Oracle® Financial Services IFRS 9 Solution Cloud Service Reports Guide





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

G11951-02

Copyright © 2023, 2024, Oracle and/or its affiliates.

Primary Authors: (primary author), (primary author)

Contributing Authors: (contributing author), (contributing author)

Contributors: (contributor), (contributor)

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

About This Content		
Introduction		
Access Oracle Analytics Server		
Preparing Data using SQL Query Browser		
Raw Data Analysis		
Staging Instrument Data	5	
Assets	5-	
Liabilities	5-	
Derivative Contracts	5-	
Loan Commitments	5-	
Off Balance Sheet Items	5-	
Staging Instrument Supplementary Data	5-	
Account Rate Tiers	5-	
Payment Schedule	5-	
Processing Instrument Data	5-	
Assets	5-	
Liabilities	5-1	
Derivative Contracts	5-1	
Loan Commitments	5-1	
Off Balance Sheet Items	5-1	
Processing Instrument Supplementary Data	5-1	
Account Rate Tiers	5-1	
Payment Schedule	5-1	



6 Processed Data Insights

Common Features	6-1
Common Configurations	6-3
Stage Overview Reports	6-3
Legal Entity Node	6-4
Legal Entity	6-4
Pre-Stage Reassignment by Legal Entity	6-4
Post-Stage Reassignment by Legal Entity	6-5
Stage Reassignment Movement by Legal Entity	6-7
Organization Unit	6-7
Pre-Stage Reassignment by Organization Unit	6-7
Post-Stage Reassignment by Organization Unit	6-8
Customer Type	6-9
Pre-Stage Reassignment by Customer Type	6-9
Post-Stage Reassignment by Customer Type	6-10
Product	6-11
Pre-Stage Reassignment by Product	6-11
Post-Stage Reassignment by Product (Product)	6-11
Industry	6-12
Pre-Stage Reassignment by Industry	6-12
Post-Stage Reassignment by Industry	6-13
Account Based Report	6-14
Stage Comparison Reports	6-14
Stage Transition Reports	6-14
Stage Transition Matrix by Legal Entity	6-15
Stage Transition Matrix by Organization Unit	6-15
Stage Transition Matrix by Customer Type	6-15
Stage Transition Matrix by Product	6-16
Stage Transition Matrix by Industry	6-16
Stage Trend Reporting	6-17
Stage Trends by Legal Entity	6-17
Stage Trends by Organization Unit	6-18
Stage Trends by Customer Type	6-18
Stage Trends by Product	6-19
Stage Trends by Industry	6-20
Account Classification Overview Reports	6-21
Legal Entity Node	6-22
Legal Entity	6-22
Pre-Account Classification by Legal Entity	6-22
Post-Account Classification by Legal Entity	6-24
Organization Unit	6-25



Pre-Account Classification by Organization Unit	6-25
Post-Account Classification by Organization Unit	6-26
Customer Type	6-27
Pre-Account Classification by Customer Type	6-27
Post-Account Classification by Customer Type	6-27
Product	6-28
Pre-Account Classification by Product	6-28
Post-Account Classification by Product (Product)	6-29
Industry	6-30
Pre-Account Classification by Industry	6-30
Post-Account Classification by Industry	6-31
Account Based Report	6-32
Amortization Reports	6-33
Amortization Detailed Report by Legal Entity	6-33
Amortization Detailed Report by Organization Unit	6-34
Amortization Detailed Report by Customer Type	6-34
Amortization Detailed Report by Product	6-35
Amortization Detailed Report by Industry	6-35
Account Based Report	6-36
Account Based Report (EIR)	6-37
Account Based Derecognition Report	6-37
Account Based Modification and Derecognition Historical Report	6-38
Expected Credit Loss Overview	6-38
Expected Credit Loss Overview by Legal Entity	6-39
Expected Credit Loss Overview by Organization Unit	6-47
Expected Credit Loss Overview by Customer Type	6-50
Expected Credit Loss Overview by Product	6-53
Expected Credit Loss Overview by Industry	6-56
Expected Credit Loss Overview Account Based Reports	6-59
Expected Credit Loss Trends Reports	6-61
Expected Credit Loss Trends Reports by Legal Entity	6-62
Expected Credit Loss Trends Reports by Organization Unit	6-67
Expected Credit Loss Trends Reports by Customer Type	6-69
Expected Credit Loss Trends Reports by Product	6-72
Expected Credit Loss Trends Reports by Industry	6-74
Expected Credit Loss Trends Account Based Report	6-77
Expected Credit Loss Detailed Reports	6-78
Expected Credit Loss Detailed Reports by Legal Entity	6-78
Expected Credit Loss Detailed Reports by Organization Unit	6-82
Expected Credit Loss Detailed Reports by Customer Type	6-83
Expected Credit Loss Detailed Reports by Product	6-85
Expected Credit Loss Detailed Reports by Industry	6-86



Attribution Analysis Reports	6-87
Summary	6-88
Detailed - 1	6-88
Models	6-89
Cyclical Factor Model Reports	6-89
Model Details	6-89
Model Performance	6-89
Cyclical Factor Values	6-90
PD Model Reports	6-90
PD Term Structure - Economic Scenario	6-91
PD Term Structure - Rating	6-93
PD Term Structure - DPD Band	6-94
Disclosure Reports	6-95
35H	6-95
351	6-96



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

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

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

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

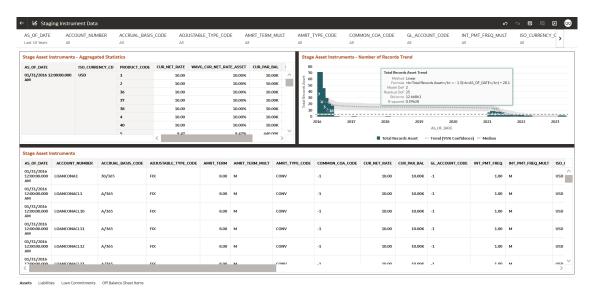
The Assets Report provides the Analysis Capability on the Stage Asset Instrument Table.

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.



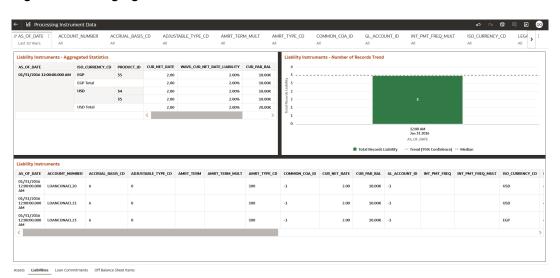


Figure 5-2 Staging Instrument Data - Liabilities

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.



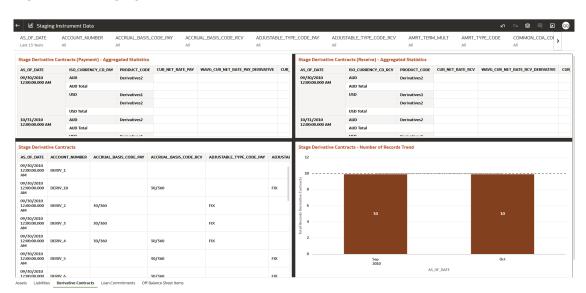


Figure 5-3 Staging Instrument Data – Derivative Contracts

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.



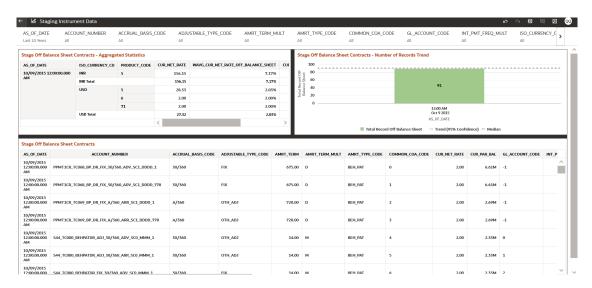


Figure 5-5 Staging Instrument Data – Off Balance Sheet Items

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.



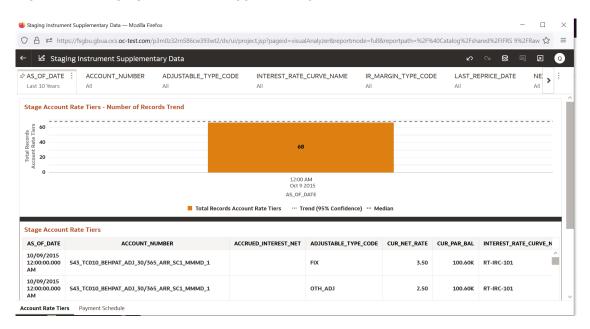


Figure 5-6 Staging Instrument Supplementary Data- Account Rate Tiers

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.

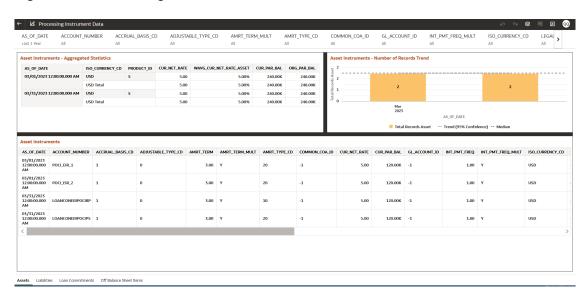
The report displays the underlying data according to the following Charts' logic:

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.



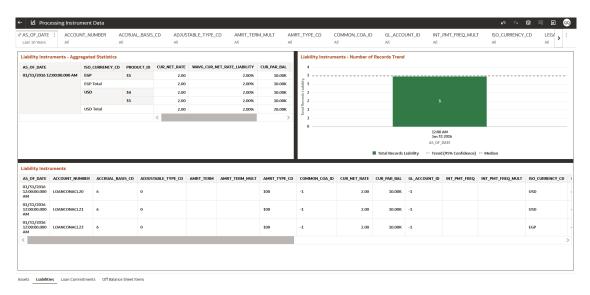


Figure 5-9 Processing Instrument Data - Liabilities

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.



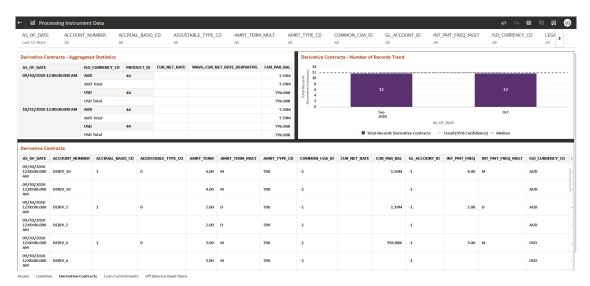


Figure 5-10 Processing Instrument Data – Derivative Contracts

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.

