortized Cost Fair Value through Other Comprehensive Income Fair Value through Profit or Loss

Figure 6-64 Post-Account Classification by Product (Product) Report

## Industry

This is the fifth canvas under Account Classification Overview Reports. The above-mentioned pinned global filters and additional dimension-based filters i.e., Industry Hierarchy, and Industry Leaf are required to generate this report. If Multiple industry hierarchies are present, then it is ideal to select a single industry hierarchy. Industry leaf can be selected based on the selection of industry hierarchy. The industry is a hierarchy-based dimension so this report will provide a count and the percentage of the count of accounts across various account classifications at industry hierarchy levels.

These reports can be viewed as Standalone or Consolidated reports.

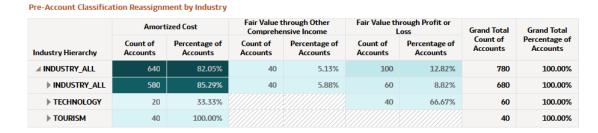
### Pre-Account Classification by Industry

This report is generated based on the Account Classification functionality. The **FSI\_BI\_STAGE\_DET\_ACCT\_CLASSIF** database view is the principal view for this report.

These reports can be viewed as Standalone or Consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Industry Hierarchy Name, and Industry Node.

Figure 6-65 Pre-Account Classification by Industry Report





Pre-Account Classification Reassignment by Industry

INDUSTRY\_ALL

INDUS

Figure 6-66 Pre-Account Classification by Industry Report

## Post-Account Classification by Industry

This report is generated post the override of account classification. The **FSI\_BI\_STAGE\_DET\_ACCT\_CLASSIF** database view is the principal view for this report.

These reports can be viewed as Standalone or Consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Industry Hierarchy Name, and Industry Node.

Figure 6-67 Post-Account Classification by Industry Report

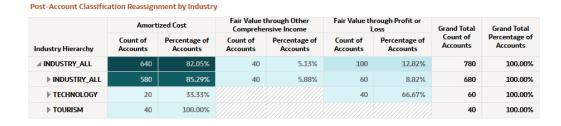
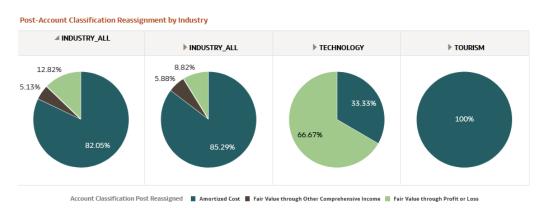


Figure 6-68 Post-Account Classification by Industry Report



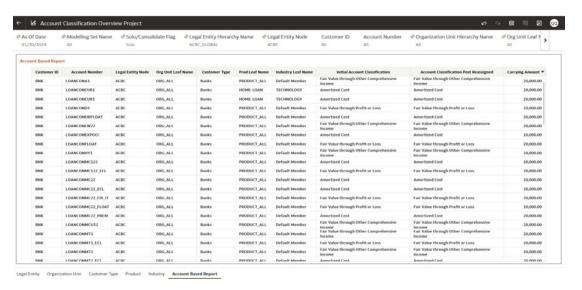


### **Account Based Report**

This report shows stage details at the account level. By default, the top 10 Accounts can be viewed based on the Carrying Amount. Users can select Customer ID or Account Number in the global filters to get data about the respective account. These reports can be viewed as *Standalone* or *Consolidated* reports.

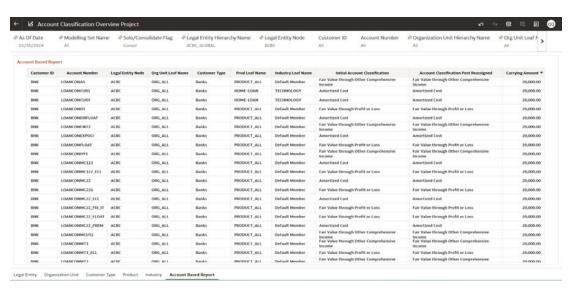
To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, and Legal Entity Node, Account Number and Reporting Currency Name.





#### Consolidated

Figure 6-70 Account Based Report





# **Amortization Reports**

This section details the Amortization reports. The application calculates amortization based on the Amortization Process. These reports also cover important measures like Modification Gain/Loss, Deferred Balances, and Amortization Cost. The FSI\_BI\_EIR\_ACCT\_AMORTIZATION database view is the principal view for this report.

Above mentioned global filters are common for all canvases. On top of these filters, other dimension-based filters are added to the respective canvases.

The users need to select a single "As of Date" as these reports give a detailed amortization report on any given date.

It is recommended to select all filters to view a unique report.

## Amortization Detailed Report by Legal Entity

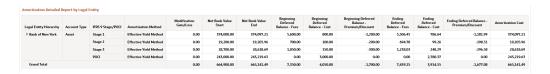
This is the first canvas under Amortization Reports. The above-mentioned pinned global filters are enough to generate the report. The legal entity is a hierarchy-based dimension so this report will provide amortization measures at the legal entity hierarchy levels.

These reports can be viewed as Standalone or Consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, and Reporting Currency Name.

The following set of reports are generated with the flag as Standalone.

Figure 6-71 Post-Account Classification by Industry Report



The following set of reports are generated with the flag as Consolidated.

Figure 6-72 Amortization Detailed Report by Legal Entity Report





## Amortization Detailed Report by Organization Unit

This is the second canvas under Amortization Reports. The above-mentioned pinned global filters are enough to generate the report. The organization unit is a hierarchy-based dimension so this report will provide amortization measures at organization unit hierarchy levels

These reports can be viewed as *Standalone* or *Consolidated* reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, and Organization Unit Hierarchy Name, Organization Unit Node and Reporting Currency Name.

Figure 6-73 Amortization Detailed Report by Organization Unit Report



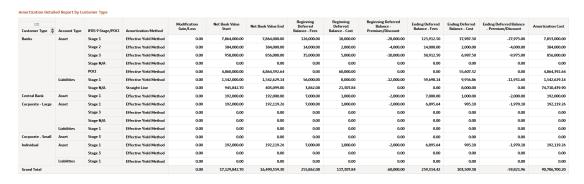
## Amortization Detailed Report by Customer Type

This is the third canvas under Amortization Reports. The above-mentioned pinned global filters and additional dimension-based filters i.e. Customer Type are required to generate this report. The customer type is a list-based dimension. The user can select multiple customer types based on which reports get generated. This report will provide amortization measures at customer type levels.

These reports can be viewed as Standalone or Consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, and Customer Type and Reporting Currency Name.

Figure 6-74 Amortization Detailed Report by Customer Type Report





## Amortization Detailed Report by Product

This is the fourth canvas under Amortization Reports. The above-mentioned pinned global filters and additional dimension-based filters i.e. Product Hierarchy and Product Leaf are required to generate this report. If Multiple product hierarchies are present, then it is ideal to select a single product hierarchy. Product leaves can be selected based on the selection of product hierarchy. The Product is a hierarchy-based dimension so this report will provide amortization measures at product hierarchy levels.

These reports can be viewed as Solo or Consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Solo/Consolidated, Legal Entity Hierarchy Name, Legal Entity Node, and Product Hierarchy Name, Product Node and Reporting Currency Name.

Figure 6-75 Amortization Detailed Report by Product Report

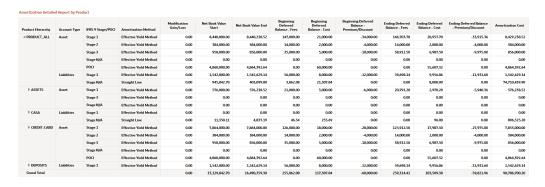
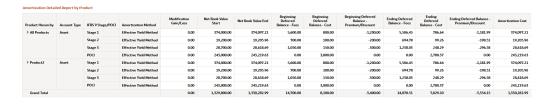


Figure 6-76 Amortization Detailed Report by Product Report



## Amortization Detailed Report by Industry

This is the fifth canvas under Amortization Reports. The above-mentioned pinned global filters and additional dimension-based filters i.e., Industry Hierarchy, and Industry Leaf are required to generate this report. If Multiple industry hierarchies are present, then it is ideal to select a single industry hierarchy. Industry leaf can be selected based on the selection of industry hierarchy. The industry is a hierarchy-based dimension so this report will provide amortization measures at industry hierarchy levels.

These reports can be viewed as Standalone or Consolidated reports.



To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, and Industry Hierarchy Name, Industry Node and Reporting Currency Name.

Figure 6-77 Amortization Detailed Report by Industry Report



## Account Based Report

This report shows amortization measures at the account level. The report is sorted based on account numbers. Users can select Customer ID or Account Number in the global filters to get data about the respective account. These reports can be viewed as Standalone or Consolidated reports.

In the global filter, for the Month End, the month-end date must be added to receive details for the *Modification Gain/Loss*. The *As of date* captures the modification date.

### Account Based Report (EIR)

This report shows an effective interest rate (EIR) at an account level. This shows both origination EIR and As of Date EIR. The report is sorted based on account numbers. Users can select Customer ID or Account Number in the global filters to get data about the respective account. These reports can be viewed as Standalone or Consolidated reports.

