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





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

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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.

#### **Documentation Accessibility**

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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 for which 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.
- 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.

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.

Note:

Click Yes to treat the ID column as an attribute.

- 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.
- 12. 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.
- 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.
- 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_LIABILITY 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_TIERS STG_EMBEDD ED_OPTIONS_ SCH STG_PAYMENT _SCHEDULE	Stage Account Index History Stage Account Rate Tiers Stage Embedded Options Schedule Stage Payment Schedule	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_HIS T FSI_D_ACCOU NT_RATE_TIE RS FSI_D_EMBED DED_OPTIONS _SCH	History Account Rate Tiers Embedded Options Schedule	Account Index History Account Rate Tiers Embedded Options Schedule Payment Schedule
			FSI_D_PAYME NT_SCHEDUL E		

# 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_LIABILITY 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

### **Assets**

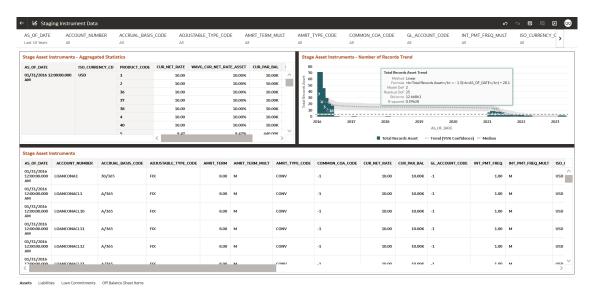
The Assets Report provides the Analysis Capability on the Stage Asset Instrument Table.

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

- 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.

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.



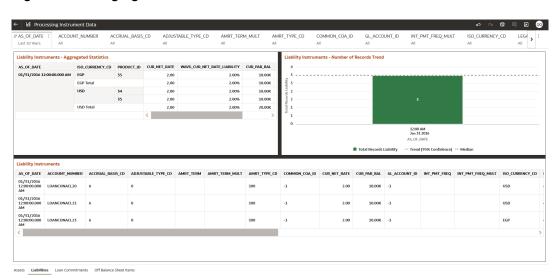


Figure 5-2 Staging Instrument Data - Liabilities

# **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.



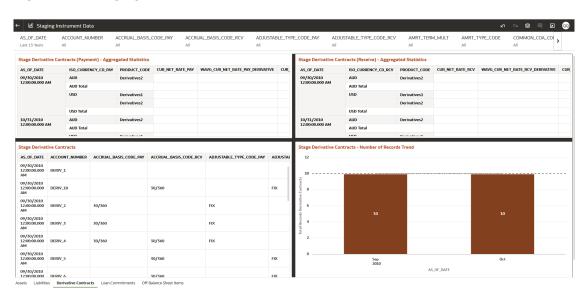


Figure 5-3 Staging Instrument Data – Derivative Contracts

## **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.

- 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.



AS, OF, DATE ACCOUNT\_NUMBER ACCRIAL\_BASIS\_CODE ADJUSTABLE\_TYPE\_CODE AND ADJUSTABLE ADJUSTAB

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.

- 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.



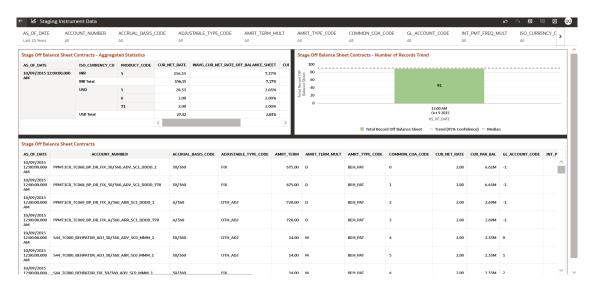


Figure 5-5 Staging Instrument Data – Off Balance Sheet Items

# 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	Instrument Supplementary	STG-Staging	STG_ACCOUN T_RATE_TIERS	•	Account Rate Tiers
Supplementary Data			STG_PAYMENT _SCHEDULE	Stage Payment Schedule	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.



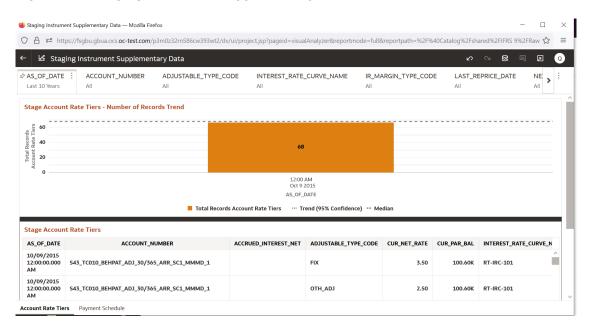


Figure 5-6 Staging Instrument Supplementary Data- Account Rate Tiers

# 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.



Stage Payment Schedule - Number of Records Trend AS\_OF\_DATE
03/01/2023 12:00:00.000
AM
03/01/2023 12:00:00.000
AM
03/01/2023 12:00:00.000
AM
03/01/2023 12:00:00.000
AM
03/01/2023 12:00:00.000 PAYMENT\_DATE
05/01/2023 12:00:00.000
AM
03/01/2024 12:00:00.000
AM
05/01/2025 12:00:00.000
AM
05/01/2023 12:00:00.000
AM
05/01/2023 12:00:00.000
AM
05/01/2024 12:00:00.000
AM 6.00K NDER 4.50K NDER 36.00K 61 34.50K 61 POCI\_EIR\_1 POCI EIR 1 LOANCONTRACTS 30.00K stg payment schedule seq.csv 3.00K NDER 6.00K NDER 30.00K 30.00K 33.00K 61 36.00K 61 stg\_payment\_schedule\_seq.csv stg\_payment\_schedule\_seq.csv LOANCONTRACTS LOANCONTRACTS POCI\_EIR\_2 LOANCONTRACTS stg payment schedule seg.csv AM 03/01/2023 12:00:00.000 Account Rate Tiers Payment Schedule

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.

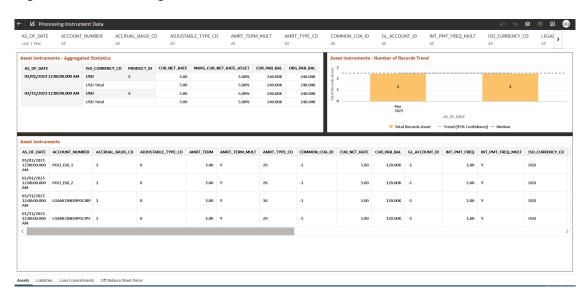
The report displays the underlying data according to the following Charts' logic:

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.

- 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.



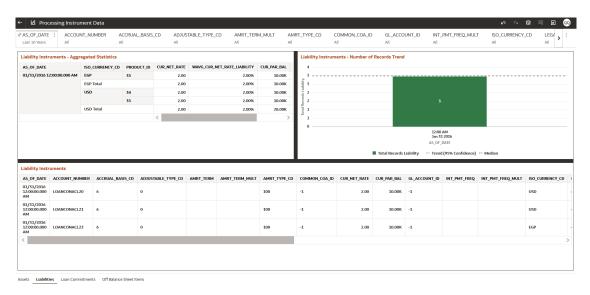


Figure 5-9 Processing Instrument Data - Liabilities

## **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.



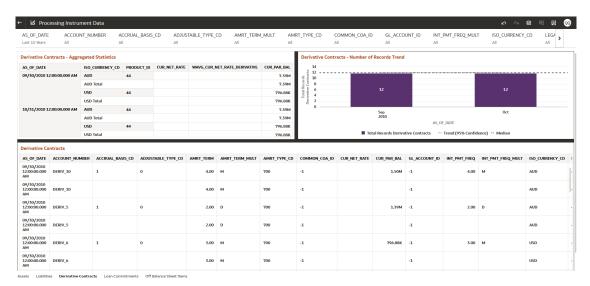


Figure 5-10 Processing Instrument Data – Derivative Contracts

## **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.

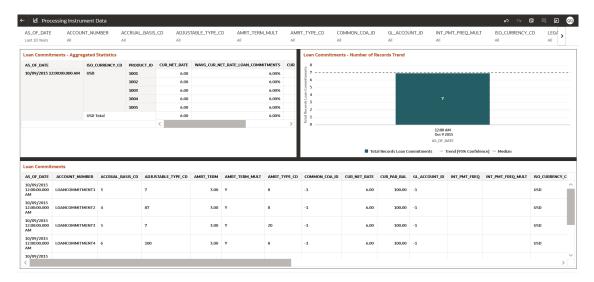


Figure 5-11 Processing Instrument Data – Loan Commitments

## 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.



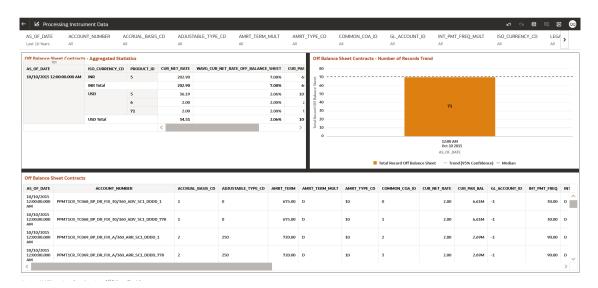


Figure 5-12 Processing Instrument Data – Off Balance Sheet Items

# **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	Instrument Supplementary	FSI-Processing	FSI_D_ACCOU NT_RATE_TIE	Account Rate Tiers	Account Rate Tiers
Supplementary Data			RS FSI_D_PAYME NT_SCHEDUL E	Payment Schedule	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

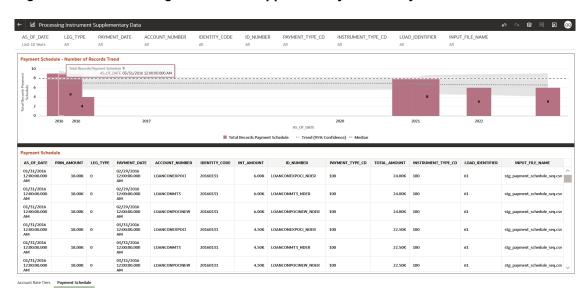
# Payment Schedule

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:

- 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



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 pinned 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.

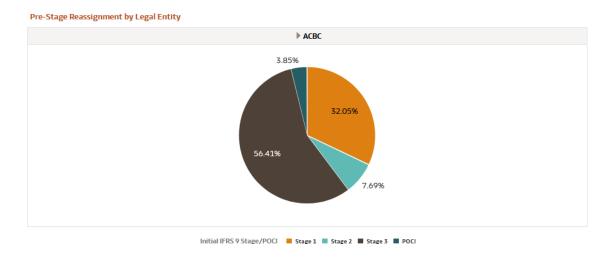
To generate the below reports following dimensions are used: **As of date**, **Modelling Set**, **Consolidation Type**, and **Legal Entity Node**.