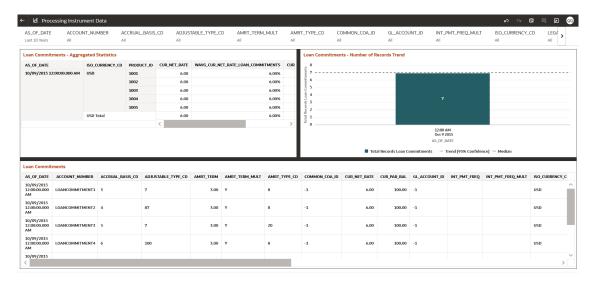


Figure 5-11 Processing Instrument Data – Loan Commitments

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.



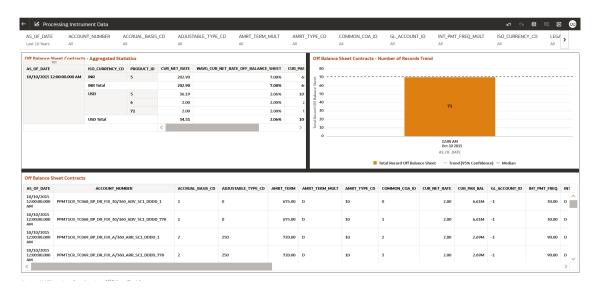


Figure 5-12 Processing Instrument Data – Off Balance Sheet Items

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

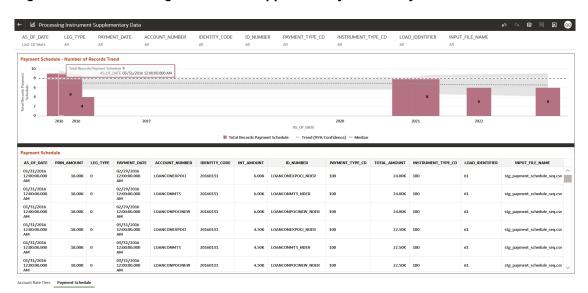
Payment Schedule

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
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.

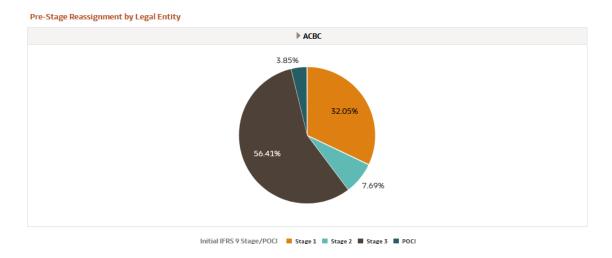
To generate the below reports following dimensions are used: **As of date**, **Modelling Set**, **Consolidation Type**, and **Legal Entity Node**.

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

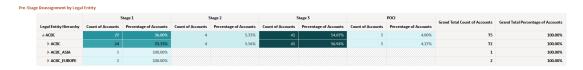
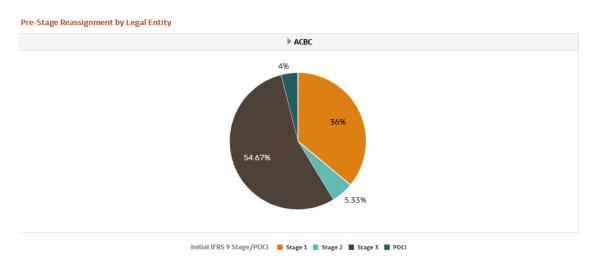


Figure 6-6 Pre-Stage Reassignment by Legal Entity



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

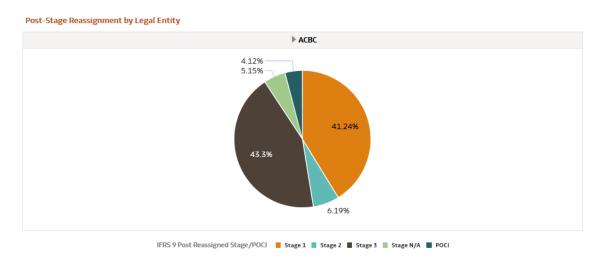
To generate the below reports following dimensions are used: **As of date**, **Modelling Set**, **Consolidation Type**, and **Legal Entity Node**.

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.

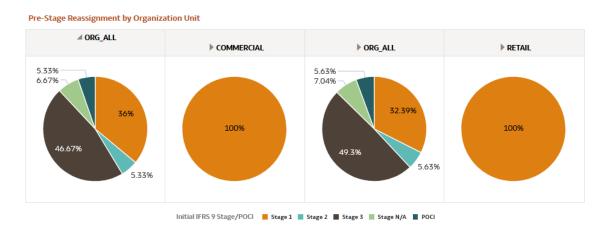
These reports can be viewed as Standalone or Consolidated reports

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.

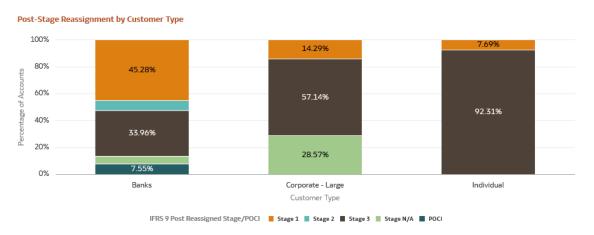
These reports can be viewed as Standalone or Consolidated reports

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.

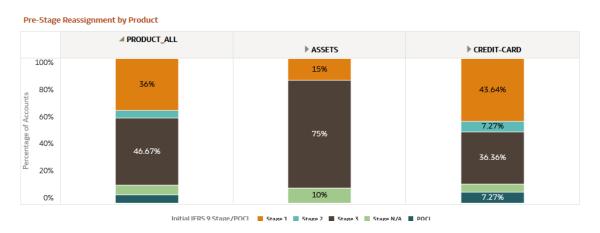
These reports can be viewed as Standalone or Consolidated reports

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

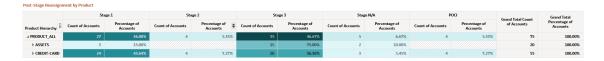
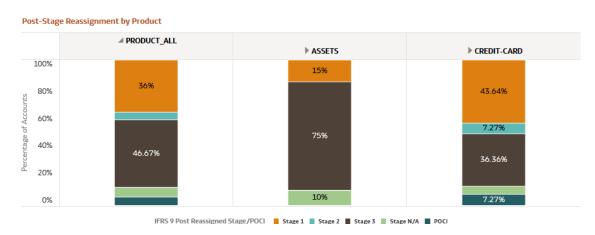


Figure 6-23 Pre-Stage Reassignment by Product



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.

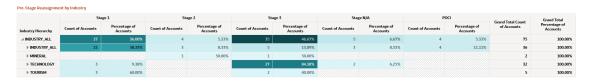
Pre-Stage Reassignment by Industry

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.

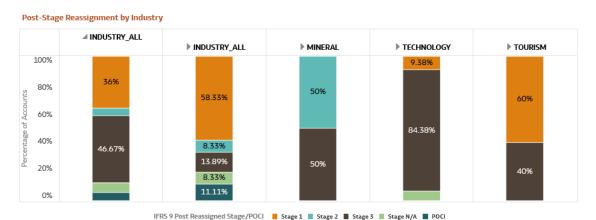
These reports can be viewed as Standalone or Consolidated reports

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



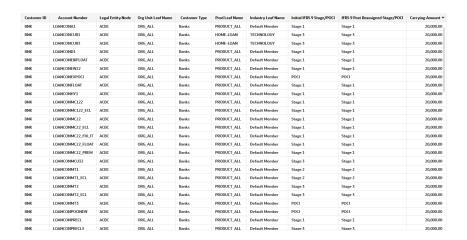
Account Based Report

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

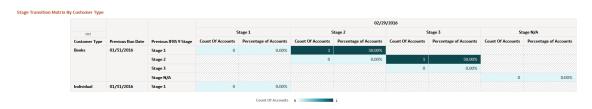


Stage Transition Matrix by Customer Type

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.



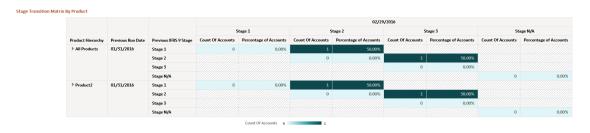
Figure 6-31 Stage Transition Matrix by Customer Type Report



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

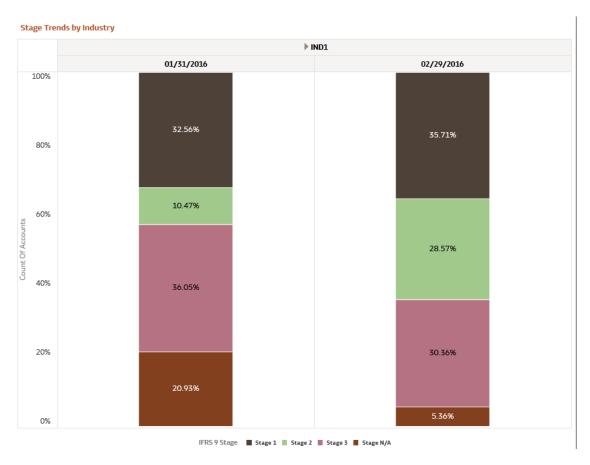
This is the first canvas under Stage Trends Reports. The pinned filters are enough to generate the report. The legal entity is a hierarchy-based dimension so this report will provide a count and the percentage of the count of accounts across various stages at legal entity hierarchy levels

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.

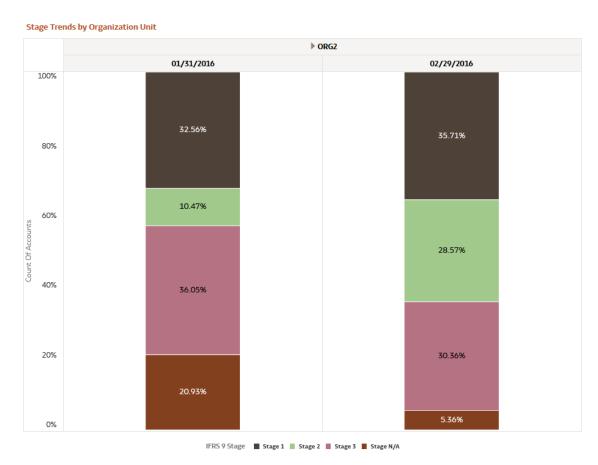
These reports can be viewed as *Standalone* or *Consolidated* reports.