In the global filter, for the Month End, the month-end date must be added to receive details for the *Modification Gain/Loss*. The *As of date* captures the modification date.

## Account Based Derecognition Report

This report shows all derecognised accounts which are active in the month. This report also shows the derecognised date if any accounts are derecognised within a month along with extinguishment gain/loss. The report is sorted based on account numbers. Users can select Customer ID or Account Number in the global filters to get data about the respective account. These reports can be viewed as Standalone or Consolidated reports.

In the global filter, for the Month End, the month-end date must be added to receive details for the *Extinguishment Gain/Loss*.



Figure 6-78 Account Based Derecognition Report



# **Expected Credit Loss Overview**

This section details the Expected Credit Loss (ECL) Reports. These reports are configured based on the calculated ECL and corresponding measures. These reports are generated based on the execution of the ECL & Amortization Process. These reports cover the below measures like Allowance, Provision, ECL, EAD, and Impairment gain/Loss. These reports also cover the impact of stage reassignment on ECL.

The global filters are common for all canvases. On top of these filters, other dimension-based filters are added to the respective canvases.

It is mandatory to select a single *As of Date* as these reports give an ECL overview on any given date.

The following are the details about the ECL and related measures:

- Allowance: Allowance is calculated based on the carrying amount (Outstanding).
   The following is the formula for the allowance calculation:
   Allowance= PD\*LGD\*Outstanding Amount
- Provision: Allowance is calculated based on the undrawn amount. The following is the formula for the provision calculation: Provision= PD\*LGD\* CCF\*Undrawn Amount



The above formulas are generic. These formulas change slightly based on the ECL method.

- ECL: ECL is the expected credit loss. The following is the formula for the ECL calculation:
  - ECL= Allowance + Provision
- EAD: EAD is the exposure at default. The following is the formula for the EAD calculation:
  - EAD=Outstanding Amount +Undrawn Amount \* Credit Conversion Factor (CCF)
- Impairment Gain/Loss: The Impairment Gain/Loss for the current period is computed by comparing the current reporting date ECL values with the previous reporting (execution) date ECL values. The following is the formula for the Impairment Gain/Loss calculation:
  - Impairment Gain/Loss= (Current ECL) (Previous ECL) + Current Write-off Current Recovery



## Expected Credit Loss Overview by Legal Entity

This is the first canvas under the Expected Credit Loss Overview Reports. The pinned global filters at the top of this canvas are enough to generate the report. The legal entity is a hierarchy-based dimension. This report provides information on ECL-related measures at various IFRS 9 stages and at the legal entity hierarchy levels. This canvas supports both Standalone and consolidated reports.

Figure 6-79 ECL Overview



This ribbon provides an overview of the below items:

- Reporting currency
- Count of Accounts
- Allowance
- Provision
- ECL
- Total Carrying Amount
- Total Undrawn Amount
- Exposure at Default (EAD)

Figure 6-80 Available Legal Entity Node



This label shows the list of legal entity nodes which the user should select for the consolidated reports. This label is dynamic based on the legal entity selected in the respective modelling set.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, and Reporting Currency Name.

The following set of reports are generated with the flag as Standalone.

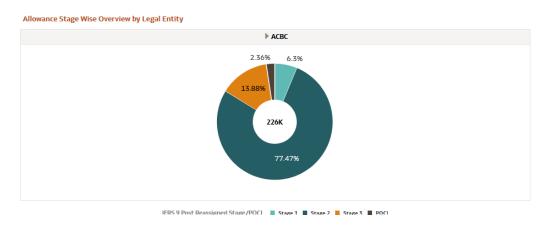
#### Allowance Stage Wise Overview by Legal Entity

This report displays Allowance in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-81 Allowance Stage Wise Overview by Legal Entity



Figure 6-82 Allowance Stage Wise Overview by Legal Entity



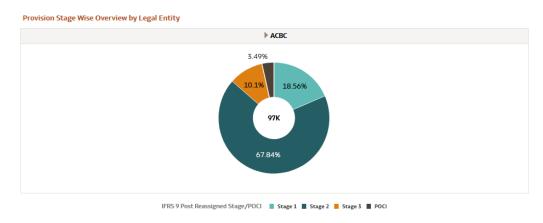
#### **Provision Stage Wise Overview by Legal Entity**

This report displays Provision in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-83 Provision Stage Wise Overview by Legal Entity



Figure 6-84 Provision Stage Wise Overview by Legal Entity



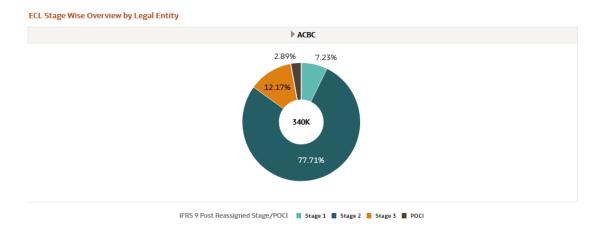
#### **ECL Stage Wise Overview by Legal Entity**

This report displays ECL in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-85 ECL Stage Wise Overview by Legal Entity



Figure 6-86 ECL Stage Wise Overview by Legal Entity



#### **EAD Stage Wise Overview by Legal Entity**

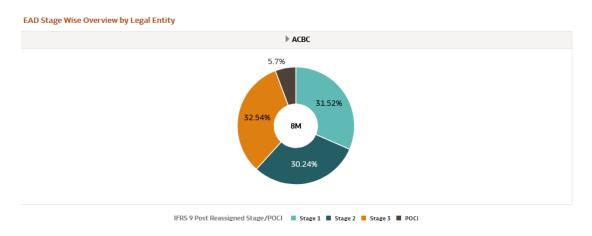
This report displays EAD in both absolute and percentage terms across IFRS 9 Stages.

#### **EAD Stage Wise Overview by Legal Entity**

Figure 6-87 EAD Stage Wise Overview by Legal Entity



Figure 6-88 EAD Stage Wise Overview by Legal Entity



#### ECL Stage Wise Overview based on Account Classification by Legal Entity Hierarchy

This report displays ECL in both absolute and percentage terms across account classifications.

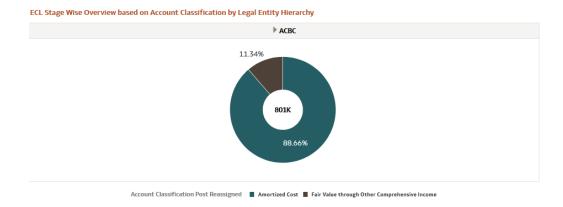


Figure 6-89 ECL Stage Wise Overview based on Account Classification by Legal Entity Hierarchy

ECL Stage Wise Overview based on Account Classification by Legal Entity Hierarchy



Figure 6-90 ECL Stage Wise Overview based on Account Classification by Legal Entity Hierarchy



#### Impairment Gain/Loss Overview by Legal Entity

This report displays Impairment Gain/Loss in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-91 Impairment Gain/Loss Overview by Legal Entity



#### Stage Reassignment by Legal Entity

This report displays how many accounts override for the given "As of Date"

Figure 6-92 Stage Reassignment by Legal Entity

Stage Reassignment by Legal Entity Stage 1 Stage 2 Stage 3 Initial IFRS 9 Stage Count of Accounts Count of Accounts Count of Accounts Legal Entity Hierarchy **▶** ACBC 20 Stage 1 80 20 Stage 2 Stage 3 20



#### **Expected Credit Loss Reassignment by Legal Entity**

This report displays how much percentage change in ECL due to the override feature. The formula for percentage change is as follows: % change = (Post-stage ECL- Pre-stage ECL)/ Pre-stage ECL

Figure 6-93 Expected Credit Loss Reassignment by Legal Entity

**Expected Credit Loss Reassignment by Legal Entity** 



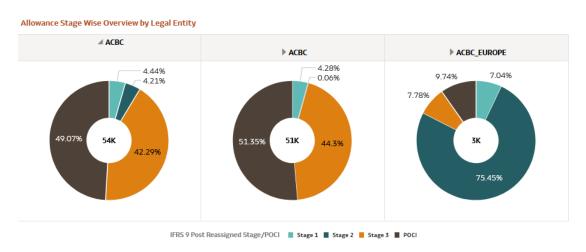
The following set of reports are generated with the flag as Consol.