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

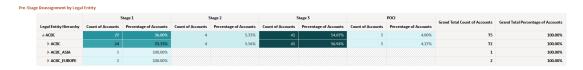
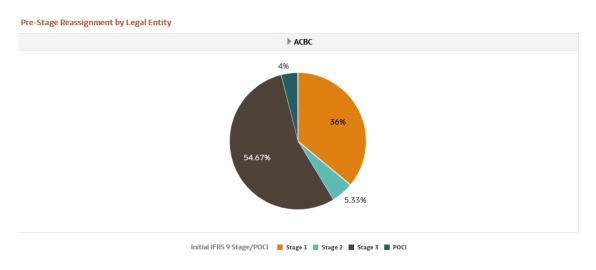


Figure 6-6 Pre-Stage Reassignment by Legal Entity



# 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

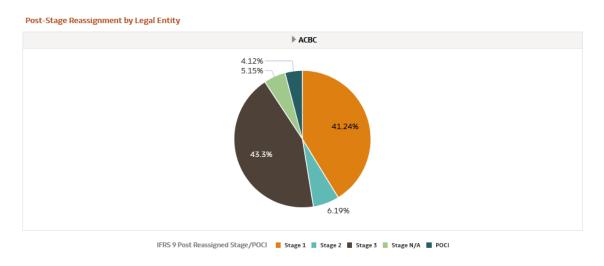
To generate the below reports following dimensions are used: **As of date**, **Modelling Set**, **Consolidation Type**, and **Legal Entity Node**.

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



ACBC ACBC ACBC\_ASIA ACBC\_EUROPE Bank of New York

4.12%
5.33%
6.67%
43.3%
18.18%
100%

IFRS 9 Post Reassigned Stage/POCI Stage 1 Stage 2 Stage 3 Stage N/A POCI

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**, 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 pinned 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.

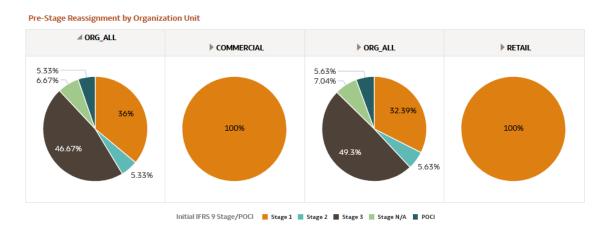
These reports can be viewed as Standalone or Consolidated reports

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

Figure 6-12 Pre-Stage Reassignment by Organization Unit



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 Node, and Organization Unit Node.

Figure 6-14 Post-Stage Reassignment by Organization Unit



Post-Stage Reassignment by Organization Unit

ORG\_ALL

ORG\_ALL

ORG\_ALL

FETAIL

5.63%
7.04%
49.3%

100%

IFRS 9 Post Reassigned Stage/POCI

Stage 1 Stage 2 Stage 3 Stage N/A POCI

Figure 6-15 Post-Stage Reassignment by Organization Unit

# **Customer Type**

This is the third canvas under Stage Overview Reports. The pinned 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 Node, and Customer Type.

Figure 6-16 Pre-Stage Reassignment by Customer Type



Pre-Stage Reassignment by Customer Type

100%

80%

45.28%

57.14%

92.31%

92.31%

Corporate - Large
Customer Type

Initial IFRS 9 Stage/POCI

Stage 1

Stage 2

Stage 8

Stage 8/A

POCI

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.

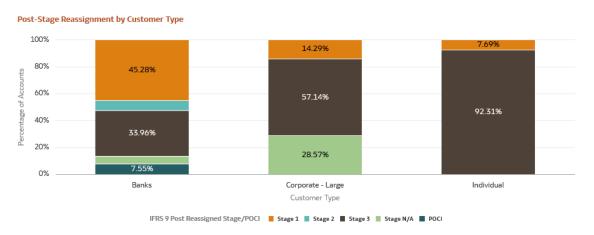
These reports can be viewed as Standalone or Consolidated reports

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 pinned filters and additional dimension-based filter i.e. Product Leaf are required to generate this report. 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.

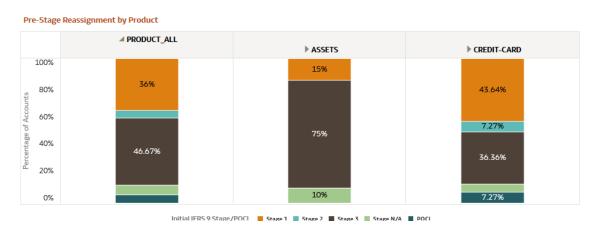
These reports can be viewed as Standalone or Consolidated reports

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



Figure 6-22 Pre-Stage Reassignment by Product

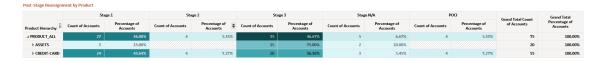
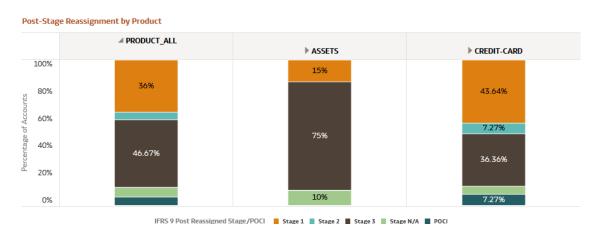


Figure 6-23 Pre-Stage Reassignment by Product



# Industry

This is the fifth canvas under Stage Overview Reports. The pinned 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.

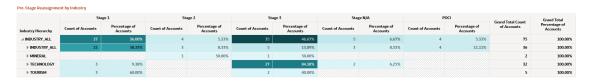
### Pre-Stage Reassignment by Industry

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 **▶** TECHNOLOGY **► MINERAL ▶** TOURISM 100% 9.38% 80% 50% 58.33% 60% 60% 84.38% 40% 8.33% 46.67% 13.89% 50% 20% 40% 8.33% 11.11% 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.

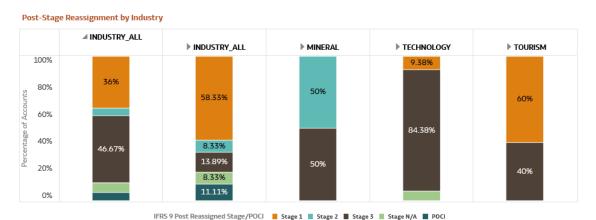
These reports can be viewed as Standalone or Consolidated reports

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



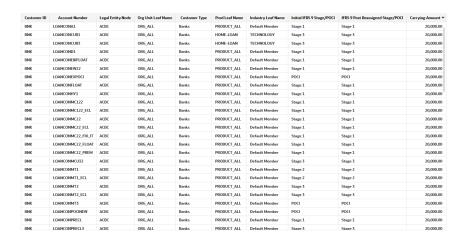
# Account Based Report

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





# **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 pinned 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**, and **Legal Entity Node**.

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 pinned 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 Node, 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 pinned 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.



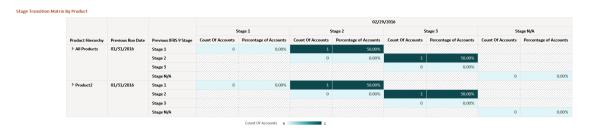
Figure 6-31 Stage Transition Matrix by Customer Type Report



### Stage Transition Matrix by Product

This is the fourth canvas under Stage Transition Reports. The pinned filters and additional dimension-based filters Product Leaf is required to generate this report. 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 Node**, 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 pinned 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

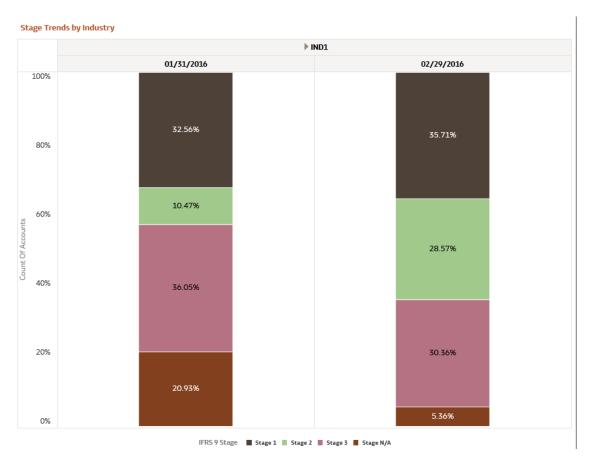
This is the first canvas under Stage Trends Reports. The pinned filters are enough to generate the report. The legal entity is a hierarchy-based dimension so this report will provide a count and the percentage of the count of accounts across various stages at legal entity hierarchy levels

To generate the below reports following dimensions are used: **As of date**, **Modelling Set**, **Consolidation Type**, 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 pinned 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.

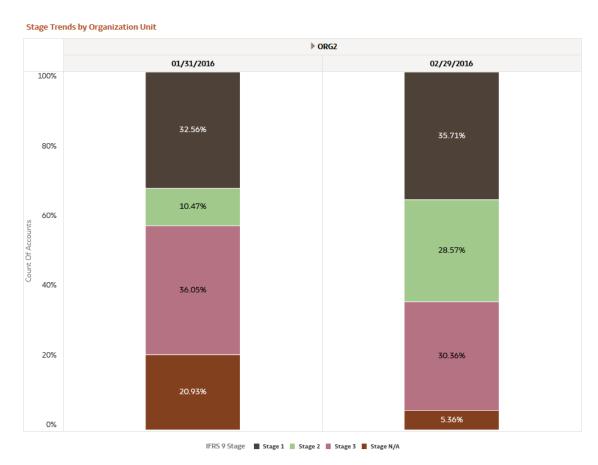
These reports can be viewed as *Standalone* or *Consolidated* reports.

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

Figure 6-36 Stage Trends by Organization Unit Report



Figure 6-37 Stage Trends by Organization Unit Report



### Stage Trends by Customer Type

This is the third canvas under Stage Trends Reports. The pinned 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.

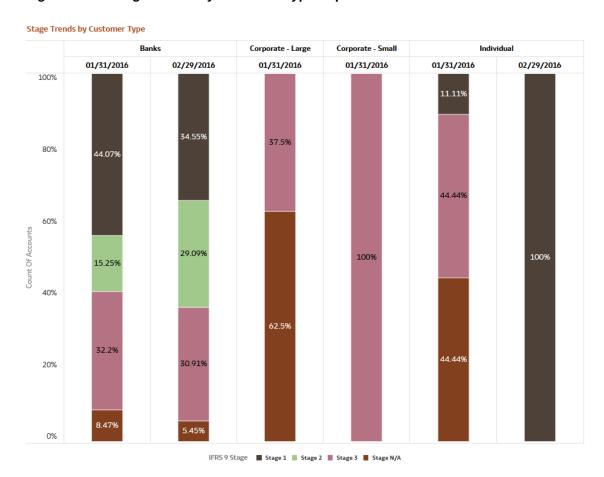
These reports can be viewed as Standalone or Consolidated reports.

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 pinned filters and dimension-based filter Product Leaf is required to generate this report. 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.

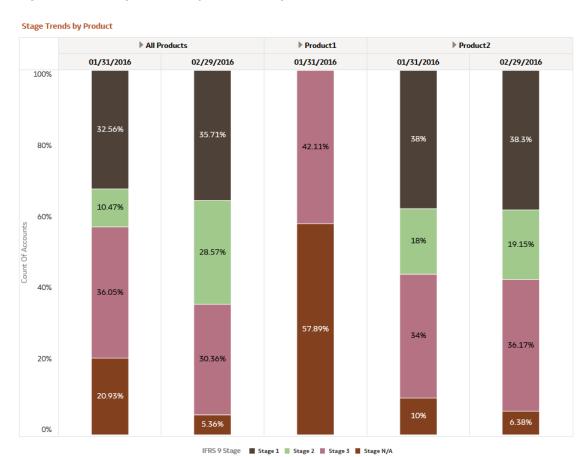
These reports can be viewed as Standalone or Consolidated reports.