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.

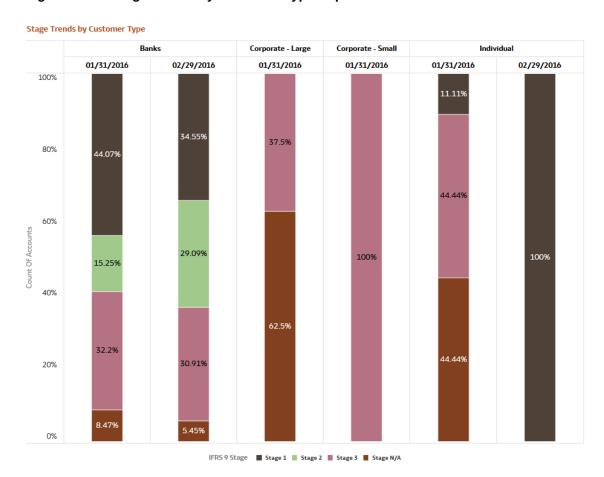
These reports can be viewed as Standalone or Consolidated reports.

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.

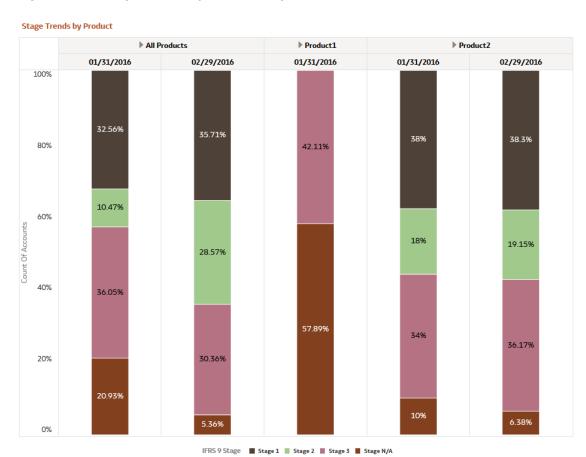
These reports can be viewed as Standalone or Consolidated reports.

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.

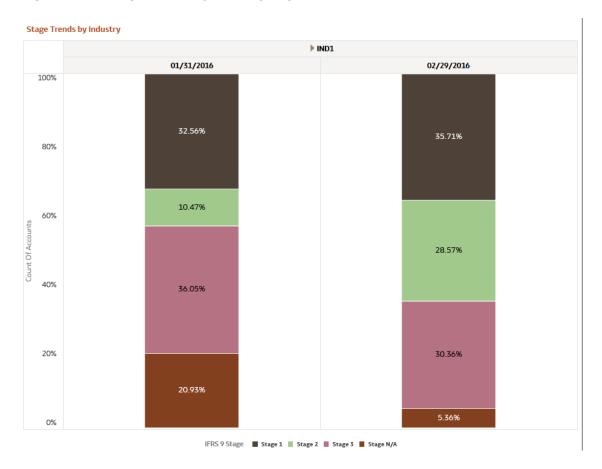
These reports can be viewed as Standalone or Consolidated reports.

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.

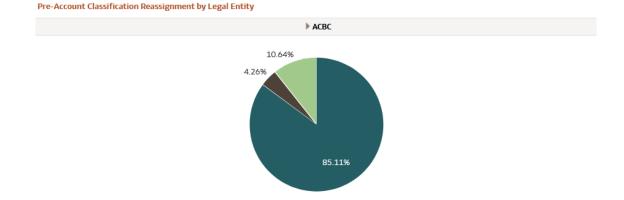
Figure 6-45 Pre-Account Classification by Legal Entity Report

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.

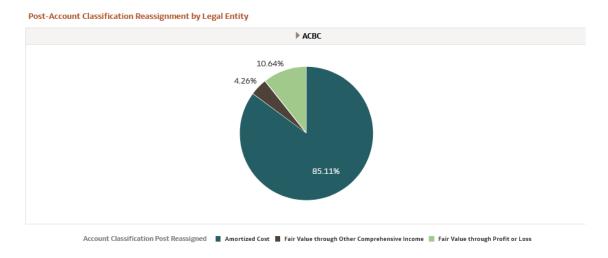
To generate the below reports following dimensions are used: **As of date**, **Modelling Set**, **Consolidation Type**, and **Legal Entity Node**.

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.

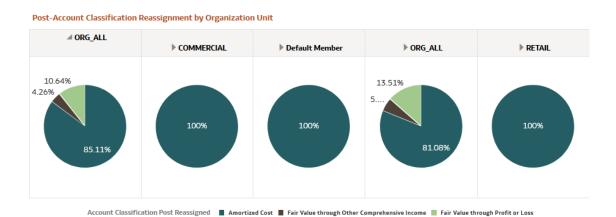
These reports can be viewed as Standalone or Consolidated reports.

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.

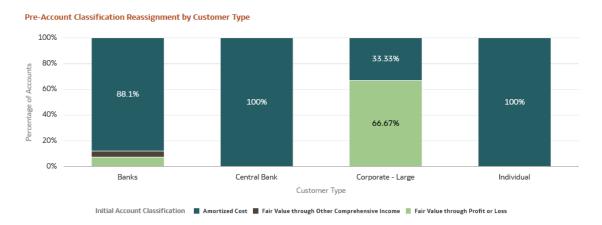
These reports can be viewed as Standalone or Consolidated reports.

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.

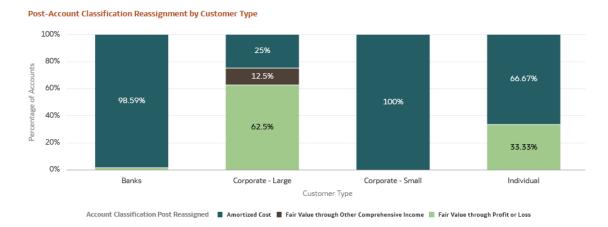
These reports can be viewed as Standalone or Consolidated reports.

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.

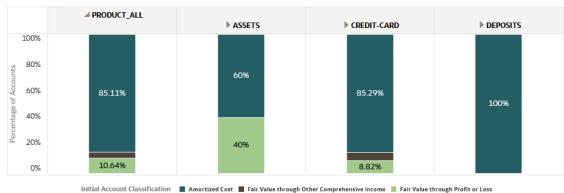
Figure 6-61 Pre-Account Classification by Product Report

Pre-Account Classification Reassignment by Product

Product Hierarchy	Amortized Cost			hrough Other nsive 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%
DEPOSITS	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%
DEPOSITS	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.

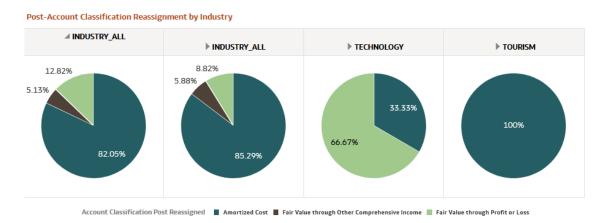
These reports can be viewed as Standalone or Consolidated reports.

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



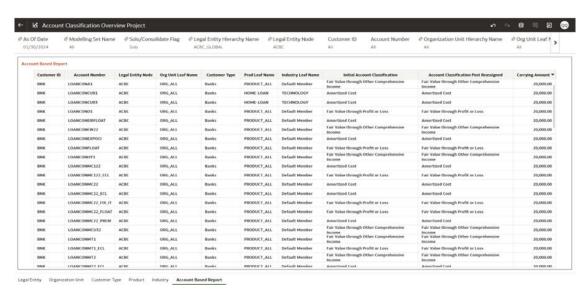


Account Based Report

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.

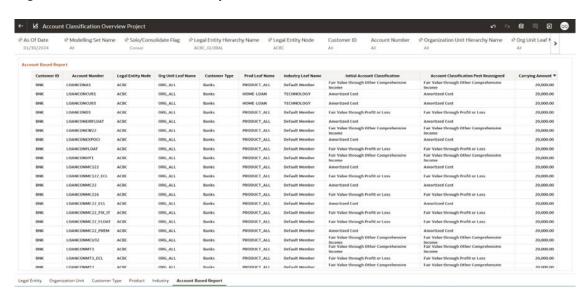
To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Hierarchy Name, and Legal Entity Node, Account Number and Reporting Currency Name.





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

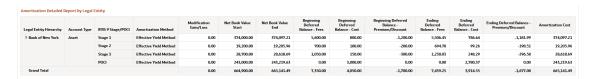
This is the first canvas under Amortization Reports. The pinned filters are enough to generate the report. The legal entity is a hierarchy-based dimension so this report will provide amortization measures at the legal entity hierarchy levels.

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



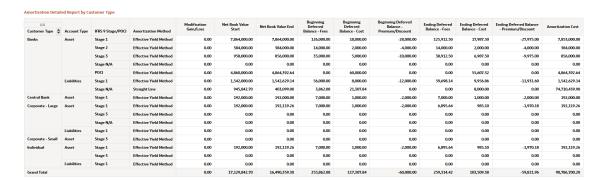
Amortization Detailed Report by Customer Type

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.

The user must select As of Month in the global filter, which refers to the month-end date. In the report:

- The As of Date column represents the month-end date or the date when an account undergoes modification or derecognition.
- The Effective Interest Rate column shows the As of Date Effective Interest Rate (EIR).
- The *Derecognised Account* and *Modified Account* columns represent the flag i.e., *Y* means the event is happened and *N* means event did not occur.
- The Count of Account Derecognition and Count of Account Modification columns indicate the number of times an account has been derecognized or modified since its inception.