Allowance Stage Wise Overview by Legal Entity

Figure 6-94 Allowance Stage Wise Overview by Legal Entity



Figure 6-95 Allowance Stage Wise Overview by Legal Entity



**Provision Stage Wise Overview by Legal Entity** 

Figure 6-96 Provision Stage Wise Overview by Legal Entity

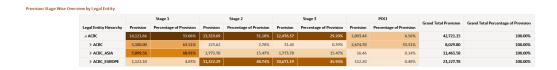
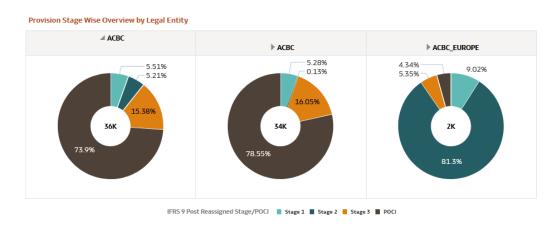


Figure 6-97 Provision Stage Wise Overview by Legal Entity

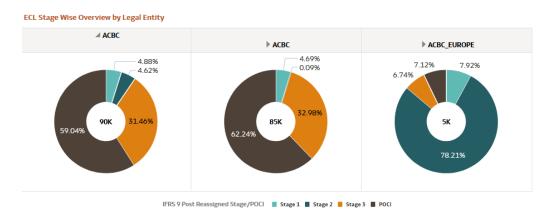


#### **ECL Stage Wise Overview by Legal Entity**

Figure 6-98 ECL Stage Wise Overview by Legal Entity



Figure 6-99 ECL Stage Wise Overview by Legal Entity

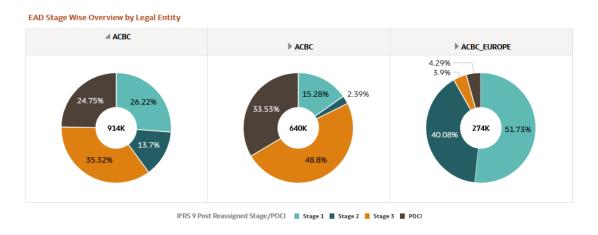


**EAD Stage Wise Overview by Legal Entity** 

Figure 6-100 EAD Stage Wise Overview by Legal Entity



Figure 6-101 EAD Stage Wise Overview by Legal Entity



ECL Stage Wise Overview based on Account Classification by Legal Entity Hierarchy

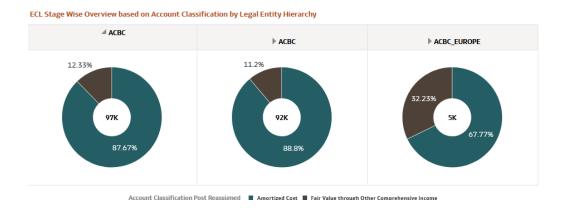
Figure 6-102 ECL Stage Wise Overview based on Account Classification by Legal Entity Hierarchy

ECL Stage Wise Overview based on Account Classification by Legal Entity Hierarchy

::::	Am	ortized Cost		e through Other chensive Income	Grand Total ECL	Grand Total Percentage of ECL	
Legal Entity Hierarch	ECL	Percentage of ECL	ECL	Percentage of ECL			
<b>▲ ACBC</b>	70,870.91	60.81%	45,668.66	39.19%	116,539.57	100.00%	
<b>▶</b> ACBC	10,448.30	57.67%	7,669.38	42.33%	18,117.68	100.00%	
▶ ACBC_ASIA	34,147.56	64.68%	18,646.11	35.32%	52,793.67	100.00%	
▶ ACBC_EUROPE	26,275.05	57.59%	19,353.17	42.41%	45,628.22	100.00%	



Figure 6-103 ECL Stage Wise Overview based on Account Classification by Legal Entity Hierarchy



Impairment Gain/Loss Overview by Legal Entity

Figure 6-104 Impairment Gain/Loss Overview by Legal Entity



Stage Reassignment by Legal Entity

Figure 6-105 Stage Reassignment by Legal Entity

**Expected Credit Loss Reassignment by Legal Entity** 

Figure 6-106 Expected Credit Loss Reassignment by Legal Entity

Expected Credit Loss Reassignment by Legal Entity



### **Expected Credit Loss Overview by Organization Unit**

This is the second canvas under Expected Credit Loss Overview Reports. The pinned global filters are enough to generate the report. The organization unit is a hierarchy-based dimension. This report will provide information on ECL-related measures at various IFRS 9 stages and the organization unit hierarchy levels. This canvas supports both Standalone and consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Organization Unit Hierarchy Name, and Reporting Currency Name.

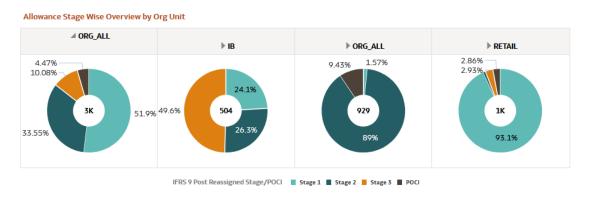
#### Allowance Stage Wise Overview by Organization Unit

This report displays Allowance in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-107 Allowance Stage Wise Overview by Organization Unit



Figure 6-108 Allowance Stage Wise Overview by Organization Unit



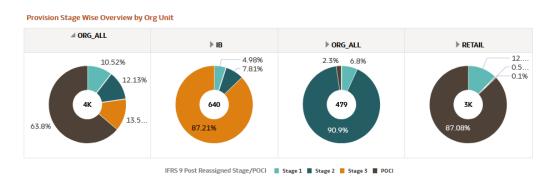
#### **Provision Stage Wise Overview by Organization Unit**

This report displays Provision in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-109 Provision Stage Wise Overview by Organization Unit



Figure 6-110 Provision Stage Wise Overview by Organization Unit



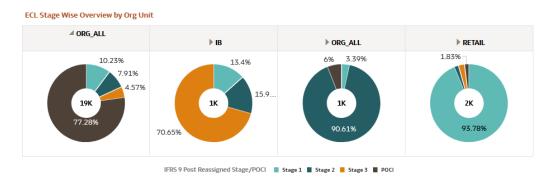
#### **ECL Stage Wise Overview by Organization Unit**

This report displays ECL in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-111 ECL Stage Wise Overview by Organization Unit



Figure 6-112 ECL Stage Wise Overview by Organization Unit



#### **EAD Stage Wise Overview by Organization Unit**

This report displays EAD in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-113 EAD Stage Wise Overview by Organization Unit



Figure 6-114 EAD Stage Wise Overview by Organization Unit



#### ECL Stage Wise Overview based on Account Classification by Org Unit

ECL Stage Wise Overview based on Account Classification by Org Unit

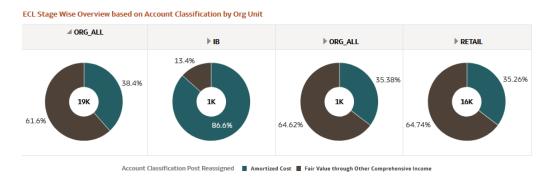
This report displays ECL in both absolute and percentage terms across account classifications.

Figure 6-115 ECL Stage Wise Overview based on Account Classification by Org Unit

Fair Value through Other Amortized Cost Comprehensive Income Grand Total ECL **Grand Total Percentage of ECL** .... ECL Percentage of ECL ECL Percentage of ECL **Org Unit Hierarchy** ■ ORG\_ALL 116,539.57 100.00% ▶ COMMERCIAL 34,147.56 64.68% 18,646.11 35.32% 52,793.67 100.00% **▶ IB** 17.414.80 96.58% 617.19 3.42% 18,031.99 100.00% 27,596.24 100.00% **▶ ORG ALL** 8.860.25 32.11% 18,735,99 67.89% 10,448.30 57.67% 7,669.38 42.33% 18,117.68 100.00% **▶ RETAIL** 



Figure 6-116 EAD Stage Wise Overview by Organization Unit



#### Impairment Gain/Loss Overview by Organization Unit

This report displays Impairment Gain/Loss in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-117 Impairment Gain/Loss Overview by Organization Unit



### **Expected Credit Loss Overview by Customer Type**

This is the third canvas under Expected Credit Loss Overview Reports. The pinned global filters and additional dimension-based filters i.e. Customer Type are required to generate this report. The customer type is a list-based dimension. The user can select multiple customer types based on which reports are generated. This report will provide information on ECL-related measures at various IFRS 9 stages and the customer type levels. This canvas supports both Standalone and consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Customer Type, and Reporting Currency Name.

#### **Allowance Stage Wise Overview by Customer Type**

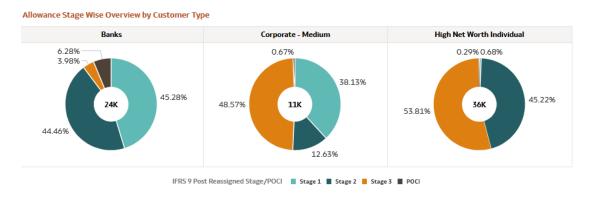
This report displays Allowance in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-118 Allowance Stage Wise Overview by Customer Type





Figure 6-119 Allowance Stage Wise Overview by Customer Type



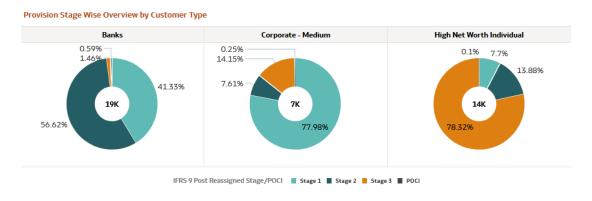
#### **Provision Stage Wise Overview by Customer Type**

This report displays Provision in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-120 Provision Stage Wise Overview by Customer Type



Figure 6-121 Provision Stage Wise Overview by Customer Type



#### **ECL Stage Wise Overview by Customer Type**

This report displays ECL in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-122 ECL Stage Wise Overview by Customer Type



Figure 6-123 ECL Stage Wise Overview by Customer Type



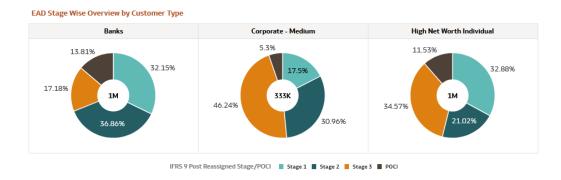
#### **EAD Stage Wise Overview by Customer Type**

This report displays EAD in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-124 EAD Stage Wise Overview by Customer Type



Figure 6-125 EAD Stage Wise Overview by Customer Type



# ECL Stage Wise Overview based on Account Classification by Customer Type Hierarchy

This report displays ECL in both absolute and percentage terms across account classifications.