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

Figure 6-40 Stage Trends by Product Report



Figure 6-41 Stage Trends by Product Report



# Stage Trends by Industry

This is the fifth canvas under Stage Trends Reports. The pinned 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.

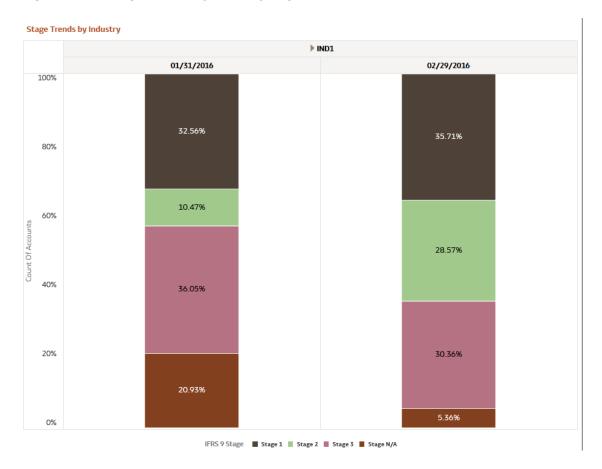
These reports can be viewed as Standalone or Consolidated reports.

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

As per selected modelling set please select below Legal Entity Node for consolidation

|| Legal Entity Child Node 4) ACBC ACBC EUROPE ACBC ACBC, EUROPE ACBC, ENGLAND ACBC, FRANCE ACBC, ERMANY ACBC, INDIA ACBC, JAPAN ACBC, PARIS ACBC, LYON ACBC, MUMBAI ACBC, DELHI ACBC, TOKYO ACBC, 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**, and **Legal Entity Node**.

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

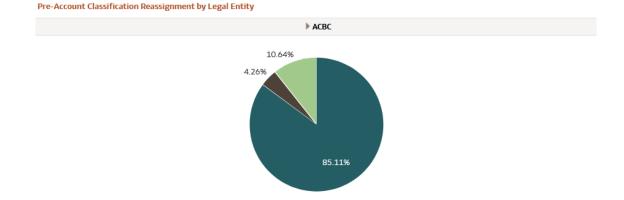
Figure 6-45 Pre-Account Classification by Legal Entity Report

Pre-Account Classification Reassignment by Legal Entity





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



Initial Account Classification Amortized Cost Fair Value through Other Comprehensive Income Fair Value through Profit or Loss

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 **Grand Total Grand Total** Comprehensive Income Count of Count of Percentage Count of Percentage Count of Percentage Accounts of Accounts **Legal Entity Hierarchy** Accounts of Accounts Accounts of Accounts Accounts of Accounts **⊿ ΔCBC** 800 85.11% 40 4.26% 100 10.64% 100.00% 940 ▶ ACBC\_ASIA 640 82.05% 40 5.13% 100 12.82% 780 100.00% ▶ Bank of New York 160 100.00% 100.00%

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

ACBC

### 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.

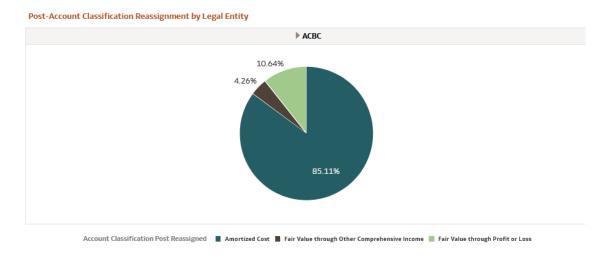
To generate the below reports following dimensions are used: **As of date**, **Modelling Set**, **Consolidation Type**, and **Legal Entity Node**.

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 Amortized Cost **Grand Total Grand Total** Comprehensive Income Loss Count of Percentage of Count of Percentage of Count of Percentage of Percentage of Accounts Accounts Legal Entity Hierarchy Accounts Accounts Accounts Accounts Accounts Accounts 4.26% 100 10.64% **▶** ACBC 800 40 100.00%

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

Post-Account Classification Reassignment by Legal Entity Fair Value through Other Fair Value through Profit or Amortized Cost Grand Total Grand Total Count of Percentage Percentage Percentage Count of Count of Count of Percentage of Accounts Legal Entity Hierarchy ▲ ACBC 800 85.11% 40 4.26% 100 10.64% 940 100.00% 640 ACBC ASIA 82.05% 40 5.13% 100 12.82% 780 100.00% Bank of New York 160 100.00% 100.00%



Post-Account Classification Reassignment by Legal Entity

ACBC

ACBC

ACBC\_ASIA

Bank of New York

10.64%

4.26%

85.11%

82.05%

Account Classification Post Reassigned

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

# Organization Unit

This is the second canvas under Account Classification Overview Reports. The pinned 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 Node, 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 Amortized Cost Comprehensive Income **Grand Total Grand Total** Count of \$ Count of Percentage of Count of Percentage of Count of Percentage of Percentage of **Org Unit Hierarchy** Accounts Accounts Accounts **△ ORG ALL** 800 85.11% 40 4.26% 100 10.64% 940 100.00% ▶ COMMERCIAL 100.00% 100.00% 20 20 Default Member 160 100.00% 160 100.00% ▶ ORG\_ALL 5.41% 100 13.51% 740 100.00% **▶ RETAIL** 100 00% 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.

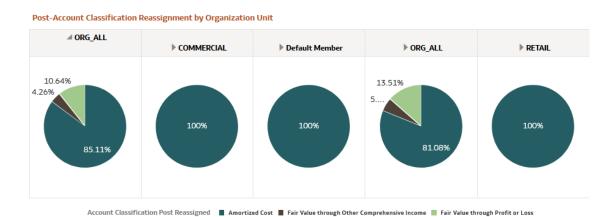
These reports can be viewed as Standalone or Consolidated reports.

To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Node, 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** Comprehensive Income **Grand Total Grand Total** Percentage of Accounts Count of Count of Percentage of Count of Percentage of Count of Percentage of Accounts **Org Unit Hierarchy** Accounts Accounts Accounts Accounts Accounts Accounts ✓ ORG\_ALL 800 40 4.26% 100 10.64% 940 100.00% 100.00% ▶ COMMERCIAL 20 20 100.00% ▶ Default Member 160 100.00% 100.00% 160 ▶ ORG\_ALL 5.41% 100 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 pinned 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.

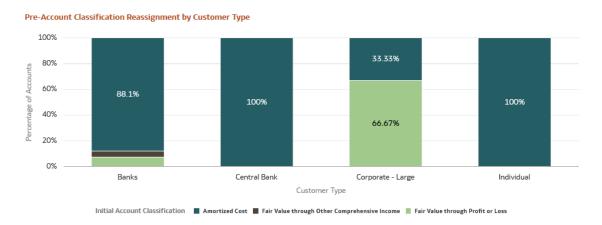
These reports can be viewed as Standalone or Consolidated reports.

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.

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

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

Figure 6-58 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.

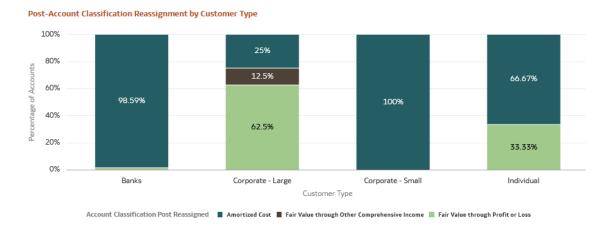
These reports can be viewed as Standalone or Consolidated reports.

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 Fair Value through Other Fair Value through Profit or **Grand Total Grand Total** Comprehensive Income Loss Count of Percentage of Percentage of Count of Percentage of Count of Count of Accounts Accounts Customer Type Accounts Accounts Accounts Accounts Accounts Accounts 100.00% 88.10% 100.00% 100.00% Central Bank 20 Corporate - Large 20 33,33% 40 66.67% 60 100,00% 100.00% 20 100.00% Individual 20

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



#### **Product**

This is the fourth canvas under Account Classification Overview Reports. The pinned 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 Node, and Product Node.

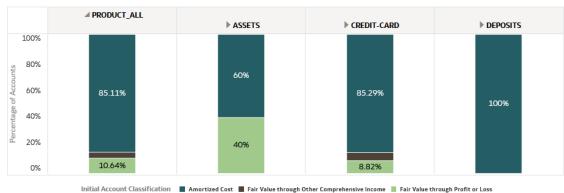
Figure 6-61 Pre-Account Classification by Product Report

Pre-Account Classification Reassignment by Product

Product Hierarchy	Amortized Cost		Fair Value through Other Comprehensive Income		Fair Value through Profit or Loss		Grand Total	Grand Total
	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts
■ PRODUCT_ALL	800	85.11%	40	4.26%	100	10.64%	940	100.00%
▶ ASSETS	60	60.00%			40	40.00%	100	100.00%
▶ CREDIT-CARD	580	85.29%	40	5.88%	60	8.82%	680	100.00%
<b>DEPOSITS</b>	160	100.00%					160	100.00%

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 Node, and Product Node.

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

Post-Account Classification Reassignment by Product

	Amortized Cost		Fair Value through Other Comprehensive Income		Fair Value through Profit or Loss		Grand Total	Grand Total
Product Hierarchy	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts
▲ PRODUCT_ALL	800	85.11%	40	4.26%	100	10.64%	940	100.00%
▶ ASSETS	60	60.00%			40	40.00%	100	100.00%
▶ CREDIT-CARD	580	85.29%	40	5.88%	60	8.82%	680	100.00%
<b>DEPOSITS</b>	160	100.00%					160	100.00%



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% 0% 8.82% 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 pinned 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 Fair Value through Other Fair Value through Profit or **Amortized Cost Grand Total Grand Total** Comprehensive Income Count of Percentage of Count of Count of Percentage of Count of Percentage of Percentage of Accounts Accounts Industry Hierarchy Accounts 40 ■ INDUSTRY\_ALL 640 82.05% 5.13% 100 12.82% 780 100.00% **▶ INDUSTRY\_ALL** 580 85.29% 40 5.88% 8.82% 680 100.00% 60 33.33% **▶ TECHNOLOGY** 20 66.67% 60 100.00% **▶ TOURISM** 40 100.00% 100.00%



Pre-Account Classification Reassignment by Industry

INDUSTRY\_ALL

INDUSTRY\_ALL

INDUSTRY\_ALL

ITECHNOLOGY

TOURISM

33.33%

100%

Initial Account Classification Amortized Cost Fair Value through Other Comprehensive Income Fair Value through Profit or Loss

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.

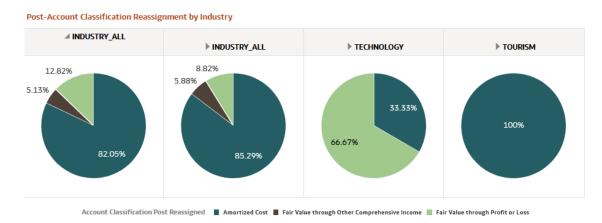
These reports can be viewed as Standalone or Consolidated reports.