Figure 6-78 Account Based Report Standalone

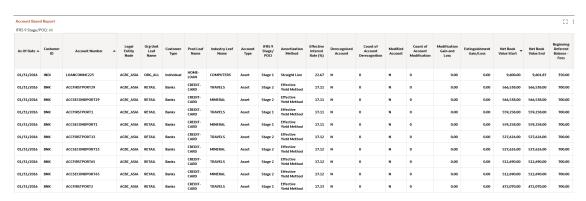
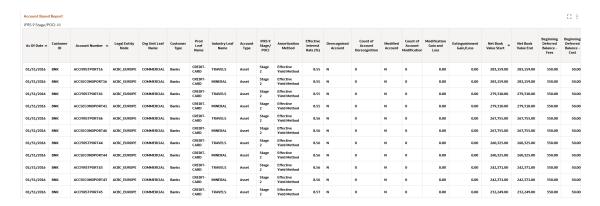




Figure 6-79 Account Based Report Consolidated

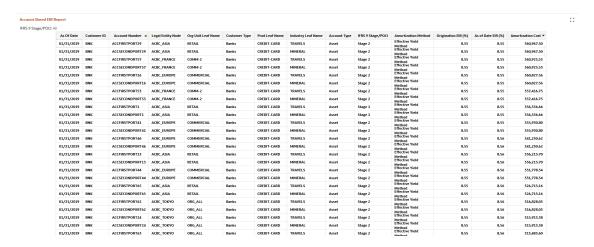


Account Based Report (EIR)

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.

The As of Month must be selected in the global filter, which refers to the month-end date. In the report, As of Date column represents the month-end date or the date when an account undergoes modification or derecognition.

Figure 6-80 Account Based Report EIR



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*.

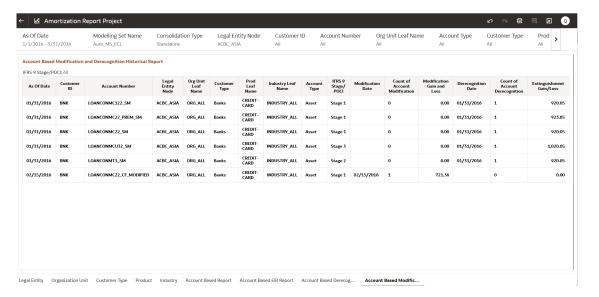
Figure 6-81 Account Based Derecognition Report



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 6-82 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

TOVISION - T D LOD GOT GHATAWIT TIMOUT

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 6-83 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 6-84 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*.

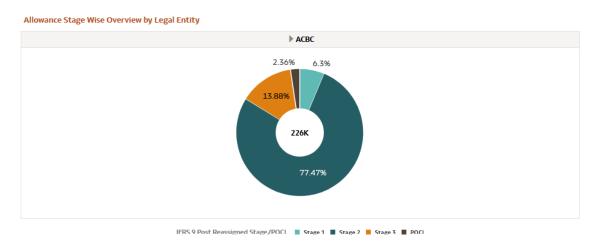
Allowance Stage Wise Overview by Legal Entity

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

Figure 6-85 Allowance Stage Wise Overview by Legal Entity



Figure 6-86 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 6-87 Provision Stage Wise Overview by Legal Entity

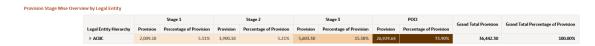
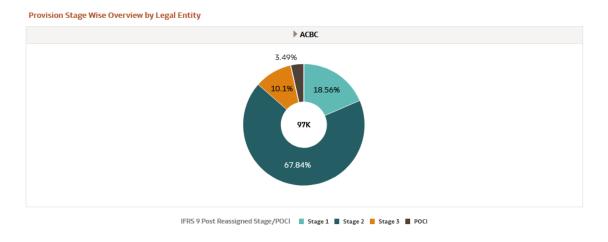


Figure 6-88 Provision Stage Wise Overview by Legal Entity



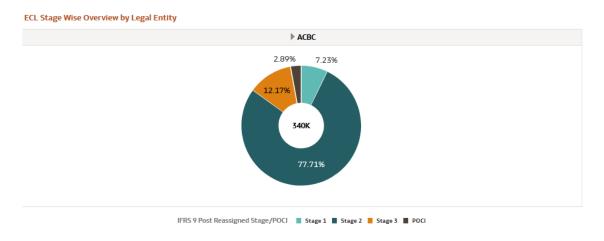
ECL Stage Wise Overview by Legal Entity

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

Figure 6-89 ECL Stage Wise Overview by Legal Entity



Figure 6-90 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.

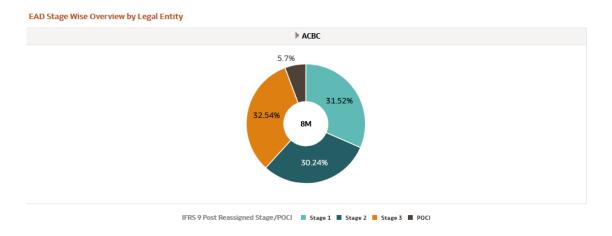
EAD Stage Wise Overview by Legal Entity



Figure 6-91 EAD Stage Wise Overview by Legal Entity



Figure 6-92 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.

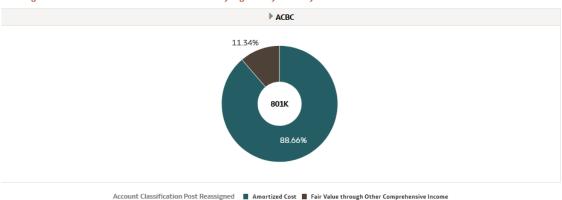
Figure 6-93 ECL Stage Wise Overview based on Account Classification by Legal Entity Hierarchy

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



Figure 6-94 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 6-95 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 6-96 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 6-97 Expected Credit Loss Reassignment by Legal Entity

Expected Credit Loss Reassignment by Legal Entity



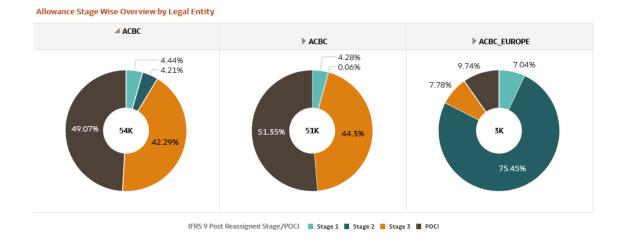
The following set of reports are generated with the flag as Consol.

Allowance Stage Wise Overview by Legal Entity

Figure 6-98 Allowance Stage Wise Overview by Legal Entity



Figure 6-99 Allowance Stage Wise Overview by Legal Entity

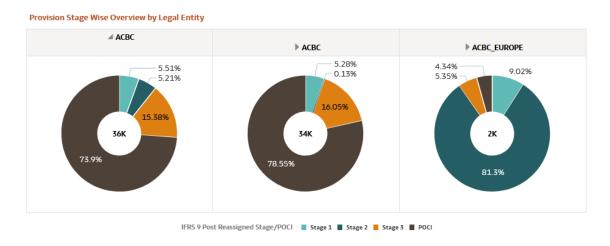


Provision Stage Wise Overview by Legal Entity

Figure 6-100 Provision Stage Wise Overview by Legal Entity



Figure 6-101 Provision Stage Wise Overview by Legal Entity

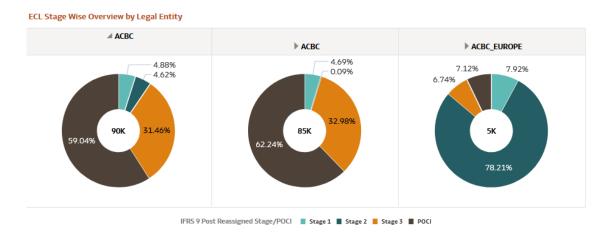


ECL Stage Wise Overview by Legal Entity

Figure 6-102 ECL Stage Wise Overview by Legal Entity



Figure 6-103 ECL Stage Wise Overview by Legal Entity

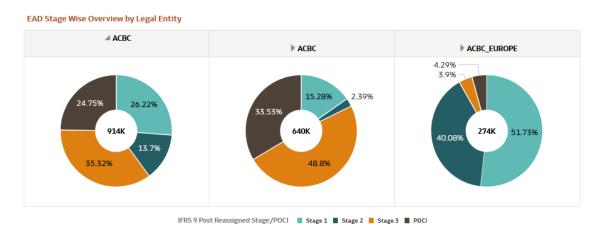


EAD Stage Wise Overview by Legal Entity

Figure 6-104 EAD Stage Wise Overview by Legal Entity



Figure 6-105 EAD Stage Wise Overview by Legal Entity



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

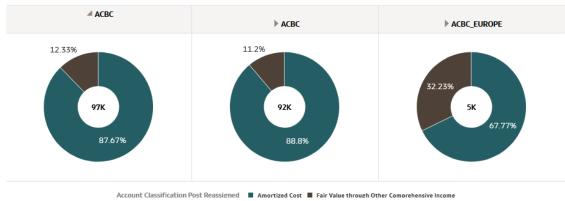
Figure 6-106 ECL Stage Wise Overview based on Account Classification by Legal Entity Hierarchy

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

::::	Am	ortized Cost		e through Other chensive Income	Grand Total ECL	Grand Total Percentage of ECL	
Legal Entity Hierarch	ECL	Percentage of ECL	ECL	Percentage of ECL			
▲ 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 6-107 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 6-108 Impairment Gain/Loss Overview by Legal Entity



Stage Reassignment by Legal Entity

Figure 6-109 Stage Reassignment by Legal Entity

Stage Reassignment by Legal Entity



Expected Credit Loss Reassignment by Legal Entity

Figure 6-110 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 6-111 Allowance Stage Wise Overview by Organization Unit



Figure 6-112 Allowance Stage Wise Overview by Organization Unit



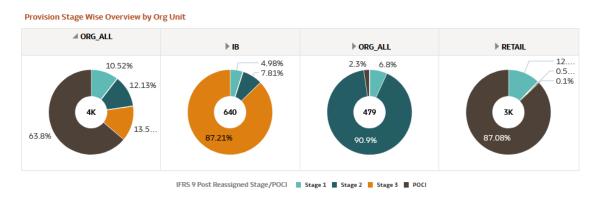
Provision Stage Wise Overview by Organization Unit

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

Figure 6-113 Provision Stage Wise Overview by Organization Unit



Figure 6-114 Provision Stage Wise Overview by Organization Unit



ECL Stage Wise Overview by Organization Unit

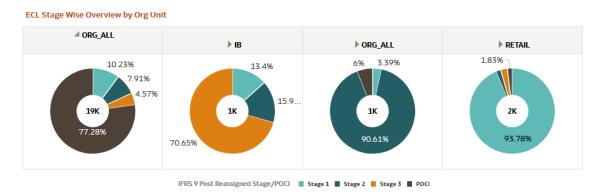
This report displays ECL in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-115 ECL Stage Wise Overview by Organization Unit