Figure 6-126 ECL Stage Wise Overview based on Account Classification by Customer Type Hierarchy

ECL Stage Wise Overview based on Account Classification by Customer Type Fair Value through Other Comprehensive Income Grand Total ECL Grand Total Percentage of ECL ECL Percentage of ECL 13.58% 36,810.36 15,336.58 93.48% 1,070.00 16,406.58 100.00% 49,749.79 86.46% 7,788.31 13.54% 57,538.10 100.00%

Figure 6-127 ECL Stage Wise Overview based on Account Classification by Customer Type Hierarchy



#### Impairment Gain/Loss Overview by Customer Type

This report displays Impairment Gain/Loss in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-128 Impairment Gain/Loss Overview by Customer Type



## **Expected Credit Loss Overview by Product**

This is the fourth canvas under Expected Credit Loss Overview Reports. The pinned global filters and additional dimension-based filters i.e. Product Hierarchy and Product Node are required to generate this report. The product is a hierarchy-based dimension. This report will provide information on ECL-related measures at various IFRS 9 stages and product hierarchy levels. This canvas supports both Standalone and consolidated reports.

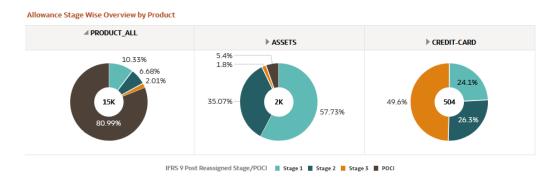
To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Product Hierarchy Name and Reporting Currency Name.

**Allowance Stage Wise Overview by Product** 

Figure 6-129 Allowance Stage Wise Overview by Product



Figure 6-130 Allowance Stage Wise Overview by Product



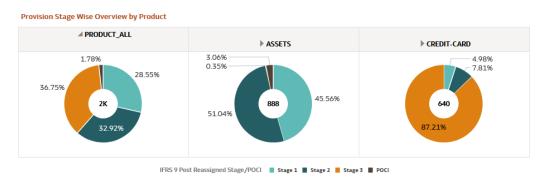
#### **Provision Stage Wise Overview by Product**

This report displays Provision in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-131 Provision Stage Wise Overview by Product



Figure 6-132 Provision Stage Wise Overview by Product



#### **ECL Stage Wise Overview by Product**

This report displays ECL in both absolute and percentage terms across IFRS 9 Stages.

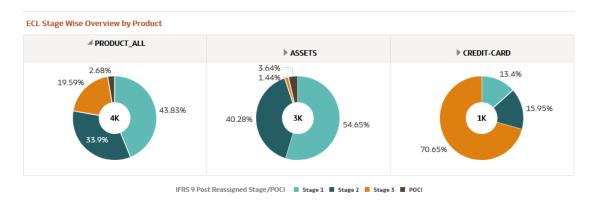
18,031.99

Figure 6-133 ECL Stage Wise Overview by Product

ECL Stage Wise Overview by Product Percentage of ECL Percentage of ECL Product Hierarchy ge of ECL ECL Percentage of ECL ECL ✓ PRODUCT\_ALL 36.00% 21,126.82 33.20% 9,016.63 14.17% 63,626.97 100.00% 19.72% 45,713.92

Figure 6-134 ECL Stage Wise Overview by Product

▶ CREDIT-CARD



#### **EAD Stage Wise Overview by Product**

This report displays EAD in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-135 EAD Stage Wise Overview by Product

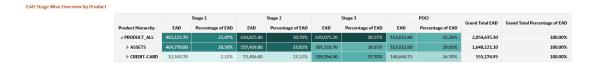
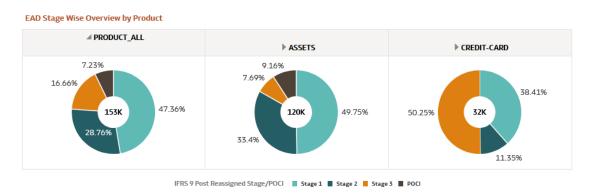


Figure 6-136 EAD Stage Wise Overview by Product



#### ECL Stage Wise Overview based on Account Classification by Product Hierarchy

This report displays ECL in both absolute and percentage terms across account classifications.

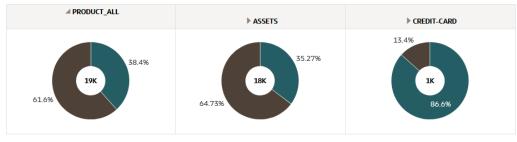
Figure 6-137 ECL Stage Wise Overview based on Account Classification by Product

ECL Stage Wise Overview based on Account Classification by Product

	Amortized Cost		Fair Value through Other Comprehensive Income		Grand Total ECL	Grand Total Percentage of ECL
Product Hierarchy	ECL	Percentage of ECL	ECL	Percentage of ECL		
■ PRODUCT_ALL	43,203.94	15.12%	242,516.04	84.88%	285,719.98	100.00%
▶ ASSETS	22,715.94	8.59%	241,789.94	91.41%	264,505.88	100.00%
▶ CREDIT-CARD	20,488.00	96.58%	726.10	3.42%	21,214.10	100.00%

Figure 6-138 ECL Stage Wise Overview based on Account Classification by Product Hierarchy





Account Classification Post Reassigned Amortized Cost Fair Value through Other Comprehensive Incom

#### Impairment Gain/Loss Overview by Product

This report displays Impairment Gain/Loss in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-139 Impairment Gain/Loss Overview by Product



## **Expected Credit Loss Overview by Industry**

This is the fifth canvas under Expected Credit Loss Overview Reports. The pinned global filters and additional dimension-based filters i.e. Industry Hierarchy and Industry Node are required to generate this report. The Industry is a hierarchy-based dimension. This report will provide information on ECL-related measures at various IFRS 9 stages and industry hierarchy levels. This canvas supports both Standalone and consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Industry Hierarchy Name and Reporting Currency Name.

**Allowance Stage Wise Overview by Industry** 

This report displays Allowance in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-140 Allowance Stage Wise Overview by Industry

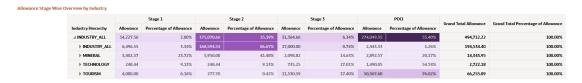
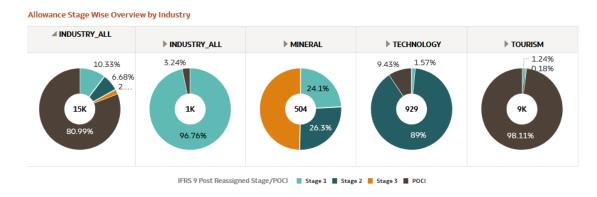


Figure 6-141 Allowance Stage Wise Overview by Industry



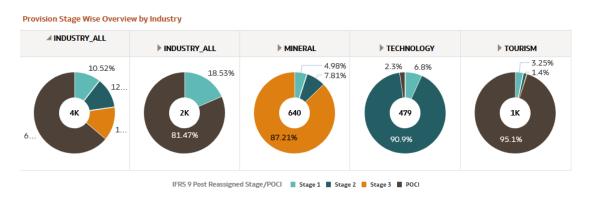
#### **Provision Stage Wise Overview by Industry**

This report displays Provision in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-142 Provision Stage Wise Overview by Industry



Figure 6-143 Provision Stage Wise Overview by Industry



#### **ECL Stage Wise Overview by Industry**

This report displays ECL in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-144 ECL Stage Wise Overview by Industry



Figure 6-145 ECL Stage Wise Overview by Industry



#### **EAD Stage Wise Overview by Industry**

This report displays EAD in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-146 EAD Stage Wise Overview by Industry



Figure 6-147 EAD Stage Wise Overview by Industry



#### ECL Stage Wise Overview based on Account Classification by Industry Hierarchy

This report displays ECL in both absolute and percentage terms across account classifications.