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

Post-Account Classification Reassignment by Industry Fair Value through Profit or Fair Value through Other **Amortized Cost Grand Total** Comprehensive Income **Grand Total** Loss Percentage of Accounts Count of Count of Percentage of Count of Percentage of Count of Percentage of Accounts Industry Hierarchy Accounts Accounts Accounts ■ INDUSTRY\_ALL 40 5.13% 100 12.82% 780 100.00% INDUSTRY ALL 580 85.29% 40 5.88% 60 8.82% 680 100.00% **▶ TECHNOLOGY** 33.33% 40 66.67% 100.00% 20 60 **▶** TOURISM 40 100.00% 100.00%

Figure 6-68 Post-Account Classification by Industry Report



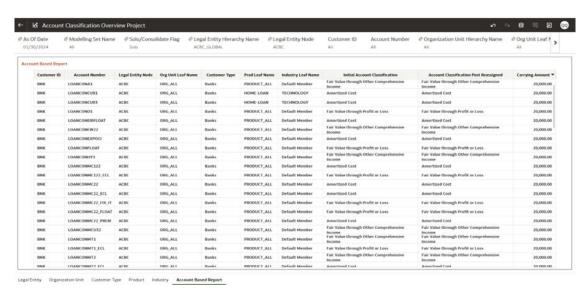


## **Account Based Report**

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.

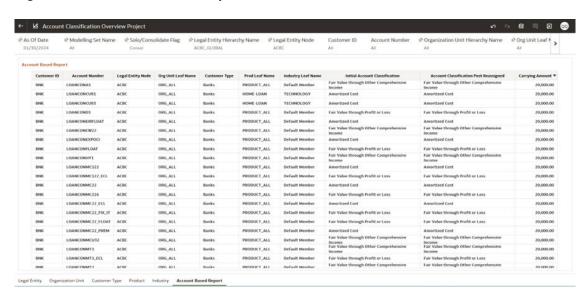
To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, and Legal Entity Node, Account Number and Reporting Currency Name.





#### 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

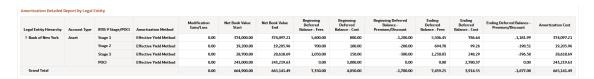
This is the first canvas under Amortization Reports. The pinned filters are enough to generate the report. The legal entity is a hierarchy-based dimension so this report will provide amortization measures at the legal entity hierarchy levels.

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 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 pinned 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 Node, and, Organization Unit Node and Reporting Currency Name.

Figure 6-73 Amortization Detailed Report by Organization Unit Report



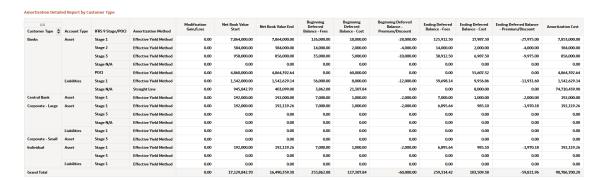
# Amortization Detailed Report by Customer Type

This is the third canvas under Amortization Reports. The pinned 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 pinned filters and dimension-based filter Product Leaf is required to generate this report. 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 Node, and 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 pinned 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*.

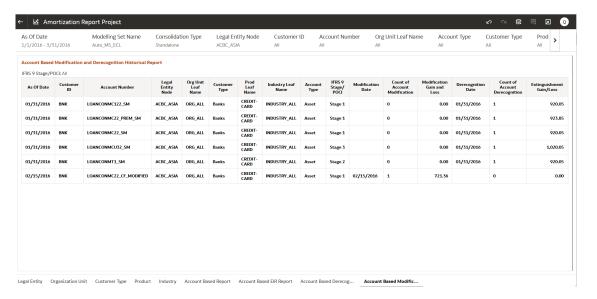
Figure 6-78 Account Based Derecognition Report



# Account Based Modification and Derecognition Historical Report

The below account-based report showcases the details of Modified and derecognised accounts during the selected time window. Both dates are inclusive. Modification and Derecognition events are mutually exclusive. 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.

Figure 6-79 Account Based Modification and Derecognition Historical 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

#### Note:

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 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 6-80 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 6-81 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*.

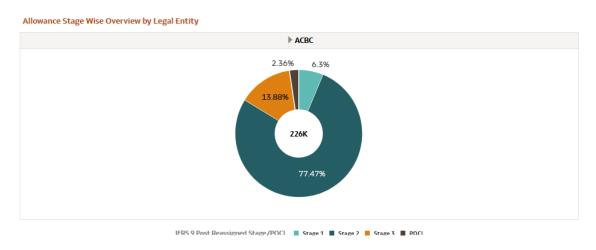
#### **Allowance Stage Wise Overview by Legal Entity**

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

Figure 6-82 Allowance Stage Wise Overview by Legal Entity



Figure 6-83 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 6-84 Provision Stage Wise Overview by Legal Entity

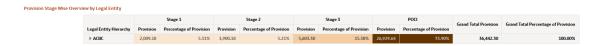
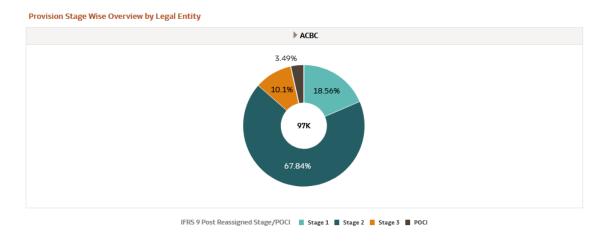


Figure 6-85 Provision Stage Wise Overview by Legal Entity



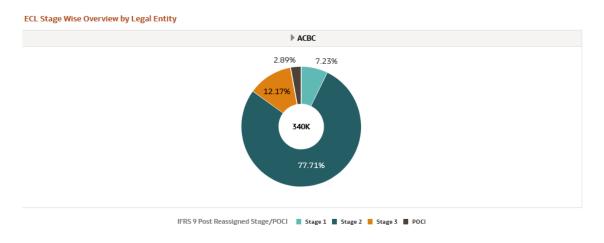
#### **ECL Stage Wise Overview by Legal Entity**

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

Figure 6-86 ECL Stage Wise Overview by Legal Entity



Figure 6-87 ECL Stage Wise Overview by Legal Entity



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

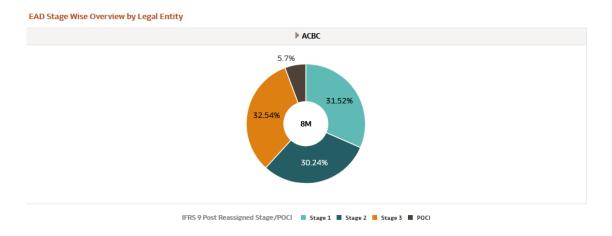
This report displays EAD in both absolute and percentage terms across IFRS 9 Stages.

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

Figure 6-88 EAD Stage Wise Overview by Legal Entity



Figure 6-89 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.

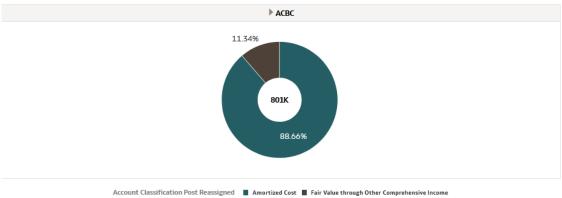
Figure 6-90 ECL Stage Wise Overview based on Account Classification by Legal Entity Hierarchy

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



Figure 6-91 ECL Stage Wise Overview based on Account Classification by Legal Entity Hierarchy

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 6-92 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 6-93 Stage Reassignment by Legal Entity

Stage Reassignment by Legal Entity Stage 1 Stage 2 Stage 3 Count of Accounts Count of Accounts Count of Accounts **Legal Entity Hierarchy** Initial IFRS 9 Stage **▶** ACBC Stage 1 20 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 6-94 Expected Credit Loss Reassignment by Legal Entity

**Expected Credit Loss Reassignment by Legal Entity** 



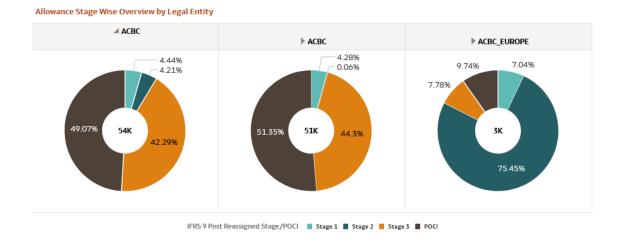
The following set of reports are generated with the flag as Consol.

**Allowance Stage Wise Overview by Legal Entity** 

Figure 6-95 Allowance Stage Wise Overview by Legal Entity



Figure 6-96 Allowance Stage Wise Overview by Legal Entity

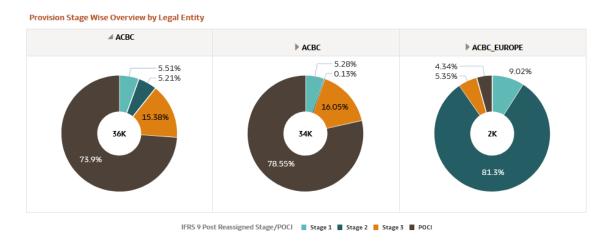


**Provision Stage Wise Overview by Legal Entity** 

Figure 6-97 Provision Stage Wise Overview by Legal Entity



Figure 6-98 Provision Stage Wise Overview by Legal Entity

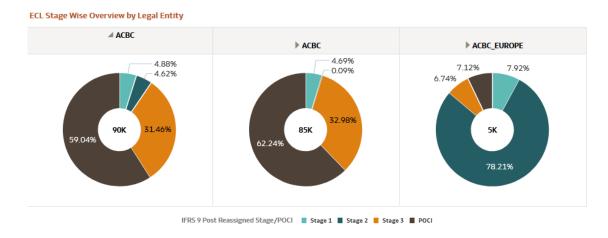


**ECL Stage Wise Overview by Legal Entity** 

Figure 6-99 ECL Stage Wise Overview by Legal Entity

Percentage of ECL Grand Total ECL Grand Total Percentage of ECL Stage 1 Percentage of ECL ECL Percentage of ECL 34.34% 38,200.60 32.81% 9,016.63 **⊿** ACBC 29,222.03 25.10% 39,981.38 7.74% 116,420,64 100.00% ▶ ACBC 4.23% 7,669.38 42.33% 18,117.68 100.00% 35.32% 17,073.78 32.34% 17,073.78 32.34% ▶ ACBC\_ASIA 18,646.11 0.00% 52,793.67 100.00% ▶ ACBC\_EUROPE

Figure 6-100 ECL Stage Wise Overview by Legal Entity

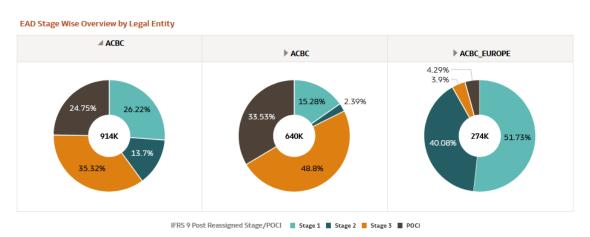


#### **EAD Stage Wise Overview by Legal Entity**

Figure 6-101 EAD Stage Wise Overview by Legal Entity



Figure 6-102 EAD Stage Wise Overview by Legal Entity



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

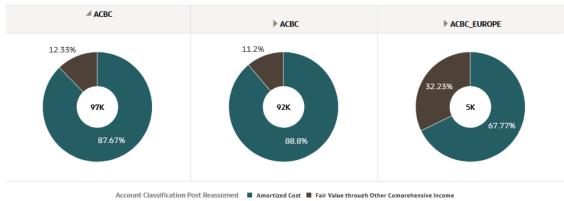
Figure 6-103 ECL Stage Wise Overview based on Account Classification by Legal Entity Hierarchy

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

::::	Am	ortized Cost		ue through Other chensive Income	Grand Total ECL	Grand Total Percentage of ECL	
Legal Entity Hierarch	ECL	Percentage of ECL	ECL	Percentage of ECL			
▲ ACBC	70,870.91	60.81%	45,668.66	39.19%	116,539.57	100.00%	
▶ 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 6-104 ECL Stage Wise Overview based on Account Classification by Legal Entity Hierarchy

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



Impairment Gain/Loss Overview by Legal Entity

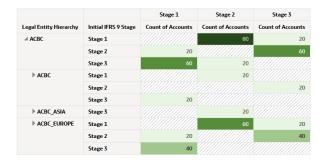
Figure 6-105 Impairment Gain/Loss Overview by Legal Entity



Stage Reassignment by Legal Entity

Figure 6-106 Stage Reassignment by Legal Entity

Stage Reassignment by Legal Entity



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

Figure 6-107 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 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 Node, and Reporting Currency Name.