Figure 6-116 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 6-117 EAD Stage Wise Overview by Organization Unit

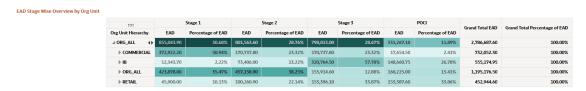
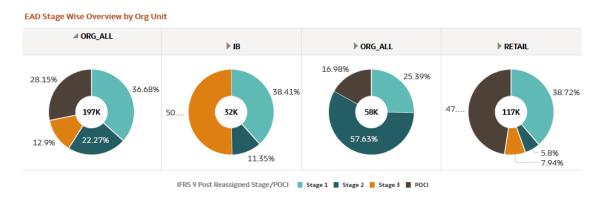


Figure 6-118 EAD Stage Wise Overview by Organization Unit



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 6-119 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 6-120 EAD Stage Wise Overview by Organization 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 6-121 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 6-122 Allowance Stage Wise Overview by Customer Type



Figure 6-123 Allowance Stage Wise Overview by Customer Type



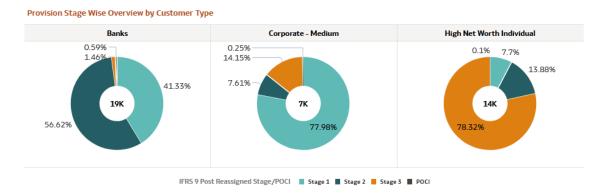
Provision Stage Wise Overview by Customer Type

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

Figure 6-124 Provision Stage Wise Overview by Customer Type



Figure 6-125 Provision Stage Wise Overview by Customer Type



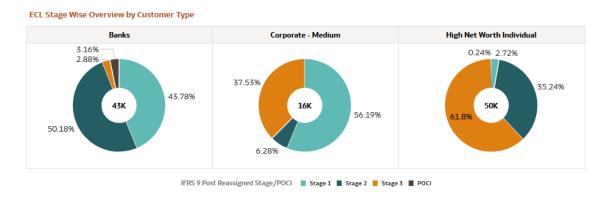
ECL Stage Wise Overview by Customer Type

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

Figure 6-126 ECL Stage Wise Overview by Customer Type



Figure 6-127 ECL Stage Wise Overview by Customer Type



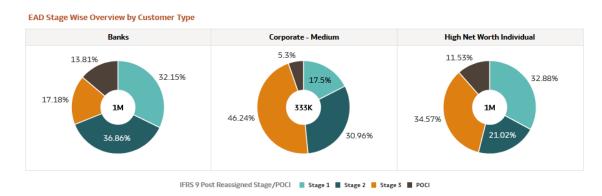
EAD Stage Wise Overview by Customer Type

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

Figure 6-128 EAD Stage Wise Overview by Customer Type



Figure 6-129 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 6-130 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 6-131 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 6-132 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.

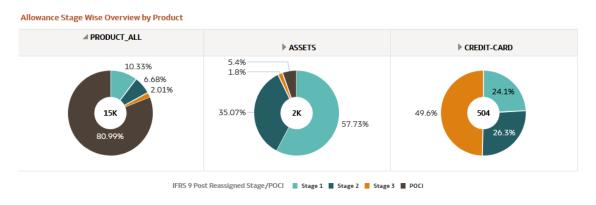
To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Node, and Reporting Currency Name.

Allowance Stage Wise Overview by Product

Figure 6-133 Allowance Stage Wise Overview by Product



Figure 6-134 Allowance Stage Wise Overview by Product



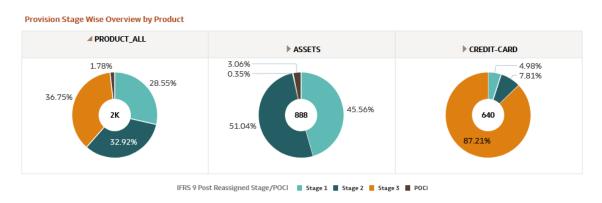
Provision Stage Wise Overview by Product

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

Figure 6-135 Provision Stage Wise Overview by Product



Figure 6-136 Provision Stage Wise Overview by Product



ECL Stage Wise Overview by Product

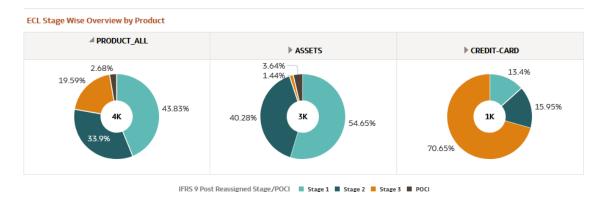


This report displays ECL in both absolute and percentage terms across IFRS 9 Stages.

Figure 6-137 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 6-138 ECL Stage Wise Overview by Product



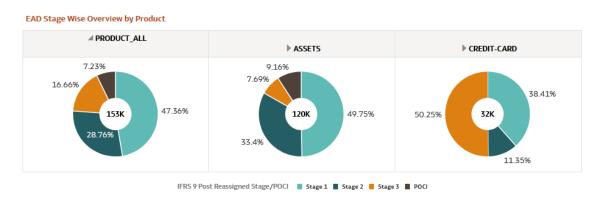
EAD Stage Wise Overview by Product

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

Figure 6-139 EAD Stage Wise Overview by Product



Figure 6-140 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 6-141 ECL Stage Wise Overview based on Account Classification by Product

ECL Stage Wise Overview based on Account Classification by Product

Product Hierarchy	Amortized Cost		Fair Value through Other Comprehensive Income		Grand Total ECL	Grand Total Percentage of ECL
	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 6-142 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 6-143 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.

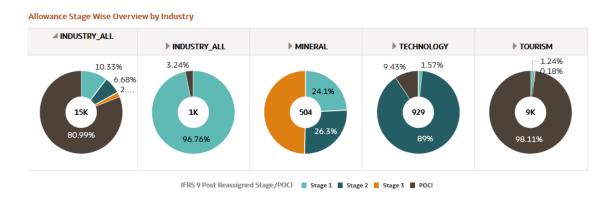
Allowance Stage Wise Overview by Industry

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

Figure 6-144 Allowance Stage Wise Overview by Industry



Figure 6-145 Allowance Stage Wise Overview by Industry



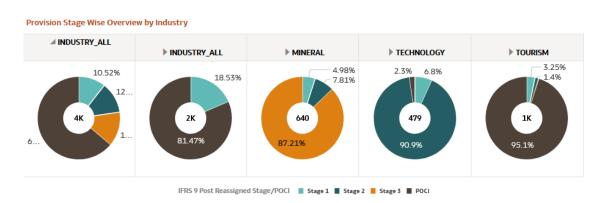
Provision Stage Wise Overview by Industry

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

Figure 6-146 Provision Stage Wise Overview by Industry



Figure 6-147 Provision Stage Wise Overview by Industry



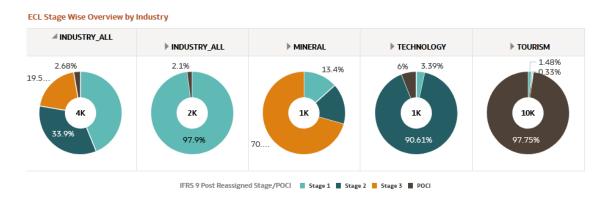
ECL Stage Wise Overview by Industry

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

Figure 6-148 ECL Stage Wise Overview by Industry



Figure 6-149 ECL Stage Wise Overview by Industry



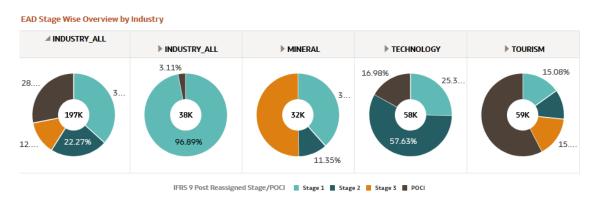
EAD Stage Wise Overview by Industry

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

Figure 6-150 EAD Stage Wise Overview by Industry



Figure 6-151 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.

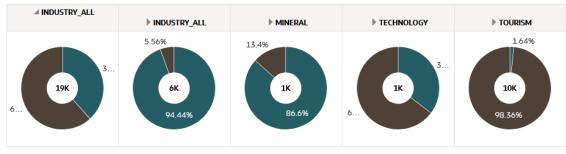
Figure 6-152 ECL Stage Wise Overview based on Account Classification by Industry Hierarchy

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%
▶ MINERAL	11,194.50	56.50%	8,618.68	43.50%	19,813.18	100.00%
▶ TECHNOLOGY	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 6-153 ECL Stage Wise Overview based on Account Classification by Industry Hierarchy

ECL Stage Wise Overview based on Account Classification by Industry



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

Impairment Gain/Loss Overview by Industry

Figure 6-154 Impairment Gain/Loss Overview by Industry



Expected Credit Loss Overview Account Based Reports

This report shows expected credit loss details at the account level. Users can select **Customer ID** or **Account Number** in the global filters to get data about the respective account. This canvas supports both *Standalone* and **Consolidated** reports.

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

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

Figure 6-155 Account Based Report- Post- Stage Reassignment

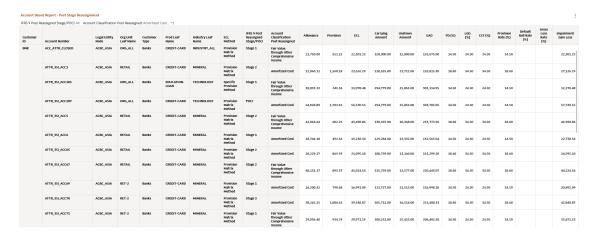


Figure 6-156 Account Based Report- Pre- Stage Reassignment



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

Figure 6-157 Account Based Report- Post- Stage Reassignment



| Note | Part |

Figure 6-158 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 6-159 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.