Figure 6-148 ECL Stage Wise Overview based on Account Classification by Industry Hierarchy

ECL Stage Wise Overview based on Account Classification by Industry

::::	Amortized Cost		Fair Value through Other Comprehensive Income		Grand Total ECL	Grand Total Percentage of ECL
Industry Hierarchy	ECL	Percentage of ECL	ECL	Percentage of ECL		
■ INDUSTRY_ALL	710,497.41	88.66%	90,848.92	11.34%	801,346.32	100.00%
▶ INDUSTRY_ALL	664,719.04	96.98%	20,709.67	3.02%	685,428.71	100.00%
<b>▶ MINERAL</b>	11,194.50	56.50%	8,618.68	43.50%	19,813.18	100.00%
<b>▶ TECHNOLOGY</b>	4,457.88	48.13%	4,804.49	51.87%	9,262.37	100.00%
► TOURISM	30,125.99	34.69%	56,716.08	65.31%	86,842.07	100.00%

Figure 6-149 ECL Stage Wise Overview based on Account Classification by Industry Hierarchy

ECL Stage Wise Overview based on Account Classification by Industry



**Impairment Gain/Loss Overview by Industry** 

Figure 6-150 Impairment Gain/Loss Overview by Industry



### Expected Credit Loss Overview Account Based Reports

This report shows expected credit loss details at the account level. By default, the top 10 Accounts can be viewed based on the ECL. Users can select Customer ID or Account Number in the global filters to get data about the respective account. This canvas supports both Standalone and consolidated reports.



To generate the below reports following dimensions are used: As of date, Modelling Set, Standalone/Consolidated, Legal Entity Hierarchy Name, Legal Entity Node, and Reporting Currency Name.

The following set of reports are generated with the flag as Standalone.

Figure 6-151 Account Based Report- Post- Stage Reassignment

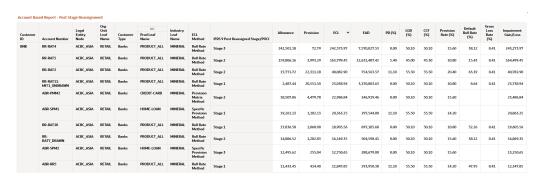
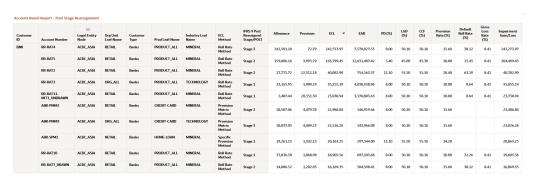


Figure 6-152 Account Based Report- Pre- Stage Reassignment



The following set of reports are generated with the flag as Consolidated.

Figure 6-153 Account Based Report- Post- Stage Reassignment





| Cutamer | Cuta

Figure 6-154 Account Based Report- Pre- Stage Reassignment

## **Expected Credit Loss Trends Reports**

Expected Credit Loss Trends reports are generated based on different dates. These reports are generated based on the final ECL calculated to the account on given dates.

The global filters are common for all canvases. On top of these filters, other dimension-based filters are added to the respective canvases.

This report displays ECL-related measures in percentage and absolute terms across IFRS 9 stages and dates. It is ideal to select a minimum of two dates with the As of Date filter.

The following are the details about the ECL and related measures:

- Allowance: Allowance is calculated based on the carrying amount (Outstanding). The following is the formula for the allowance calculation: Allowance= PD\*LGD\*Outstanding Amount
- Provision: Allowance is calculated based on the undrawn amount. The following is the formula for the provision calculation:
   Provision= PD\*LGD\* CCF\*Undrawn Amount



The above formulas are generic. These formulas change slightly based on the ECL method.

- **ECL:** ECL is expected credit loss. The following is the formula for the ECL calculation: *ECL= Allowance + Provision*
- **EAD:** EAD is exposure at default. The following is the formula for the EAD calculation: *EAD=Outstanding Amount +Undrawn Amount \* Credit Conversion Factor (CCF)*
- Impairment Gain/Loss: The Impairment Gain/Loss for the current period is computed by comparing the current reporting date's ECL values with the previous reporting (execution) dates' ECL values. The following is the formula for the Impairment Gain/Loss calculation: Impairment Gain/Loss= (Current ECL)- (Previous ECL) + Current Write-off- Current Recovery



### Expected Credit Loss Trends Reports by Legal Entity

This is the first canvas under Expected Credit Loss Trends Reports. The pinned global filters are enough to generate the report. The legal entity is a hierarchy-based dimension. This report will provide information on ECL-related measures at various IFRS 9 stages and the legal entity hierarchy levels. This canvas supports both Standalone and consolidated reports.

Figure 6-155 Available Legal Entity Node



To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, and Reporting Currency Name.

The following set of reports are generated with the flag as Standalone.

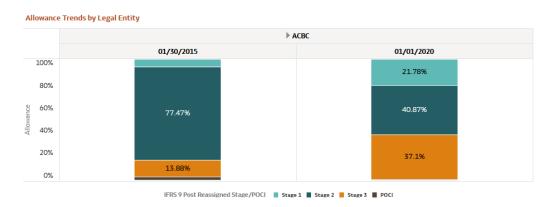
#### Allowance Trends by Legal Entity

This report displays Allowance in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-156 Allowance Trends by Legal Entity



Figure 6-157 Allowance Trends by Legal Entity



#### **Provision Trends by Legal Entity**

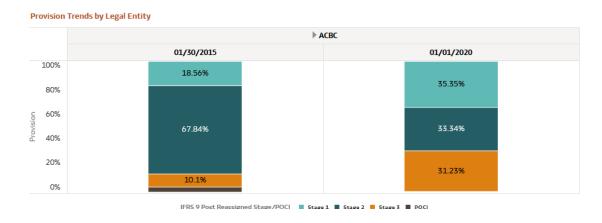
This report displays Provision in both absolute and percentage terms across IFRS 9 Stages and dates.



Figure 6-158 Provision Trends by Legal Entity



Figure 6-159 Provision Trends by Legal Entity



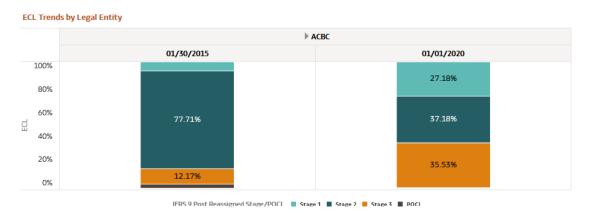
#### **ECL Trends by Legal Entity**

This report displays ECL in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-160 ECL Trends by Legal Entity



Figure 6-161 ECL Trends by Legal Entity



**EAD Trends by Legal Entity** 

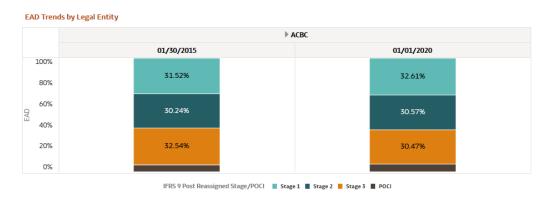


This report displays EAD in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-162 EAD Trends by Legal Entity



Figure 6-163 EAD Trends by Legal Entity



#### Impairment Gain/Loss Trends by Legal Entity

This report displays Impairment Gain/Loss in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-164 Impairment Gain/Loss Trends by Legal Entity



The following set of reports are generated with the flag as Consol.

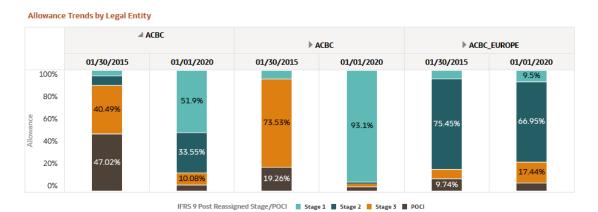
**Allowance Trends by Legal Entity** 

Figure 6-165 Allowance Trends by Legal Entity





Figure 6-166 Allowance Trends by Legal Entity

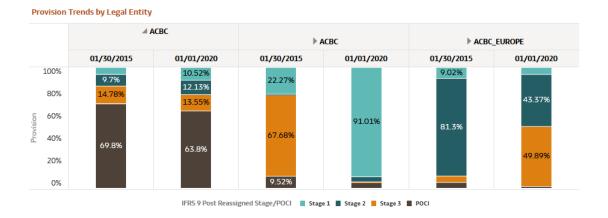


#### **Provision Trends by Legal Entity**

Figure 6-167 Provision Trends by Legal Entity



Figure 6-168 Provision Trends by Legal Entity



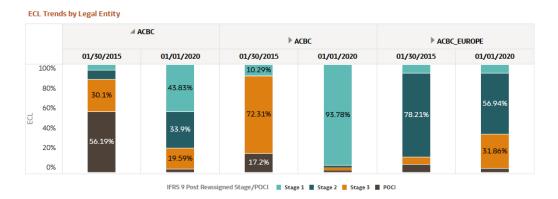
#### **ECL Trends by Legal Entity**

Figure 6-169 ECL Trends by Legal Entity





Figure 6-170 ECL Trends by Legal Entity

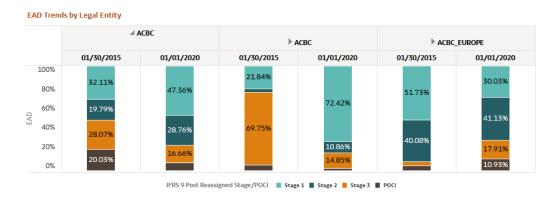


#### **EAD Trends by Legal Entity**

Figure 6-171 EAD Trends by Legal Entity



Figure 6-172 EAD Trends by Legal Entity



Impairment Gain/Loss Trends by Legal Entity

Figure 6-173 Impairment Gain/Loss Trends by Legal Entity





### Expected Credit Loss Trends Reports by Organization Unit

This is the second canvas under Expected Credit Loss Trends Reports. The pinned global filters are enough to generate the report. The organization unit is a hierarchy-based dimension. This report will provide information on ECL-related measures at various IFRS 9 stages and the organization unit hierarchy levels. This canvas supports both Standalone and consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Organization Unit Hierarchy Name, and Reporting Currency Name.