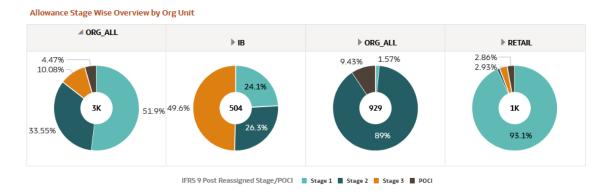
#### Allowance Stage Wise Overview by Organization Unit

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

Figure 6-108 Allowance Stage Wise Overview by Organization Unit



Figure 6-109 Allowance Stage Wise Overview by Organization Unit



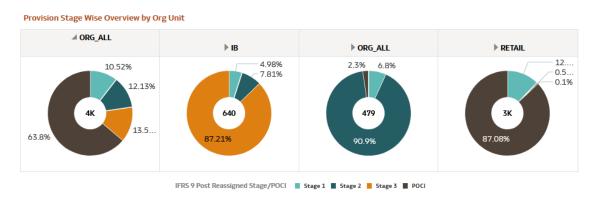
### **Provision Stage Wise Overview by Organization Unit**

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

Figure 6-110 Provision Stage Wise Overview by Organization Unit



Figure 6-111 Provision Stage Wise Overview by Organization Unit



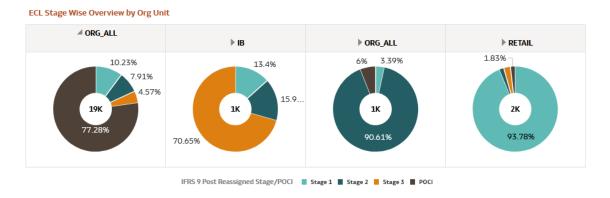
#### **ECL Stage Wise Overview by Organization Unit**

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

Figure 6-112 ECL Stage Wise Overview by Organization Unit



Figure 6-113 ECL Stage Wise Overview by Organization Unit



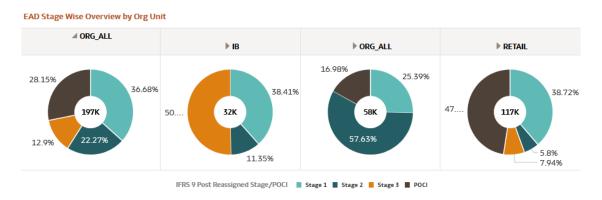
### **EAD Stage Wise Overview by Organization Unit**

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

Figure 6-114 EAD Stage Wise Overview by Organization Unit



Figure 6-115 EAD Stage Wise Overview by Organization 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 6-116 ECL Stage Wise Overview based on Account Classification by Org Unit

ECL Stage Wise Overview based on Account Classification by Org Unit

::::	Amortized Cost		Fair Value through Other Comprehensive Income		Grand Total ECL	Grand Total Percentage of ECL	
Org Unit Hierarchy	ECL	Percentage of ECL	ECL	Percentage of ECL			
✓ ORG_ALL	70,870.91	60.81%	45,668.66	39.19%	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%	
▶ ORG_ALL	8,860.25	32.11%	18,735.99	67.89%	27,596.24	100.00%	
► RETAIL	10,448.30	57.67%	7,669.38	42.33%	18,117.68	100.00%	

Figure 6-117 EAD Stage Wise Overview by Organization Unit

ECL Stage Wise Overview based on Account Classification by Org Unit



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

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

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

Figure 6-118 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 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 6-119 Allowance Stage Wise Overview by Customer Type



Figure 6-120 Allowance Stage Wise Overview by Customer Type



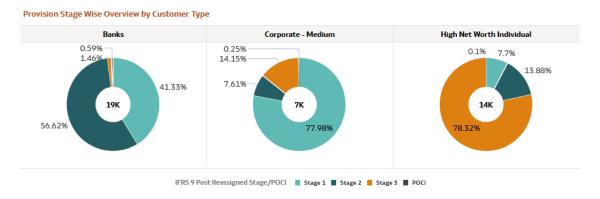
#### **Provision Stage Wise Overview by Customer Type**

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

Figure 6-121 Provision Stage Wise Overview by Customer Type



Figure 6-122 Provision Stage Wise Overview by Customer Type



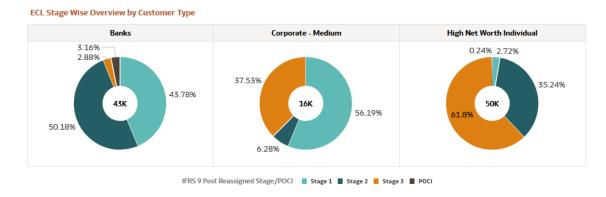
### **ECL Stage Wise Overview by Customer Type**

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

Figure 6-123 ECL Stage Wise Overview by Customer Type



Figure 6-124 ECL Stage Wise Overview by Customer Type



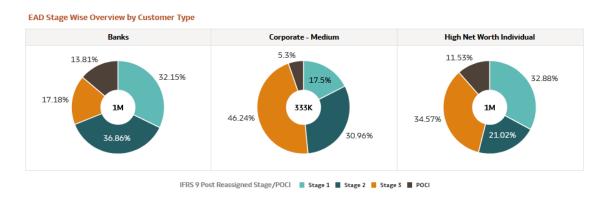
#### **EAD Stage Wise Overview by Customer Type**

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

Figure 6-125 EAD Stage Wise Overview by Customer Type



Figure 6-126 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 6-127 ECL Stage Wise Overview based on Account Classification by Customer Type Hierarchy

ECL Stage Wise Overview based on Account Classification by Customer Type

| Amortized Cost | Fair Value through Other Comprehensive Inform | Grand Total ECL | Grand Total ECL | Grand Total ECL | Banks | 5,784.5 | 13.58% | 36,810.36 | 86.42% | 42,594.89 | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 1

Figure 6-128 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 6-129 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 filters and dimension-based filter Product Node is 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.

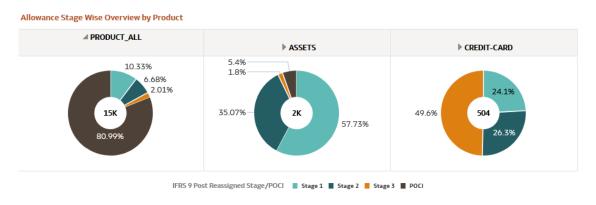
To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Node, and Reporting Currency Name.

#### **Allowance Stage Wise Overview by Product**

Figure 6-130 Allowance Stage Wise Overview by Product



Figure 6-131 Allowance Stage Wise Overview by Product



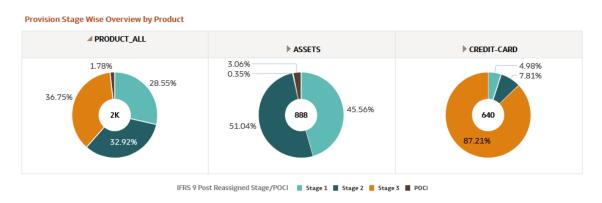
#### **Provision Stage Wise Overview by Product**

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

Figure 6-132 Provision Stage Wise Overview by Product



Figure 6-133 Provision Stage Wise Overview by Product



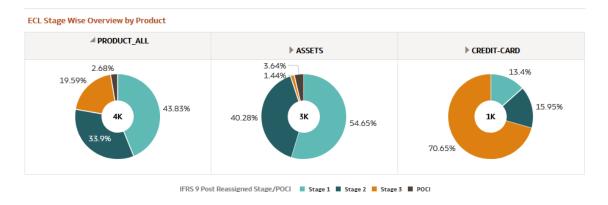
**ECL Stage Wise Overview by Product** 

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

Figure 6-134 ECL Stage Wise Overview by Product

ECL Stage Wise Overview by Product Percentage of ECL Percentage of ECL entage of ECL Percentage of ECL ✓ PRODUCT ALL 10.575.92 16.62% 33.20% 9,016.63 14.17% 63,626,97 23.05% 19,237.30 45,713.92 **▶ ASSETS** 6,923.57 19.72%

Figure 6-135 ECL Stage Wise Overview by Product



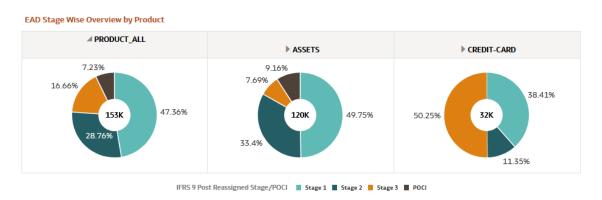
## **EAD Stage Wise Overview by Product**

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

Figure 6-136 EAD Stage Wise Overview by Product



Figure 6-137 EAD Stage Wise Overview by Product



ECL Stage Wise Overview based on Account Classification by Product

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

Figure 6-138 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 6-139 ECL Stage Wise Overview based on Account Classification by Product Hierarchy

ECL Stage Wise Overview based on Account Classification by Product



#### Impairment Gain/Loss Overview by Product

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

Figure 6-140 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 6-141 Allowance Stage Wise Overview by Industry

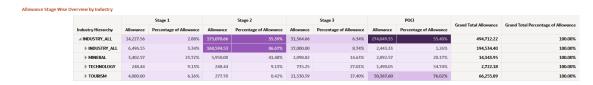
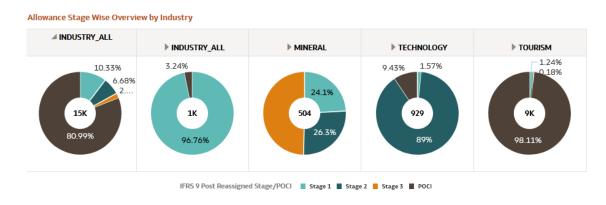


Figure 6-142 Allowance Stage Wise Overview by Industry



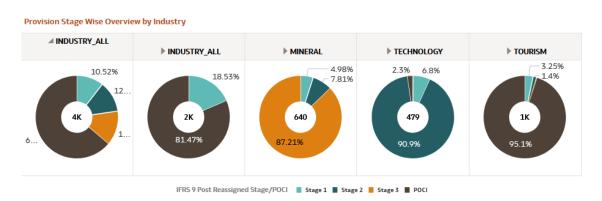
#### **Provision Stage Wise Overview by Industry**

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

Figure 6-143 Provision Stage Wise Overview by Industry



Figure 6-144 Provision Stage Wise Overview by Industry



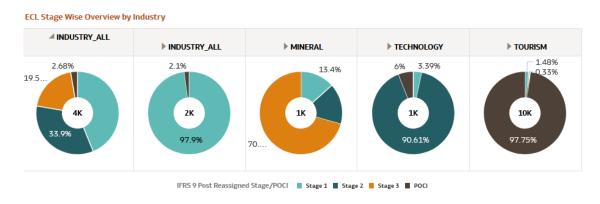
## **ECL Stage Wise Overview by Industry**

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

Figure 6-145 ECL Stage Wise Overview by Industry



Figure 6-146 ECL Stage Wise Overview by Industry



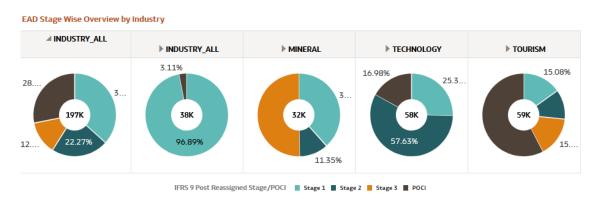
#### **EAD Stage Wise Overview by Industry**

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

Figure 6-147 EAD Stage Wise Overview by Industry



Figure 6-148 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.