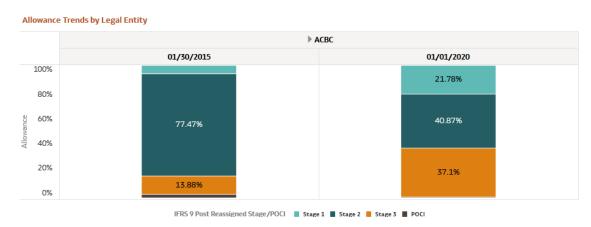
Allowance Trends by Legal Entity

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

Figure 6-160 Allowance Trends by Legal Entity



Figure 6-161 Allowance Trends by Legal Entity



Provision Trends by Legal Entity

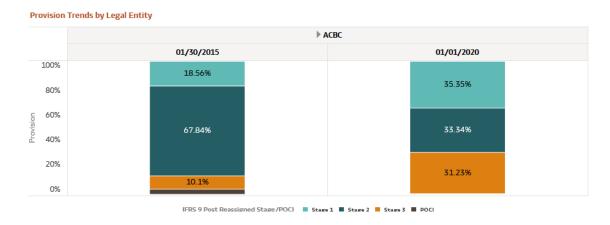
This report displays Provision in both absolute and percentage terms across IFRS 9 Stages and dates.



Figure 6-162 Provision Trends by Legal Entity



Figure 6-163 Provision Trends by Legal Entity



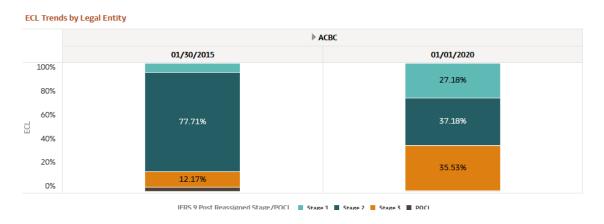
ECL Trends by Legal Entity

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

Figure 6-164 ECL Trends by Legal Entity



Figure 6-165 ECL Trends by Legal Entity



EAD Trends by Legal Entity

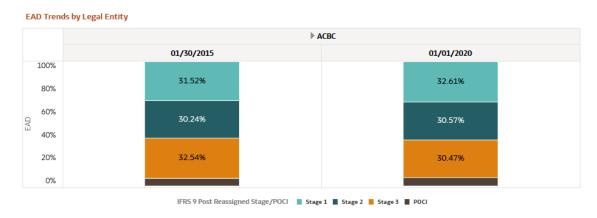


This report displays EAD in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-166 EAD Trends by Legal Entity



Figure 6-167 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 6-168 Impairment Gain/Loss Trends by Legal Entity



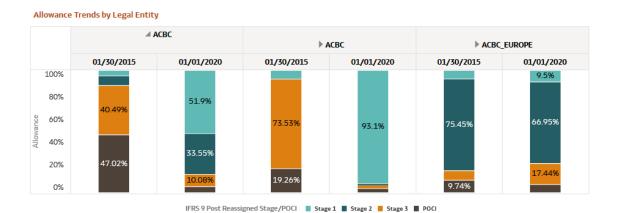
The following set of reports are generated with the flag as Consol.

Allowance Trends by Legal Entity

Figure 6-169 Allowance Trends by Legal Entity



Figure 6-170 Allowance Trends by Legal Entity



Provision Trends by Legal Entity

Figure 6-171 Provision Trends by Legal Entity



Figure 6-172 Provision Trends by Legal Entity

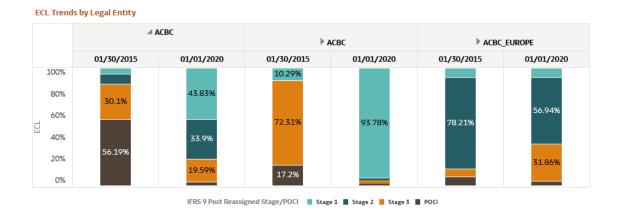
Provision Trends by Legal Entity ▲ ACBC **▶** ACRC ▶ ACBC_EUROPE 01/01/2020 01/30/2015 01/01/2020 01/30/2015 01/30/2015 01/01/2020 100% 9.7% 22.279 12.13% 80% 43.37% 13.559 60% 91.01% 81.3% 67.68% 40% 69.8% 63.8% 49.89% 20% 9.52% 0% IFRS 9 Post Reassigned Stage/POCI ■ Stage 1 ■ Stage 2 ■ Stage 3 ■ POCI

ECL Trends by Legal Entity

Figure 6-173 ECL Trends by Legal Entity



Figure 6-174 ECL Trends by Legal Entity



EAD Trends by Legal Entity

Figure 6-175 EAD Trends by Legal Entity

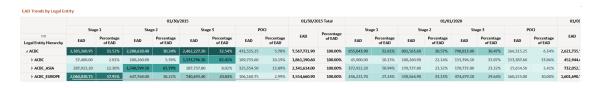
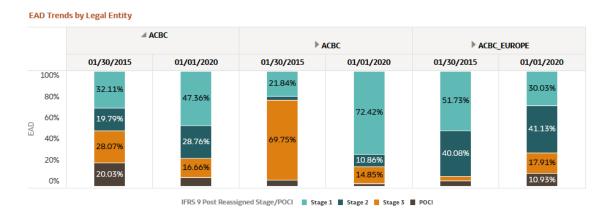


Figure 6-176 EAD Trends by Legal Entity



Impairment Gain/Loss Trends by Legal Entity

Figure 6-177 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

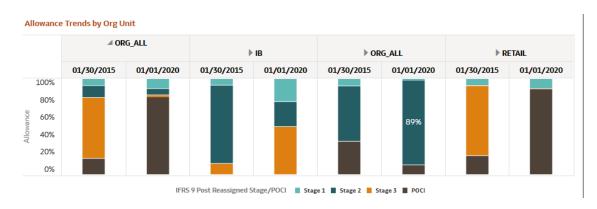
This report displays Allowance in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-178 Allowance Trends by Organization Unit



Allowance Trends by Organization Unit

Figure 6-179 Allowance Trends by Organization Unit



Provision Trends by Organization Unit

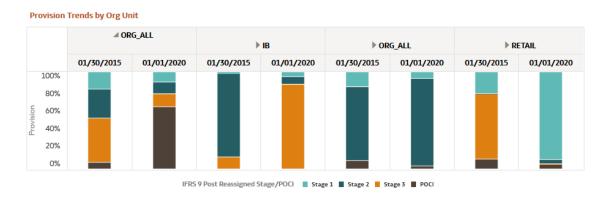
This report displays Provision in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-180 Provision Trends by Organization Unit



Provision Trends by Organization Unit

Figure 6-181 Provision Trends by Organization Unit



ECL Trends by Organization Unit

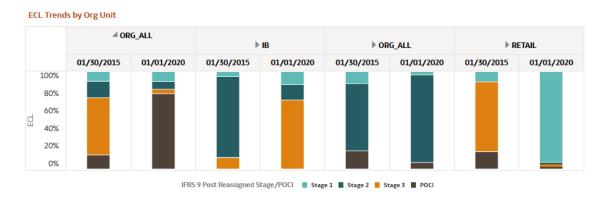
This report displays ECL in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-182 ECL Trends by Organization Unit



ECL Trends by Organization Unit

Figure 6-183 ECL Trends by Organization Unit



EAD Trends by Organization Unit

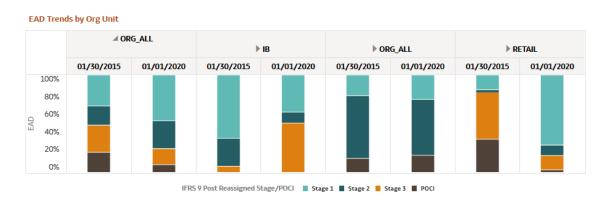
This report displays EAD in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 6-184 EAD Trends by Organization Unit



EAD Trends by Organization Unit

Figure 6-185 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 6-186 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.

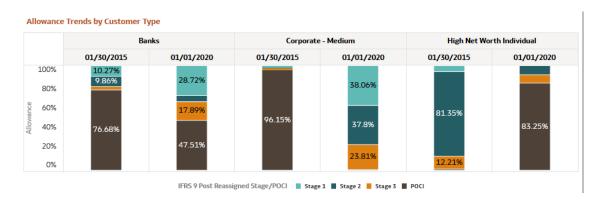
Allowance Trends by Customer Type

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

Figure 6-187 Allowance Trends by Customer Type



Figure 6-188 Allowance Trends by Customer Type



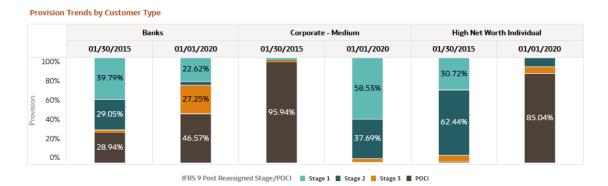
Provision Trends by Customer Type

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

Figure 6-189 Provision Trends by Customer Type



Figure 6-190 Provision Trends by Customer Type





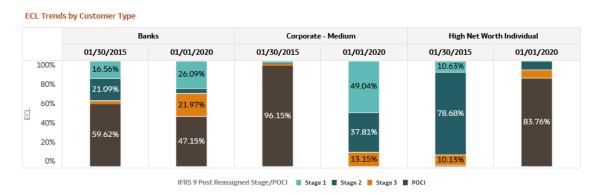
ECL Trends by Customer Type

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

Figure 6-191 ECL Trends by Customer Type



Figure 6-192 ECL Trends by Customer Type



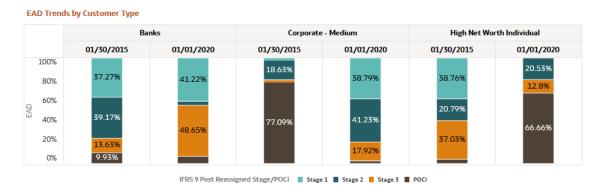
EAD Trends by Customer Type

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

Figure 6-193 EAD Trends by Customer Type



Figure 6-194 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 6-195 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.

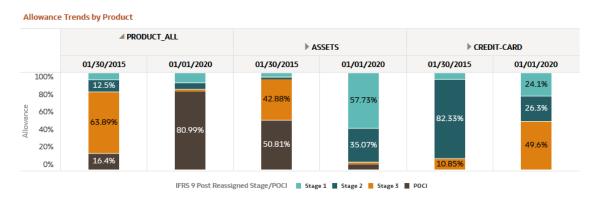
To generate the below reports following dimensions are used: As of date, Modelling Set, Consolidation Type, Legal Entity Node, and Reporting Currency Name.