#### **Allowance Trends by Organization Unit**

This report displays Allowance in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-174 Allowance Trends by Organization Unit



#### **Allowance Trends by Organization Unit**

Figure 6-175 Allowance Trends by Organization Unit



#### **Provision Trends by Organization Unit**

This report displays Provision in both absolute and percentage terms across IFRS 9 Stages and dates.

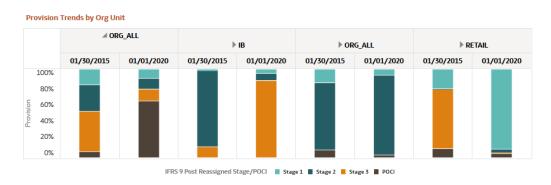


Figure 6-176 Provision Trends by Organization Unit



#### **Provision Trends by Organization Unit**

Figure 6-177 Provision Trends by Organization Unit



#### **ECL Trends by Organization Unit**

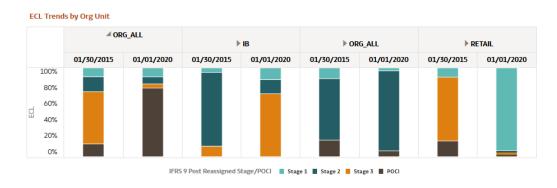
This report displays ECL in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-178 ECL Trends by Organization Unit



#### **ECL Trends by Organization Unit**

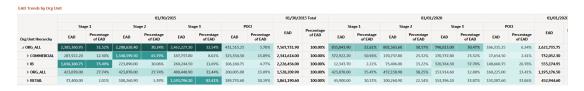
Figure 6-179 ECL Trends by Organization Unit



#### **EAD Trends by Organization Unit**

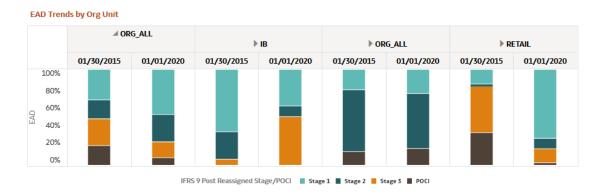
This report displays EAD in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-180 EAD Trends by Organization Unit



#### **EAD Trends by Organization Unit**

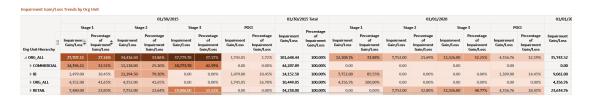
Figure 6-181 EAD Trends by Organization Unit



#### Impairment Gain/Loss Trends by Organization Unit

This report displays Impairment Gain/Loss in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-182 Impairment Gain/Loss Trends by Organization Unit



### Expected Credit Loss Trends Reports by Customer Type

This is the third canvas under Expected Credit Loss Trends Reports. The pinned global filters and additional dimension-based filters i.e. Customer Type are required to generate this report. The customer type is a list-based dimension. The user can select multiple customer types based on which reports are generated. This report will provide information on ECL-



related measures at various IFRS 9 stages and the customer type levels. This canvas supports both Standalone and consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Customer Type, and Reporting Currency Name.

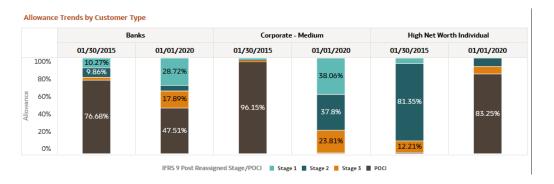
#### **Allowance Trends by Customer Type**

This report displays Allowance in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-183 Allowance Trends by Customer Type



Figure 6-184 Allowance Trends by Customer Type



#### **Provision Trends by Customer Type**

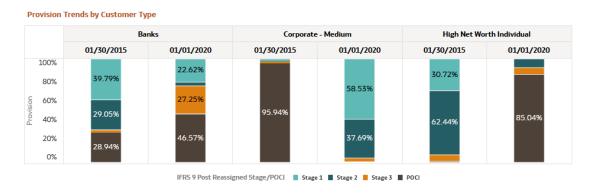
This report displays Provision in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-185 Provision Trends by Customer Type





Figure 6-186 Provision Trends by Customer Type



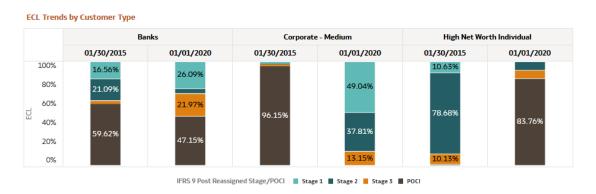
#### **ECL Trends by Customer Type**

This report displays ECL in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-187 ECL Trends by Customer Type



Figure 6-188 ECL Trends by Customer Type



#### **EAD Trends by Customer Type**

This report displays EAD in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-189 EAD Trends by Customer Type



**EAD Trends by Customer Type** Corporate - Medium High Net Worth Individual 01/30/2015 01/01/2020 01/30/2015 01/01/2020 01/30/2015 01/01/2020 100% 38.769 41 22% 38,799 60% 20.799 39.17% 77.099 48.65% 20% 0% 9.93%

IFRS 9 Post Reassigned Stage/POCI ■ Stage 1 ■ Stage 2 ■ Stage 3 ■ POCI

Figure 6-190 EAD Trends by Customer Type

#### Impairment Gain/Loss Trends by Customer Type

This report displays Impairment Gain/Loss in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-191 Impairment Gain/Loss Trends by Customer Type



### **Expected Credit Loss Trends Reports by Product**

This is the fourth canvas under Expected Credit Loss Tends Reports. The pinned global filters and additional dimension-based filters i.e. Product Hierarchy and Product Node are required to generate this report. The product is a hierarchy-based dimension. This report will provide information on ECL-related measures at various IFRS 9 stages and product hierarchy levels. This canvas supports both Standalone and consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Product Hierarchy Name, and Reporting Currency Name.

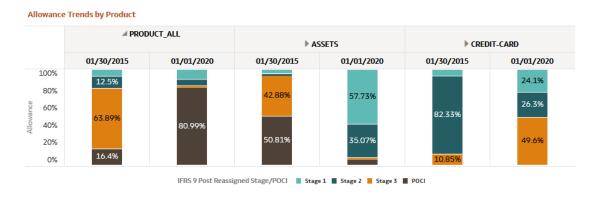
**Allowance Trends by Product** 

Figure 6-192 Allowance Trends by Product





Figure 6-193 Allowance Trends by Product



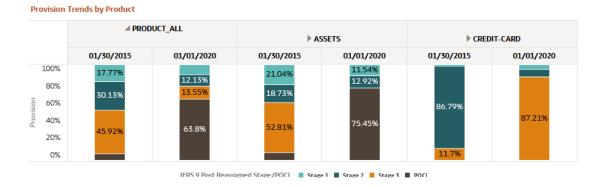
#### **Provision Trends by Product**

This report displays Provision in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-194 Provision Trends by Product



Figure 6-195 Provision Trends by Product



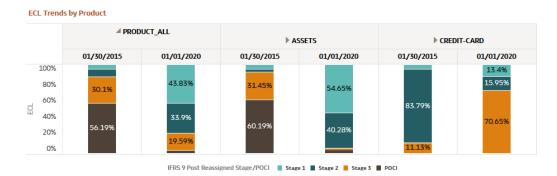
#### **ECL Trends by Product**

This report displays ECL in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-196 ECL Trends by Product



Figure 6-197 ECL Trends by Product



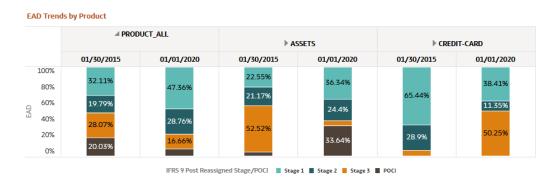
#### **EAD Trends by Product**

This report displays EAD in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-198 EAD Trends by Product



Figure 6-199 EAD Trends by Product



**Impairment Gain/Loss Trends by Product** 

This report displays Impairment Gain/Loss in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-200 Impairment Gain/Loss Trends by Product





### Expected Credit Loss Trends Reports by Industry

This is the fifth canvas under Expected Credit Loss Trends Reports. The pinned global filters and additional dimension-based filters i.e. Industry Hierarchy and Industry Node are required to generate this report. The Industry is a hierarchy-based dimension. This report will provide information on ECL-related measures at various IFRS 9 stages and industry hierarchy levels. This canvas supports both Standalone and consolidated reports.