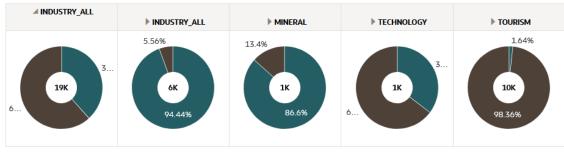
Figure 6-149 ECL Stage Wise Overview based on Account Classification by Industry Hierarchy

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 6-150 ECL Stage Wise Overview based on Account Classification by Industry Hierarchy





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

#### Impairment Gain/Loss Overview by Industry

Figure 6-151 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, Account Classification Post Reassigned, and Reporting Currency Name.

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

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

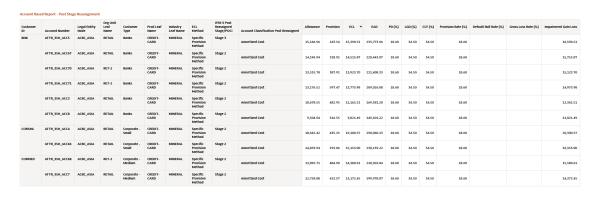
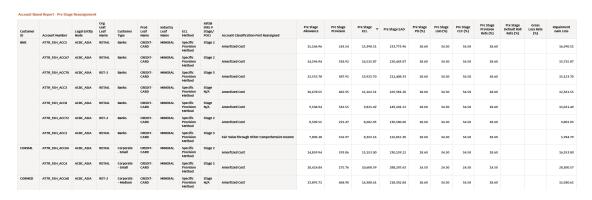
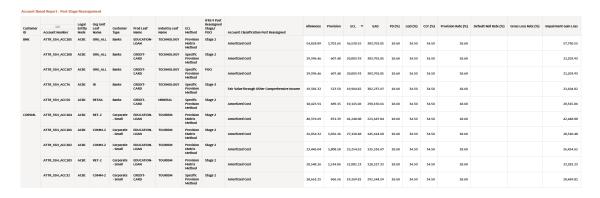


Figure 6-153 Account Based Report- Pre- Stage Reassignment



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

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



| Part |

Figure 6-155 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 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 6-156 Available Legal Entity Node



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

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

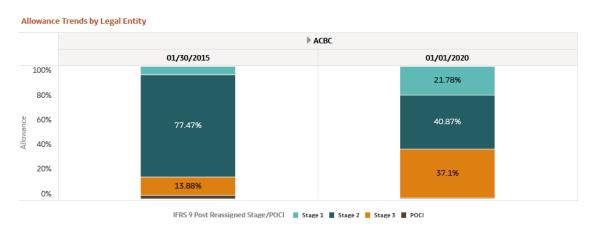
### **Allowance Trends by Legal Entity**

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

Figure 6-157 Allowance Trends by Legal Entity



Figure 6-158 Allowance Trends by Legal Entity



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

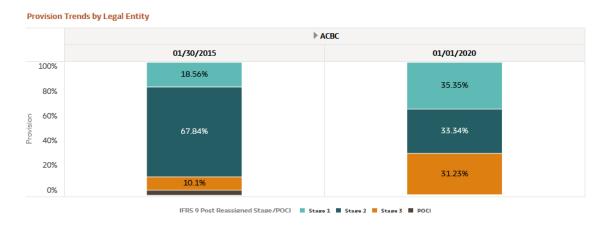
This report displays Provision in both absolute and percentage terms across IFRS 9 Stages and dates.



Figure 6-159 Provision Trends by Legal Entity



Figure 6-160 Provision Trends by Legal Entity



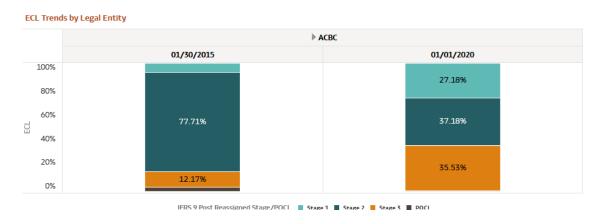
## **ECL Trends by Legal Entity**

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

Figure 6-161 ECL Trends by Legal Entity



Figure 6-162 ECL Trends by Legal Entity



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

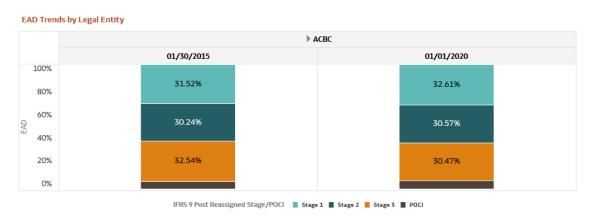


This report displays EAD in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-163 EAD Trends by Legal Entity



Figure 6-164 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 6-165 Impairment Gain/Loss Trends by Legal Entity



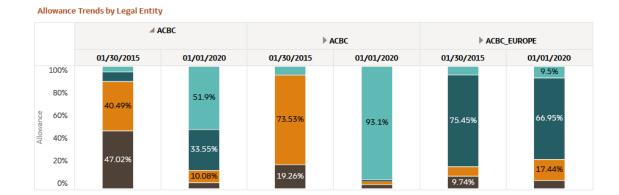
The following set of reports are generated with the flag as Consol.

**Allowance Trends by Legal Entity** 

Figure 6-166 Allowance Trends by Legal Entity



Figure 6-167 Allowance Trends by Legal Entity



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

**Provision Trends by Legal Entity** 

Figure 6-168 Provision Trends by Legal Entity



Figure 6-169 Provision Trends by Legal Entity

**Provision Trends by Legal Entity** ▲ ACBC **▶** ACRC ▶ ACBC\_EUROPE 01/01/2020 01/30/2015 01/01/2020 01/30/2015 01/30/2015 01/01/2020 100% 9.7% 22.279 12.13% 80% 43.37% 13.559 60% 91.01% 81.3% 67.68% 40% 69.8% 63.8% 49.89% 20% 9.52% 0% IFRS 9 Post Reassigned Stage/POCI ■ Stage 1 ■ Stage 2 ■ Stage 3 ■ POCI

**ECL Trends by Legal Entity** 

Figure 6-170 ECL Trends by Legal Entity

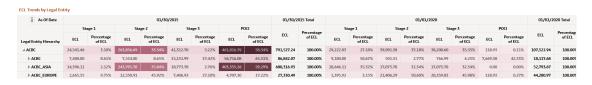
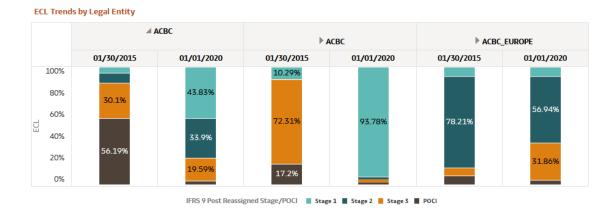


Figure 6-171 ECL Trends by Legal Entity

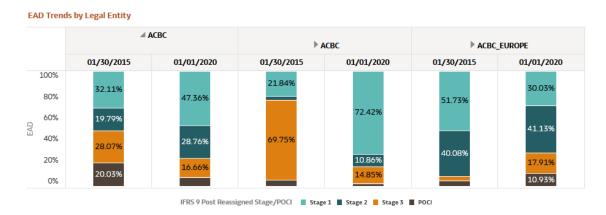


## **EAD Trends by Legal Entity**

Figure 6-172 EAD Trends by Legal Entity



Figure 6-173 EAD Trends by Legal Entity



### Impairment Gain/Loss Trends by Legal Entity

Figure 6-174 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 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 Node**, and **Reporting Currency Name**.

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

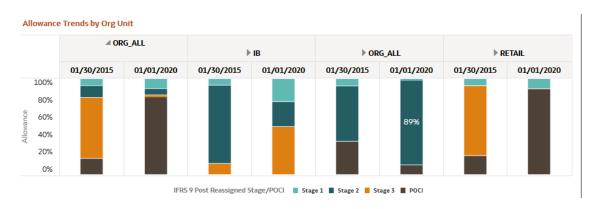
This report displays Allowance in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-175 Allowance Trends by Organization Unit



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

Figure 6-176 Allowance Trends by Organization Unit



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

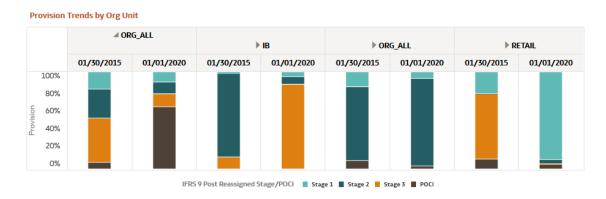
This report displays Provision in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-177 Provision Trends by Organization Unit



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

Figure 6-178 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 6-179 ECL Trends by Organization Unit



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

Figure 6-180 ECL Trends by Organization Unit

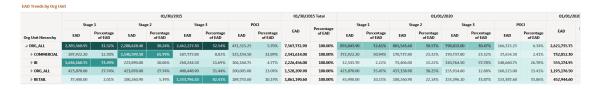


#### **EAD Trends by Organization Unit**

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

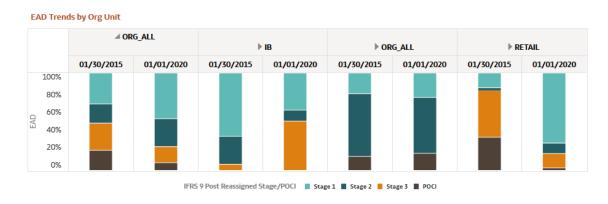


Figure 6-181 EAD Trends by Organization Unit



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

Figure 6-182 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 6-183 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 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.