Allowance Trends by Product

Figure 6-196 Allowance Trends by Product



Figure 6-197 Allowance Trends by Product



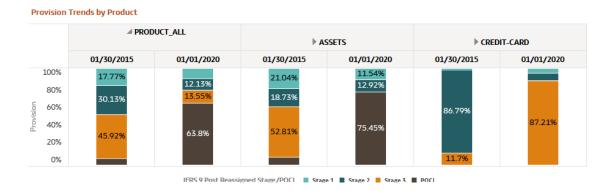
Provision Trends by Product

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

Figure 6-198 Provision Trends by Product



Figure 6-199 Provision Trends by Product



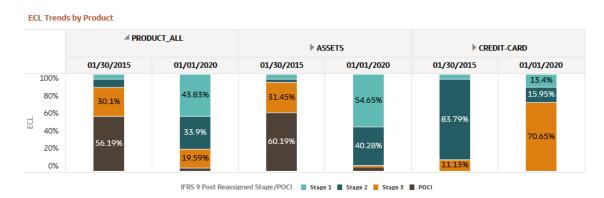
ECL Trends by Product

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

Figure 6-200 ECL Trends by Product



Figure 6-201 ECL Trends by Product



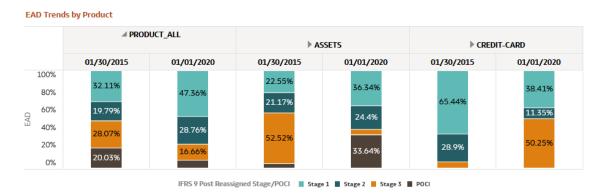
EAD Trends by Product

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

Figure 6-202 EAD Trends by Product



Figure 6-203 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 6-204 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.

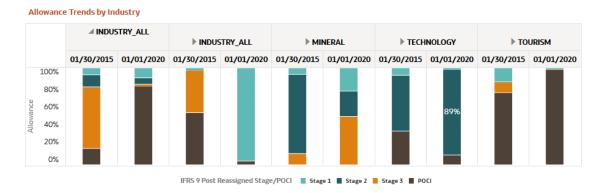
Allowance Trends by Industry



Figure 6-205 Allowance Trends by Industry



Figure 6-206 Allowance Trends by Industry



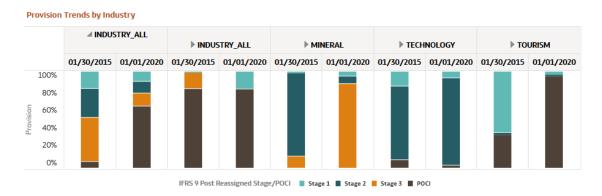
Provision Trends by Industry

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

Figure 6-207 Provision Trends by Industry



Figure 6-208 Provision Trends by Industry



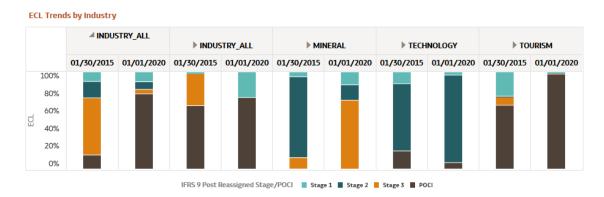
ECL Trends by Industry

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

Figure 6-209 ECL Trends by Industry



Figure 6-210 ECL Trends by Industry



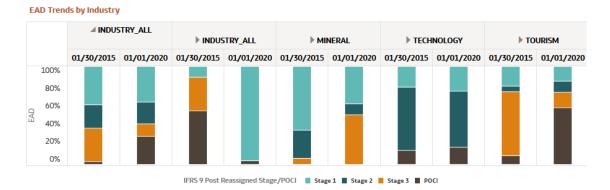
EAD Trends by Industry

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

Figure 6-211 EAD Trends by Industry



Figure 6-212 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 6-213 Impairment Gain/Loss Trends by Industry



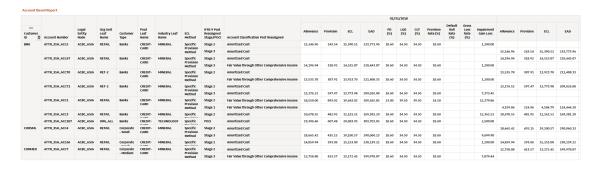
Expected Credit Loss Trends Account Based Report

This report shows expected credit loss trends at the account level. 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 6-214 Account Based Report



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

Figure 6-215 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 6-216 ECL Overview



This ribbon provides an overview of the below items:

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

Figure 6-217 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 6-218 Expected Credit Loss by Legal Entity



Expected Credit Loss by Legal Entity ▶ ACBC 100% 6.3% 7.23% 18.56% 25% Count of Accounts, Allowance, Provision, ECL 80% 60% 31.25% 77.47% 77.71% 67.84% 40% 31.25% 20% 13.88% 12.17% 10.1% 12.5% 0% Count of Accounts Allowance Provision ECL IFRS 9 Post Reassigned Stage/POCI Stage 1 Stage 2 Stage 3 POCI

Figure 6-219 Expected Credit Loss by Legal Entity

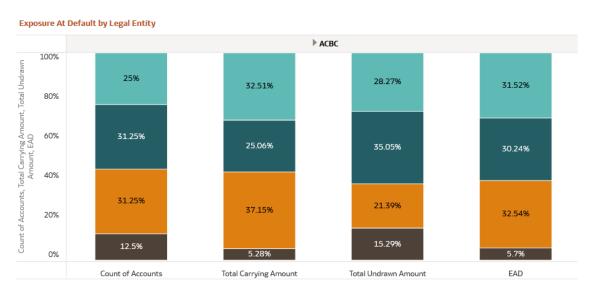
Exposure at Default by Legal Entity

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 6-220 Exposure at Default by Legal Entity



Figure 6-221 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 6-222 Expected Credit Loss by Legal Entity

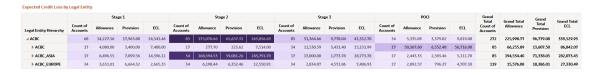
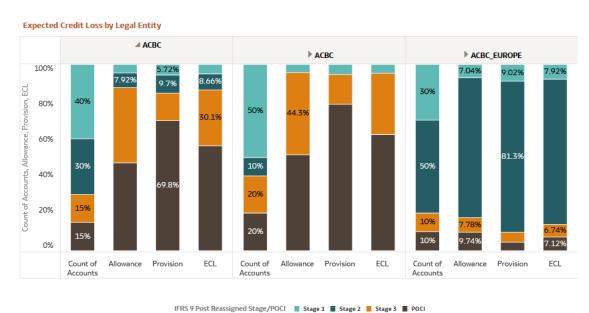


Figure 6-223 Expected Credit Loss by Legal Entity



Exposure at Default by Legal Entity

Figure 6-224 Exposure at Default by Legal Entity





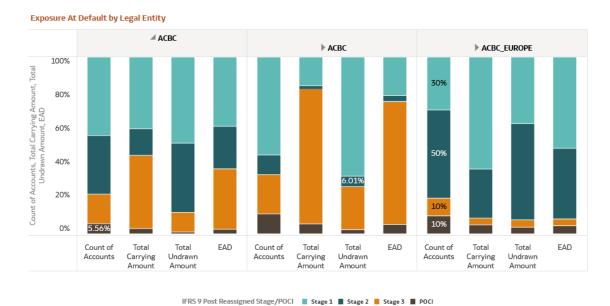


Figure 6-225 Exposure at Default by Legal Entity

Expected Credit Loss Detailed Reports by Organization Unit

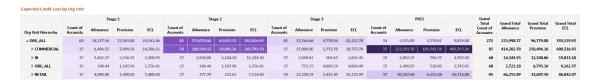
This is the second canvas under Expected Credit Loss Detailed Reports. The pinned filters are enough to generate the report. The organization unit is a hierarchy-based dimension. This report will provide information on ECL-related measures at various IFRS 9 stages and the organization unit hierarchy 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 6-226 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 6-227 Expected Credit Loss by Organization Unit

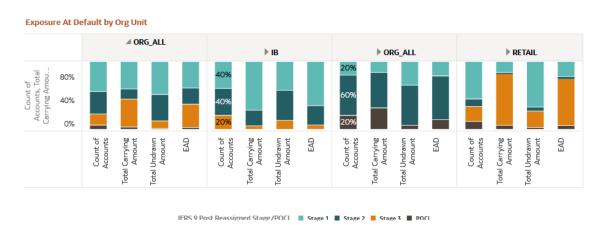
Exposure at Default by Organization Unit

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 6-228 Exposure at Default by Organization Unit



Figure 6-229 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.

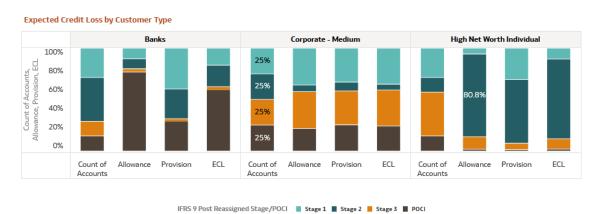
Expected Credit Loss by Customer Type

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

Figure 6-230 Expected Credit Loss by Customer Type



Figure 6-231 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 6-232 Exposure at Default by Customer Type





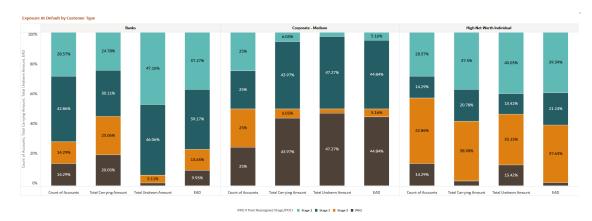


Figure 6-233 Exposure at Default by Customer Type

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 6-234 Expected Credit Loss by Product

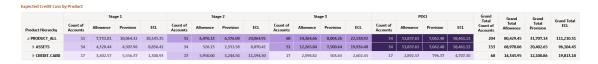
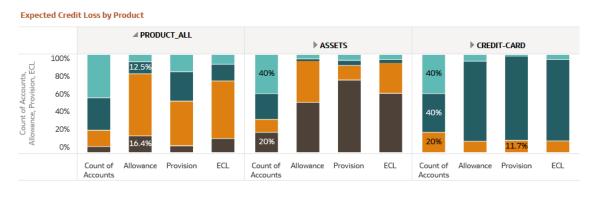