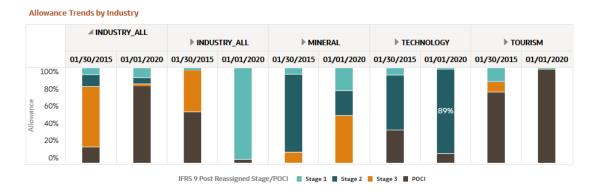
To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Industry Hierarchy Name, and Reporting Currency Name.

**Allowance Trends by Industry** 

Figure 6-201 Allowance Trends by Industry



Figure 6-202 Allowance Trends by Industry



#### **Provision Trends by Industry**

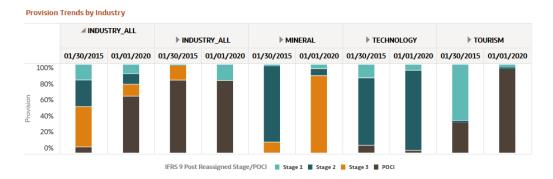
This report displays Provision in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-203 Provision Trends by Industry





Figure 6-204 Provision Trends by Industry



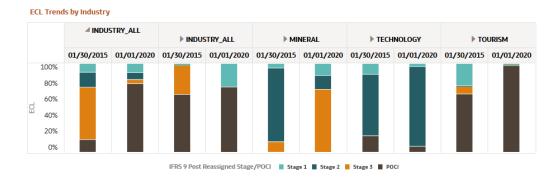
#### **ECL Trends by Industry**

This report displays ECL in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-205 ECL Trends by Industry



Figure 6-206 ECL Trends by Industry



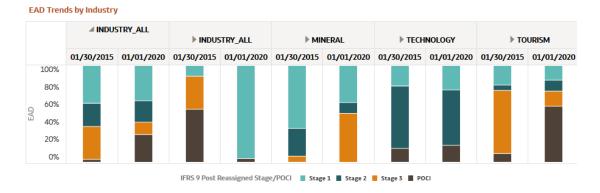
#### **EAD Trends by Industry**

This report displays EAD in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-207 EAD Trends by Industry



Figure 6-208 EAD Trends by Industry



#### Impairment Gain/Loss Trends by Industry

This report displays Impairment Gain/Loss in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-209 Impairment Gain/Loss Trends by Industry



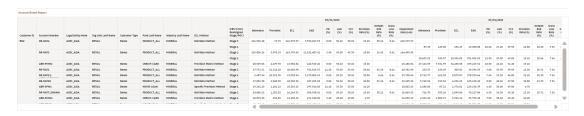
## **Expected Credit Loss Trends Account Based Report**

This report shows expected credit loss trends at the account level. By default, the top 10 Accounts can be viewed based on the ECL. Users can select Customer ID or Account Number in the global filters to get data about the respective account. This canvas supports both Standalone and consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, and Legal Entity Node, Account Number and Reporting Currency Name.

The following set of reports are generated with the flag as Standalone.

Figure 6-210 Account Based Report





The following set of reports are generated with the flag as Consolidated.

Figure 6-211 Account Based Report



## **Expected Credit Loss Detailed Reports**

Expected Credit Loss Detailed reports are generated based on different dates. These reports are generated based on the final ECL calculated to the account on given dates. It is ideal to select a Single date with the As of Date filter.

The global filters are common for all canvases. On top of these filters, other dimension-based filters are added to the respective canvases.

This report shows two types of reports:

- **Expected Credit Loss:** This report displays the number of accounts, Allowances, Provisions and ECL in absolute terms across IFRS 9 stages.
- Exposure At Default: This report displays the number of accounts, Total carrying Amount, Total undrawn Amount and Exposure At Default in absolute terms across IFRS 9 stages.

The following are the details about the ECL and related measures:

- Allowance: Allowance is calculated based on the carrying amount (Outstanding).
   The following is the formula for the allowance calculation:
   Allowance= PD\*LGD\*Outstanding Amount
- Provision: Allowance is calculated based on the undrawn amount. The following is the formula for the provision calculation: Provision= PD\*LGD\* CCF\*Undrawn Amount



The above formulas are generic. These formulas change slightly based on the ECL method.

- ECL: ECL is expected credit loss. The following is the formula for the ECL calculation is as follows:
   ECL= Allowance + Provision
- **EAD:** EAD is exposure at default. The following is the formula for the EAD calculation is as follows:

EAD=Outstanding Amount +Undrawn Amount \* Credit Conversion Factor (CCF)



### Expected Credit Loss Detailed Reports by Legal Entity

This is the first canvas under Expected Credit Loss Detailed Reports. The pinned global filters are enough to generate the report. The legal entity is a hierarchy-based dimension. This report will provide information on ECL-related measures at various IFRS 9 stages and the legal entity hierarchy levels. This canvas supports both Standalone and consolidated reports.

Figure 6-212 ECL Overview



This ribbon provides an overview of the below items:

- Reporting currency
- Allowance
- Provision
- ECL
- Exposure at Default (EAD)
- Impairment Gain/Loss

Figure 6-213 Available Legal Entity Node



To generate the below reports following dimensions are used: As of date, Modelling Set, Standalone/Consolidated, Legal Entity Hierarchy Name, Legal Entity Node, and Reporting Currency Name.

The following set of reports are generated with the flag as Standalone.

#### **Expected Credit Loss by Legal Entity**

This report displays the number of accounts, Allowances, Provisions and ECL in absolute terms across IFRS 9 stages.

Figure 6-214 Expected Credit Loss by Legal Entity





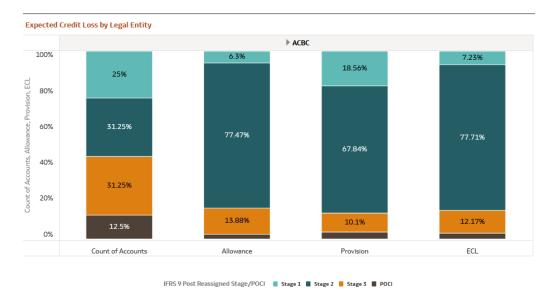


Figure 6-215 Expected Credit Loss by Legal Entity

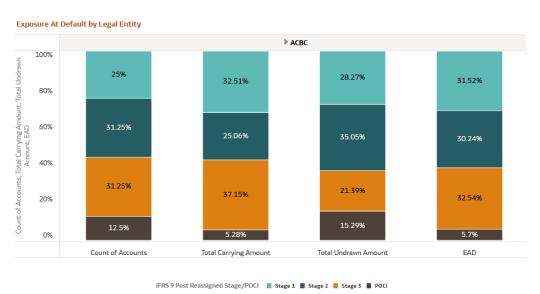
#### **Exposure at Default by Legal Entity**

This report displays the number of accounts, Total carrying Amount, Total undrawn Amount and Exposure At Default in absolute terms across IFRS 9 stages.

Figure 6-216 Exposure at Default by Legal Entity



Figure 6-217 Exposure at Default by Legal Entity





The following set of reports are generated with the flag as Consol.

**Expected Credit Loss by Legal Entity** 

Figure 6-218 Expected Credit Loss by Legal Entity

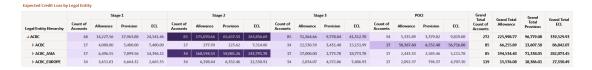
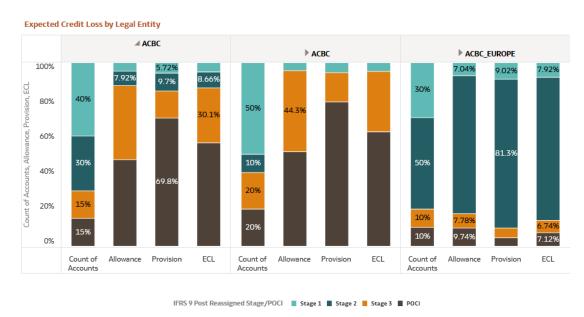


Figure 6-219 Expected Credit Loss by Legal Entity



**Exposure at Default by Legal Entity** 

Figure 6-220 Exposure at Default by Legal Entity





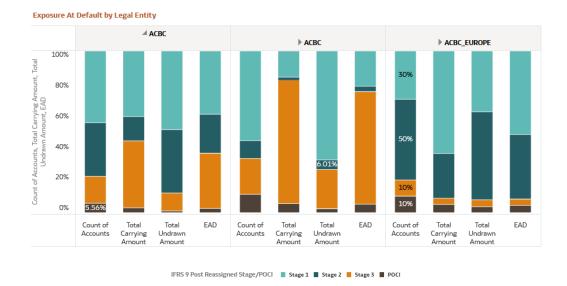


Figure 6-221 Exposure at Default by Legal Entity

## Expected Credit Loss Detailed Reports by Organization Unit

This is the second canvas under Expected Credit Loss Detailed Reports. The pinned global filters are enough to generate the report. The organization unit is a hierarchy-based dimension. This report will provide information on ECL-related measures at various IFRS 9 stages and the organization unit hierarchy levels. This canvas supports both Standalone and consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Organization Unit Hierarchy Name, and Reporting Currency Name.