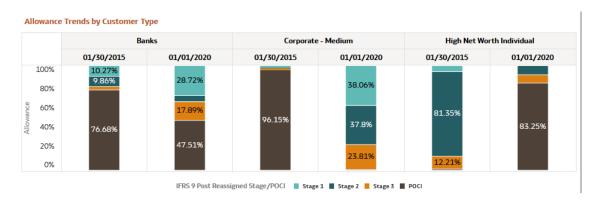
### **Allowance Trends by Customer Type**

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

Figure 6-184 Allowance Trends by Customer Type



Figure 6-185 Allowance Trends by Customer Type



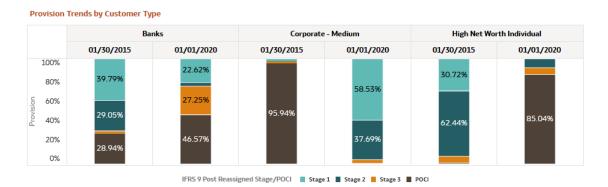
## **Provision Trends by Customer Type**

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

Figure 6-186 Provision Trends by Customer Type



Figure 6-187 Provision Trends by Customer Type



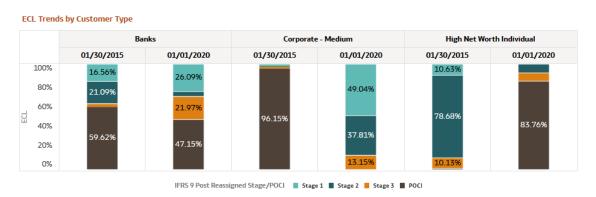
### **ECL Trends by Customer Type**

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

Figure 6-188 ECL Trends by Customer Type



Figure 6-189 ECL Trends by Customer Type



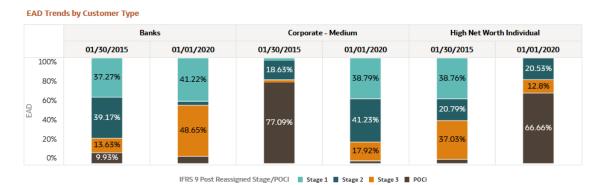
#### **EAD Trends by Customer Type**

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

Figure 6-190 EAD Trends by Customer Type



Figure 6-191 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 6-192 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 filters and dimension-based filter; Product Node is 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.

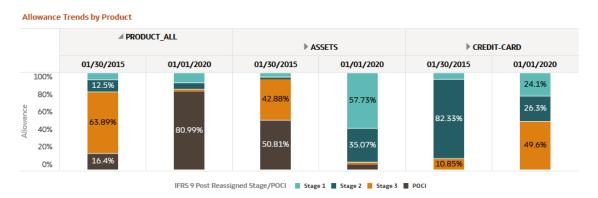
To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Node, and Reporting Currency Name.

**Allowance Trends by Product** 

Figure 6-193 Allowance Trends by Product



Figure 6-194 Allowance Trends by Product



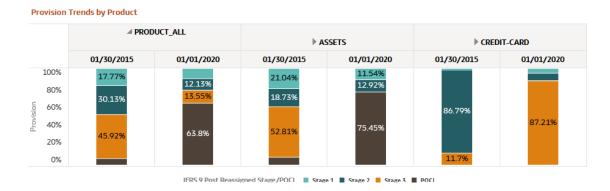
#### **Provision Trends by Product**

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

Figure 6-195 Provision Trends by Product



Figure 6-196 Provision Trends by Product



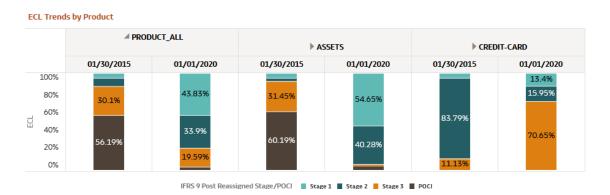
#### **ECL Trends by Product**

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

Figure 6-197 ECL Trends by Product



Figure 6-198 ECL Trends by Product



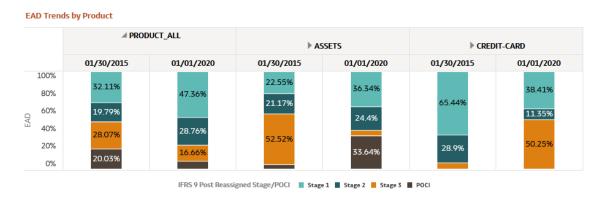
#### **EAD Trends by Product**

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

Figure 6-199 EAD Trends by Product



Figure 6-200 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 6-201 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 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 6-202 Allowance Trends by Industry



Figure 6-203 Allowance Trends by Industry



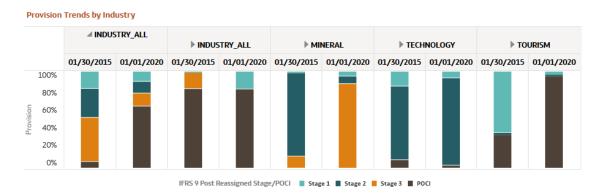
### **Provision Trends by Industry**

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

Figure 6-204 Provision Trends by Industry



Figure 6-205 Provision Trends by Industry





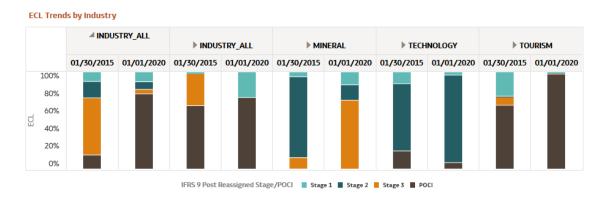
### **ECL Trends by Industry**

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

Figure 6-206 ECL Trends by Industry



Figure 6-207 ECL Trends by Industry



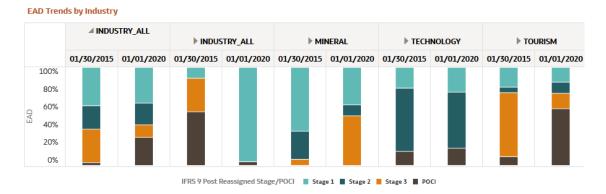
#### **EAD Trends by Industry**

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

Figure 6-208 EAD Trends by Industry



Figure 6-209 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 6-210 Impairment Gain/Loss Trends by Industry



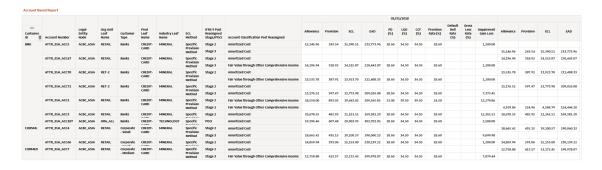
## **Expected Credit Loss Trends Account Based Report**

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 6-211 Account Based Report



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

#### Figure 6-212 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 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 6-213 ECL Overview



This ribbon provides an overview of the below items:

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

Figure 6-214 Available Legal Entity Node



To generate the below reports following dimensions are used: As of date, Modelling Set, Standalone/Consolidated, 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 6-215 Expected Credit Loss by Legal Entity



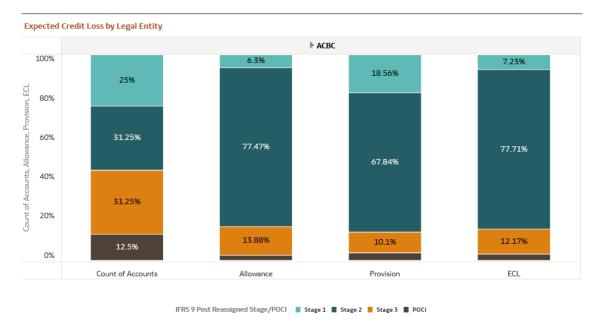


Figure 6-216 Expected Credit Loss by Legal Entity

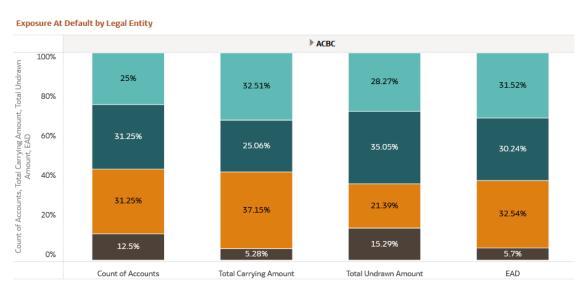
### **Exposure at Default by Legal Entity**

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 6-217 Exposure at Default by Legal Entity



Figure 6-218 Exposure at Default by Legal Entity



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

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

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

Figure 6-219 Expected Credit Loss by Legal Entity

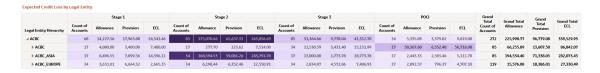


Figure 6-220 Expected Credit Loss by Legal Entity



**Exposure at Default by Legal Entity** 

Figure 6-221 Exposure at Default by Legal Entity







Figure 6-222 Exposure at Default by Legal Entity

## Expected Credit Loss Detailed Reports by Organization Unit

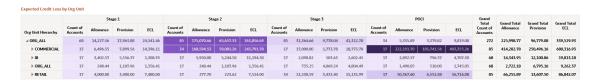
This is the second canvas under Expected Credit Loss Detailed Reports. The pinned filters are enough to generate the report. The organization unit is a hierarchy-based dimension. This report will provide information on ECL-related measures at various IFRS 9 stages and the organization unit hierarchy 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 Node, , 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 6-223 Expected Credit Loss by Organization Unit



**Expected Credit Loss by Org Unit** ■ ORG\_ALL ▶ ORG\_ALL **▶ RETAIL** 100% Count of Accounts, Allowance, Provision, ECL 80% 60% 40% 20% 0% 딥 Provision ద ద ద IFRS 9 Post Reassigned Stage/POCI Stage 1 Stage 2 Stage 3 POCI

Figure 6-224 Expected Credit Loss by Organization Unit

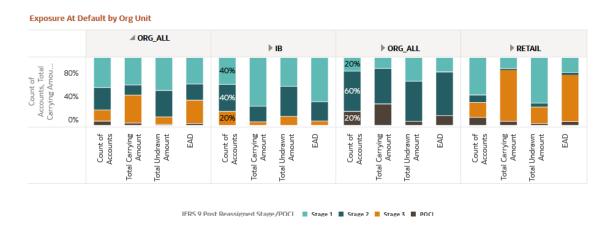
### **Exposure at Default by Organization Unit**

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 6-225 Exposure at Default by Organization Unit



Figure 6-226 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 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.