Figure 6-235 Expected Credit Loss by Product



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

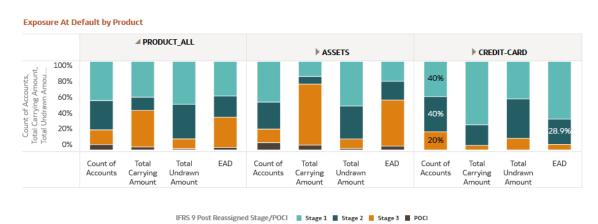
Exposure at Default by Product

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 6-236 Exposure at Default by Product



Figure 6-237 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 6-238 Expected Credit Loss by Industry

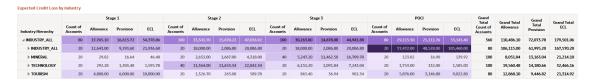
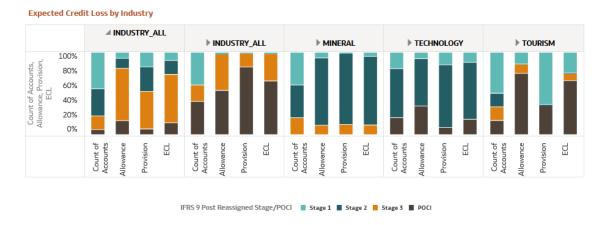




Figure 6-239 Expected Credit Loss by Industry



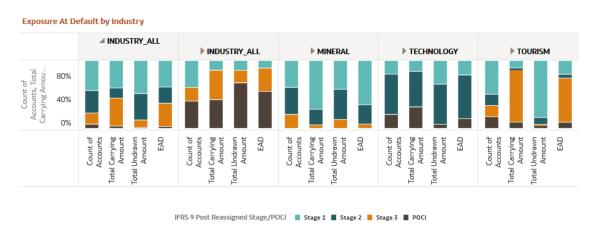
Exposure at Default by Industry

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 6-240 Exposure at Default by Industry



Figure 6-241 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 6-242 Attribution Analysis - ECL

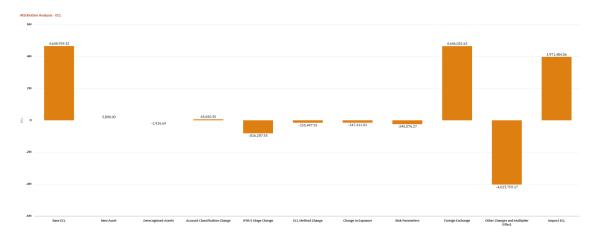


Figure 6-243 Attribution Analysis - ECL



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 6-244 Attribution Analysis - Drill Down for Risk Parameters

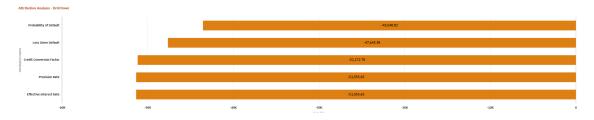


Figure 6-245 Attribution Analysis - Drill Down for Risk Parameters

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

Cyclical Factor Model Reports

Model Details

Figure 6-246 Model Details

Modelling Set Name Legal Entity Name Org Unit Name Frequency Sr No

NS_CFM ACIC ORG_ALL Monthly

ACIC ORG_ALL Set Name S

Model Performance

Figure 6-247 Model Performance

Model Performance

Statistical Parameters	Model Training	Model Testing	Complete Dataset Training	Out-of-Time Testing
Mean Absolute Error	0.335271274	0.181655902	0.292600338	0.4348234023
Mean Square Error	0.197180273	0.049768275	0.156232497	0.1310345612
R-Squared	0.839690093	0.858618794	0.841567046	0.7272341341
Root Mean Square Error	0.444049855	0.223088043	0.395262567	0.5103984521



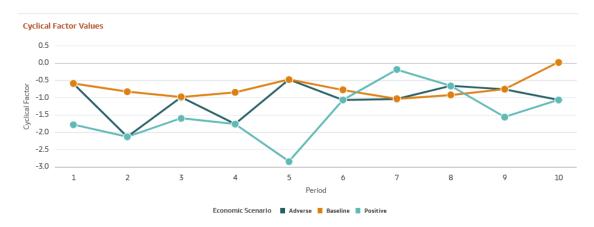
Cyclical Factor Values

Figure 6-248 Cyclical Factor Values

Cyclical Factor Values

	Adverse	Baseline	Positive
Period	Cyclical Factor	Cyclical Factor	Cyclical Factor
1	-0.59	-0.58	-1.77
2	-2.13	-0.82	-2.13
3	-0.98	-0.98	-1.59
4	-1.76	-0.84	-1.76
5	-0.47	-0.47	-2.84
6	-1.06	-0.77	-1.06
7	-1.03	-1.03	-0.18
8	-0.65	-0.92	-0.65
9	-0.75	-0.75	- 1. 55
10	-1.06	0.03	-1.06

Figure 6-249 Cyclical Factor Values



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.

The Model details section provides the model details. This report is common across the PD Model canvases.



Figure 6-250 Model Details



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 6-251 PD Term Structure - Economic Scenario - DPD

PD Term Structure - Economic Scenario





0.45

0.46

0.47

0.48

0.49

0.49

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

0.40

Figure 6-252 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.







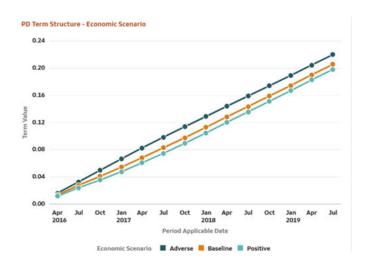


Figure 6-254 PD Term Structure - Economic Scenario - Rating

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.

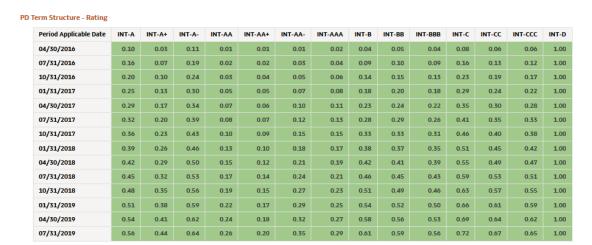


Figure 6-255 PD Term Structure - Rating



Figure 6-256 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.

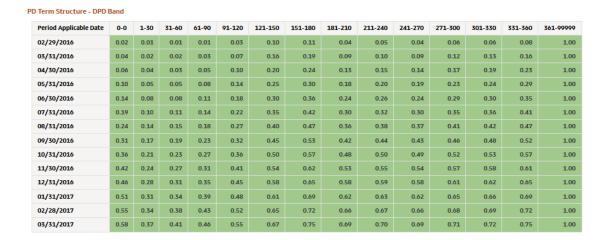


Figure 6-257 PD Term Structure - DPD Band



Figure 6-258 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 6-259 35H Report





Figure 6-260 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			-13,546.9
▶ Changes in Account Classification	-18,735.88	86,976.48			68,240.6
New Financial Assets Originated or Purchased	4,310.88				4,310.8
▶ Financial Assets that have been Derecognized			-42,251.85		-42,251.8
▶ Write-offs	-139,744.00	-183,880.00	-106,160.00	-45,312.00	-475,096.0
▶ Recovery	73,656.00	69,080.00	36,160.00	25,312.00	204,208.0
	525.66	-8,719,397.85	35,122.01	-16,071.47	-8,699,821.6
▶ Carrying Amount	0.00	2,031,234.54	22,115.01	0.00	2,053,349.5
▶ Undrawn Amount	525.66	73,340.73	0.00	0.00	73,866.3
Probability of Default	0.00	0.00	7,878.13	-8,186.88	-308.7
▶ Loss Given Default	0.00	0.00	4,806.64	-7,627.67	-2,821.0
▶ Credit Conversion Factor	0.00	96,107.35	322.23	-256.92	96,172.6
▶ Provision Rate	0.00	0.00	0.00	0.00	0.0
▶ Roll Rate		972,434.61			972,434.6
▶ Gross Loss Rate		-11,892,515.07			-11,892,515.0
▶ Changes in ECL Methodology	403,604.04				403,604.0
▶ Changes in Exchange Rate	8,215,999.44	4,440,172.42	185,167.71	142,986.09	12,984,325.6
▶ Other Changes and Multiplier Effect	-15,907,998.52	392,799.07	-149,718.02	-108,906.22	-15,773,823.6
▶ Ending Balance	852,805.99	541,895.64	283,363.80	140,994.50	1,819,059.9

351

This attribution analysis addresses the quantitative disclosure requirements of IFRS 7, specifically aligned with 35I.It is further refined to meet the detailed disclosure needs of IFRS 9. The report outlines how the carrying amount evolves from the opening balance to the closing balance of the current period, highlighting the impact of various parameters and factors along the way.

Figure 6-261 35I Report

Disclosure Report - 35I

Attribution Factor Disclosure	Stage 1	Stage 2	Stage 3	POCI	Grand Total	
	Gross Carrying Amount	Gross Carrying Amount	Gross Carrying Amount	Gross Carrying Amount	Grand Total	
Beginning Balance	1,942,920.00	1,260,308.00	489,346.00	511,858.00	4,204,432.00	
Transfer to Stage 1	343,597.00	-343,597.00			0.00	
Transfer to Stage 2	-129,284.00	453,630.00	-324,346.00		0.00	
Transfer to Stage 3	-789,551.00	-215,759.00	1,005,310.00		0.00	
Changes in Account Classification	-115,622.00	306,740.00			191,118.00	
New Financial Assets Originated or Purchased	20,000.00				20,000.00	
Financial Assets that have been Derecognized			-165,000.00		-165,000.00	
Write-offs	-34,936.00	-45,970.00	-26,540.00	-11,328.00	-118,774.00	
Carrying Amount	52,209.50	89,624.00	92,220.00	11,328.00	245,381.50	
Changes in Exchange Rate	1,252,060.00	1,154,582.00	1,005,310.00	511,858.00	3,923,810.00	
Other Changes and Multiplier Effect	-1,212,179.00	-1,116,871.00	-1,070,990.00	-511,858.00	-3,911,898.00	
Ending Balance	1,329,214.50	1,542,687.00	1,005,310.00	511,858.00	4,389,069.50	