#### **Expected Credit Loss by Organization Unit**

This report displays the number of accounts, Allowances, Provisions and ECL in absolute terms across IFRS 9 stages.

Figure 6-222 Expected Credit Loss by Organization Unit





Figure 6-223 Expected Credit Loss by Organization Unit

#### **Exposure at Default by Organization Unit**

This report displays the number of accounts, Total carrying Amount, Total undrawn Amount and Exposure At Default in absolute terms across IFRS 9 stages

Figure 6-224 Exposure at Default by Organization Unit

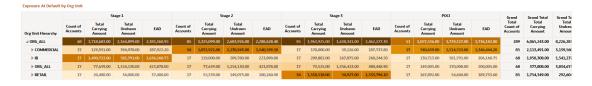
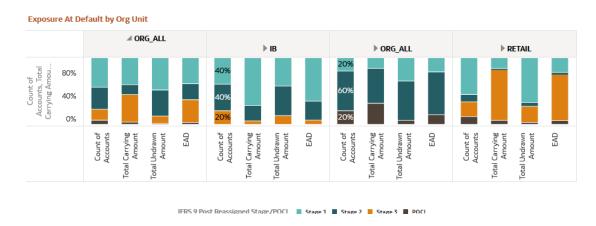


Figure 6-225 Exposure at Default by Organization Unit



### Expected Credit Loss Detailed Reports by Customer Type

This is the third canvas under Expected Credit Loss Detailed Reports. The pinned global filters and additional dimension-based filters i.e. Customer Type are required to generate this report. The customer type is a list-based dimension. The user can select multiple customer types based on which reports are generated. This report will provide information on ECL-

related measures at various IFRS 9 stages and the customer type levels. This canvas supports both Standalone and consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Customer Type, and Reporting Currency Name.

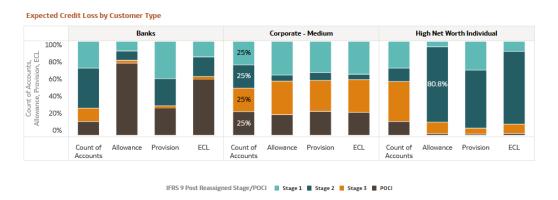
#### **Expected Credit Loss by Customer Type**

This report displays the number of accounts, Allowances, Provisions and ECL in absolute terms across IFRS 9 stages.

Figure 6-226 Expected Credit Loss by Customer Type



Figure 6-227 Expected Credit Loss by Customer Type



#### **Exposure at Default by Customer Type**

This report displays the number of accounts, Total carrying Amount, Total undrawn Amount and Exposure At Default in absolute terms across IFRS 9 stages

Figure 6-228 Exposure at Default by Customer Type





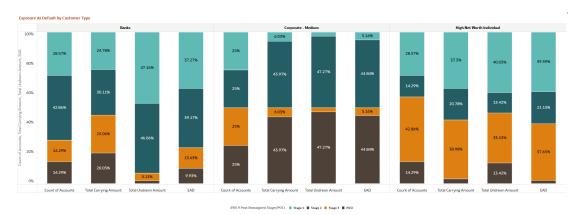


Figure 6-229 Exposure at Default by Customer Type

## **Expected Credit Loss Detailed Reports by Product**

This is the fourth canvas under Expected Credit Loss Detailed Reports. The pinned global filters and additional dimension-based filters i.e. Product Hierarchy and Product Node are required to generate this report. The product is a hierarchy-based dimension. This report will provide information on ECL-related measures at various IFRS 9 stages and product hierarchy levels. This canvas supports both Standalone and consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Product Hierarchy Name, and Reporting Currency Name.

#### **Expected Credit Loss by Product**

This report displays the number of accounts, Allowances, Provisions and ECL in absolute terms across IFRS 9 stages.

Figure 6-230 Expected Credit Loss by Product



Figure 6-231 Expected Credit Loss by Product

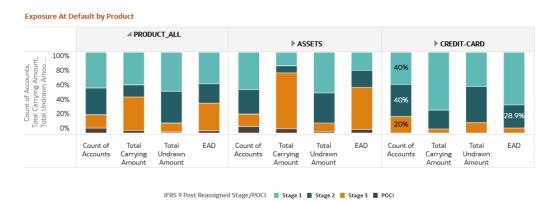
#### **Exposure at Default by Product**

This report displays the number of accounts, Total carrying Amount, Total undrawn Amount and Exposure At Default in absolute terms across IFRS 9 stages

Figure 6-232 Exposure at Default by Product



Figure 6-233 Exposure at Default by Product



Expected Credit Loss Detailed Reports by Industry

This is the fifth canvas under Expected Credit Loss Detailed Reports. The pinned global filters and additional dimension-based filters i.e. Industry Hierarchy and Industry Node are required to generate this report. The Industry is a hierarchy-based dimension. This report will provide information on ECL-related measures at various IFRS 9 stages and industry hierarchy levels. This canvas supports both Standalone and consolidated reports.



To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Industry Hierarchy Name and Reporting Currency Name.

#### **Expected Credit Loss by Industry**

This report displays the number of accounts, Allowances, Provisions and ECL in absolute terms across IFRS 9 stages.

Figure 6-234 Expected Credit Loss by Industry

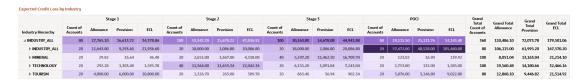
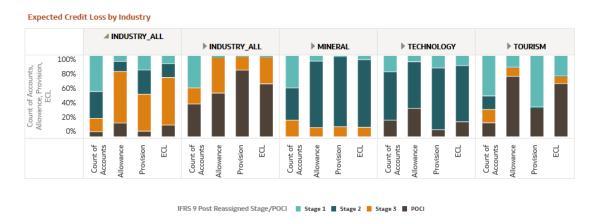


Figure 6-235 Expected Credit Loss by Industry



#### **Exposure at Default by Industry**

This report displays the number of accounts, Total carrying Amount, Total undrawn Amount and Exposure at Default in absolute terms across IFRS 9 stages

Figure 6-236 Exposure at Default by Industry





Exposure At Default by Industry

| Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry | Industry

Figure 6-237 Exposure at Default by Industry

## **Attribution Analysis Reports**

The Attribution Analysis feature enables you to compare the results of two ECL Runs and understand the contribution of each factor that is involved in the computation process to the change in the result value.

### **Summary**

This canvas supports both standalone and consolidated reports.

To generate the below reports following dimensions are used: Base Run Date, Inspect Run Date, Modelling Set Name, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, and Reporting Currency Name.

Additionally, you can drill-down to view the details of an Attribute/Hierarchy. Right-click an attribute and then select either Detailed-1 or Detailed-2.

Figure 6-238 Attribution Analysis - ECL

Figure 6-239 Attribution Analysis - ECL





### Detailed - 1

This canvas supports both standalone and consolidated reports.

To generate the below reports following dimensions are used: Base Run Date, Inspect Run Date, Modelling Set Name, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, and Reporting Currency Name.

Figure 6-240 Attribution Analysis - Drill Down for New Asset

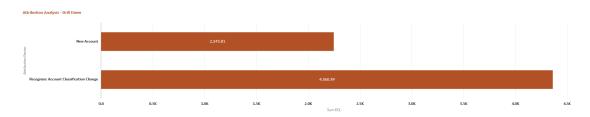


Figure 6-241 Attribution Analysis - Drill Down for New Asset



Figure 6-242 Attribution Analysis - Drill Down for Risk Parameters

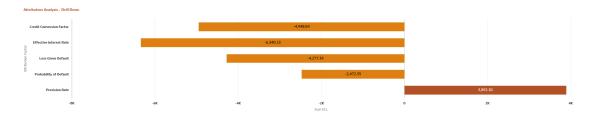


Figure 6-243 Attribution Analysis - Drill Down for Risk Parameters

Attribution Analysis - Drill Down

Attribution Factor	ECL	Percentage of ECL	
Credit Conversion Factor	-4,948.84	34.98%	
Effective Interest Rate	-6,340.13	44.82%	
Loss Given Default	-4,277.39	30.24%	
Probability of Default	-2,472.35	17.48%	
Provision Rate	3,892.30	-27.51%	
Grand Total	-14,146.39	100.00%	

### Detailed - 2

This canvas supports both standalone and consolidated reports.

To generate the below reports following dimensions are used: Base Run Date, Inspect Run Date, Modelling Set Name, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, and Reporting Currency Name.

Figure 6-244 Attribution Analysis - Drill Down

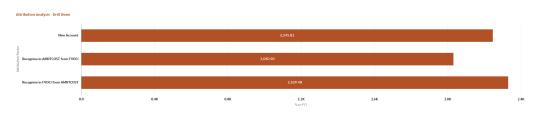


Figure 6-245 Attribution Analysis - Drill Down

Attribution Analysis - Drill Down **Attribution Factor** ECL Percentage of ECL New Account 2,245.81 34.00% Recognise in AMRTCOST from 2,030.90 30.74% FVOCI Recognise in FVOCI from 2,329.48 35.26% **AMRTCOST Grand Total** 6,606.20 100.00%