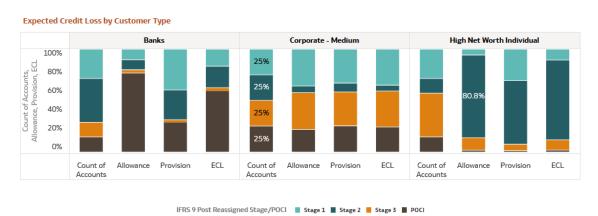
### **Expected Credit Loss by Customer Type**

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

Figure 6-227 Expected Credit Loss by Customer Type



Figure 6-228 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 6-229 Exposure at Default by Customer Type



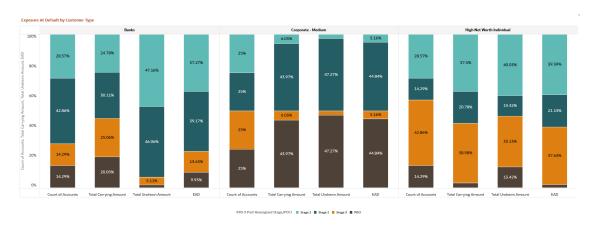


Figure 6-230 Exposure at Default by Customer Type

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

This is the fourth canvas under Expected Credit Loss Detailed Reports. The pinned filters and dimension-based filter; Product Node is 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 Node, , 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 6-231 Expected Credit Loss by Product

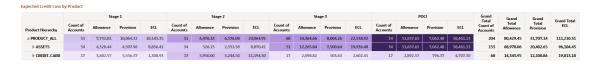
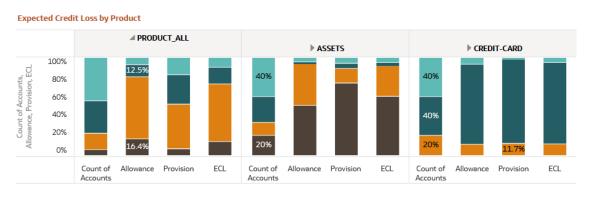


Figure 6-232 Expected Credit Loss by Product



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

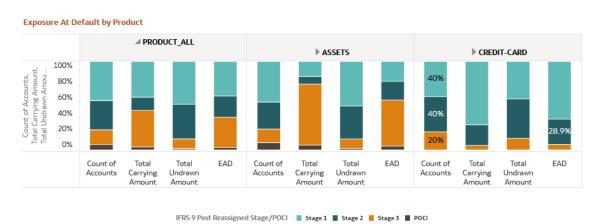
#### **Exposure at Default by Product**

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 6-233 Exposure at Default by Product



Figure 6-234 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 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**

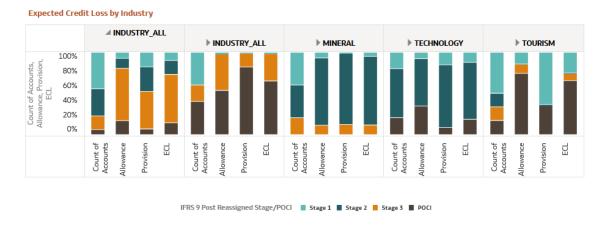
This report displays the number of accounts, Allowances, Provisions and ECL in absolute terms across IFRS 9 stages.

Figure 6-235 Expected Credit Loss by Industry





Figure 6-236 Expected Credit Loss by Industry



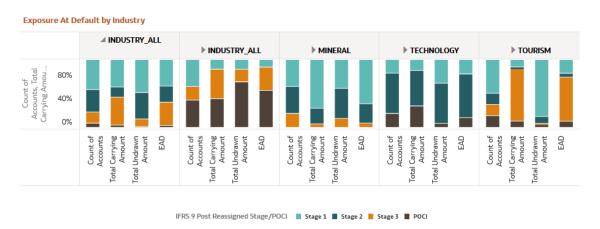
## **Exposure at Default by Industry**

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 6-237 Exposure at Default by Industry



Figure 6-238 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 Node**, and **Reporting Currency Name**.

Additionally, you can drill-down to view the details of an Attribute. The **Detail-1** report is available only for *Change in exposure* and *Risk Parameters*. Right-click the desired attribute bar or attribute name and then select **Detailed-1**.

Figure 6-239 Attribution Analysis - ECL

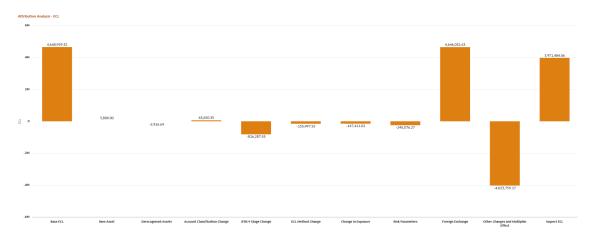


Figure 6-240 Attribution Analysis - ECL



## 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 Node**, and **Reporting Currency Name**.

Figure 6-241 Attribution Analysis - Drill Down for Risk Parameters

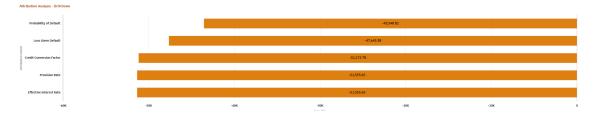


Figure 6-242 Attribution Analysis - Drill Down for Risk Parameters

Attribution Analysis - Drill Down

Attribution Factor	ECL	Percentage of ECL
Probability of Default	-43,548.82	17.77%
Loss Given Default	-47,643.38	19.44%
Credit Conversion Factor	-51,172.78	20.88%
Provision Rate	-51,355.65	20.95%
Effective Interest Rate	-51,355.65	20.95%
Grand Total	-245,076.27	100.00%

## Models

This section contains information on the Models reports

## PD Model Reports

Two types of reports are available based on the PD Model:

- PD Term Structure Based on Economic Scenarios: The user can see the output of the PD model for a single Rating/DPD band across economic scenarios. This supports tabular and graphical views.
- PD Term Structure Based on Bands: The user can see the output of the PD model for a single economic scenario across ratings/ DPD bands. This supports tabular and graphical views.

## PD Term Structure - Economic Scenario

This section displays the PD Term Structure - Economic Scenario report.

The following global filters must be selected with a single value: As of Date, Modelling Set Name, PD Model, DPD Band, Type of PD and Term Structure Basis

Figure 6-243 PD Term Structure - Economic Scenario - DPD

PD Term Structure - Economic Scenario





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Figure 6-244 PD Term Structure - Economic Scenario - DPD

The following gobal filters must be selected with single value; As of Date, Modelling Set Name, PD Model, Rating Type, Rating, Type of PD and Term Structure Basis.







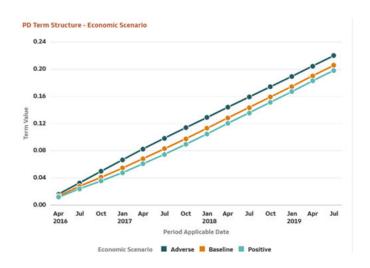


Figure 6-246 PD Term Structure - Economic Scenario - Rating

## PD Term Structure - Rating

This section displays the PD Term Structure - Rating report.

The following global filters must be selected with single value; **As of Date**, **Modelling Set Name**, **Rating Type**,, **PD Model**, **Type of PD**, **Economic Scenario**, and **Term Structure Basis**. For the **Rating** filter, all the values can be selected.

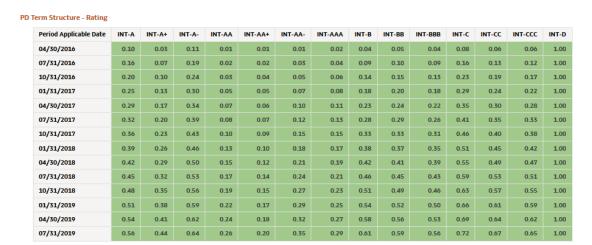


Figure 6-247 PD Term Structure - Rating



Figure 6-248 PD Term Structure - Rating

## PD Term Structure - DPD Band

This section displays the PD Term Structure - DPD Band report.

The following Global filters must be selected as a single value; **As of Date**, **Modelling Set Name**, **PD Model**, **Type of PD**, **Economic Scenario** and **Term Structure Basis**. For the **DPD Band** filter all the values can be selected.

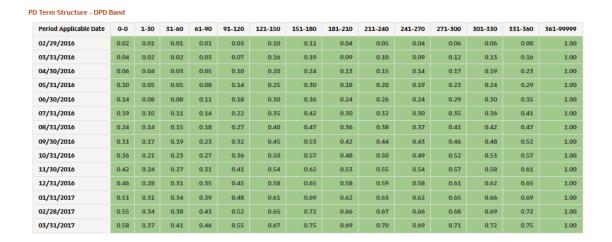


Figure 6-249 PD Term Structure - DPD Band



Figure 6-250 PD Term Structure - DPD Band

# **Disclosure Reports**

This section contains information on the Disclosure Reports.

## 35H

The attribution analysis also caters to the quantitative disclosure requirements of 35H, as per IFRS 7. This is adjusted in more details for the IFRS 9 disclosure. This report shows the roll forward of Expected Credit Loss, from the beginning period balance, through the various parameters/values affecting the ECL to the ending balances of the current period. This report is designed to allow the user to view it in either a simple or detailed format. The reporting lines are created with hierarchies that allow the user to expand a particular reporting line to view the sub-sections, in a roll-down/roll-up format. The roll-down format shows the roll forwards for each factor affecting the ECL, while the roll-up view clubs many of these factors under major headers such as Model/Risk Parameters.

Figure 6-251 35H Report

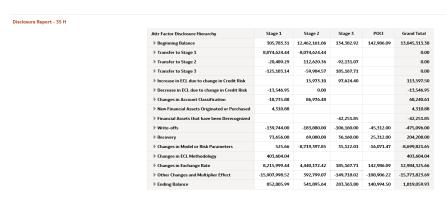




Figure 6-252 35H Report - Expanded Changes in Model or Risk Parameters

Disclosure Report - 35 H

Attr Factor Disclosure Hierarchy	Stage 1	Stage 2	Stage 3	POCI	Grand Total
▶ Beginning Balance	305,783.31	12,462,161.06	134,382.92	142,986.09	13,045,313.38
▶ Transfer to Stage 1	8,074,624.44	-8,074,624.44			0.00
Transfer to Stage 2	-20,489.29	112,620.36	-92,131.07		0.00
▶ Transfer to Stage 3	-125,183.14	-59,984.57	185,167.71		0.00
▶ Increase in ECL due to change in Credit Risk		15,973.10	97,624.40		113,597.50
Decrease in ECL due to change in Credit Risk	-13,546.95	0.00			-13,546.95
▶ Changes in Account Classification	-18,735.88	86,976.48			68,240.61
▶ New Financial Assets Originated or Purchased	4,310.88				4,310.88
▶ Financial Assets that have been Derecognized			-42,251.85		-42,251.85
▶ Write-offs	-139,744.00	-183,880.00	-106,160.00	-45,312.00	-475,096.00
▶ Recovery	73,656.00	69,080.00	36,160.00	25,312.00	204,208.00
▲ Changes in Model or Risk Parameters	525.66	-8,719,397.85	35,122.01	-16,071.47	-8,699,821.65
▶ Carrying Amount	0.00	2,031,234.54	22,115.01	0.00	2,053,349.55
▶ Undrawn Amount	525.66	73,340.73	0.00	0.00	73,866.38
Probability of Default	0.00	0.00	7,878.13	-8,186.88	-308.75
▶ Loss Given Default	0.00	0.00	4,806.64	-7,627.67	-2,821.03
▶ Credit Conversion Factor	0.00	96,107.35	322.23	-256.92	96,172.66
Provision Rate	0.00	0.00	0.00	0.00	0.00
▶ Roll Rate		972,434.61			972,434.61
▶ Gross Loss Rate		-11,892,515.07			-11,892,515.07
▶ Changes in ECL Methodology	403,604.04				403,604.04
▶ Changes in Exchange Rate	8,215,999.44	4,440,172.42	185,167.71	142,986.09	12,984,325.66
▶ Other Changes and Multiplier Effect	-15,907,998.52	392,799.07	-149,718.02	-108,906.22	-15,773,823.69
▶ Ending Balance	852,805.99	541,895.64	283,363.80	140,994.50	1,819,059.93

