

Oracle® Financial Services IFRS 9 Solution Cloud Service Reports Guide



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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1

About This Content

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

Audience

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

Documentation Accessibility

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Related Resources

See these [Oracle resources](#):

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

Conventions

The following text conventions are used in this document.

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	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.

2

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.

3

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**.

 **Note**

Only OAS Version 6.4 and above are supported.

Figure 3-1 Oracle Analytics Homepage

4

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:

1. From the LHS Menu, select **Analytics**, and then select **SQL Query Browser**.
The SQL Query Browser allows you to use an existing Database Connector OFSAA Analytics – Public to interact with the underlying available Database Structures.
2. After selecting the Database Connector, you must select the Database Schema to proceed to the next step of Database Object Selection.
3. Provide a meaningful name to the Data Set, which will be generated from this process and be used for the SQL Query Analysis.
4. 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.

Note

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

6. Add the required Dimension tables.

Note

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

7. 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.

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

5

Creating Adhoc Reports and Analysis

The Ad-hoc Analysis is provided inside a Shared Folder. Users can use this folder for saving any ad-hoc reports which need to be shared across respective teams. When any patch is applied these reports will not be replaced or purged.

5.1 Amend Out-of-the-Box Reports

A user with DV Content Author privileges will have access to amend and save the out-of-the-box reports.

To amend and save the reports:

1. To open the ORACLE Analytics page, from the **Home Page**, select **Home Page**, and then from the **Page Menu** on the top-right corner, select **Open Classic Home**. A new window will open with Classic Home.
2. Click **Catalog**.
3. Navigate to **Shared Folders** and select the dashboard and subsequently the report from the available list that you want to edit and right click on your mouse. You will find the Copy option as indicated in the below illustration.
4. Navigate to **My Folders**.
5. Paste the report.
You will be able to edit the Report which is saved inside My Folder.

5.2 Ad-hoc Analysis Folder

The out-of-the-box reports can be edited and saved inside Adhoc analysis folder. The reports inside these folders will not be updated or refreshed when any provisioning happens.

5.3 Working with Out-of-the-Box Subject Area

A user with DV Content Author credentials will have access to create new reports. The DV Consumer will have Read Only access.

To work with OOTB Subject Area:

1. To open the ORACLE Analytics page, from the **Home Page**, select **Home Page**.
2. Click the **Create** button and select **Workbook** as shown below.
This opens the Add Dataset window.
3. Select the **Subject Areas** tab. You will find all the relevant subject areas listed as follows.
4. You can double click to select a particular Subject Areas and a new canvas will open up with the elements of the selected subject area.
5. Expand the **Dimensions** and **Facts** and drop the relevant items on to the canvas. By default the best visualization/ chart type for the given data is displayed.

6

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 6-1 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	Stage Asset Instruments	Assets
			STG_LIABILITY	Stage Liability Instruments	Liabilities
			STG_LOAN_COMMITMENTS	Stage Loan Instruments	Loan Commitments
			STG_OFF_BALANCE_SHEET	Stage Off Balance Sheet Contracts	Off Balance Sheet Items
Staging Instrument Supplementary Data	Instrument Supplementary	STG Staging	STG_ACCOUNT_INDEX_HIST	Stage Account Index History	Account Index History
			STG_ACCOUNT_RATE_TIERS	Stage Account Rate Tiers	Account Rate Tiers
			STG_EMBEDDED_OPTIONS_SCHEDULE	Stage Embedded Options Schedule	Embedded Options Schedule
			STG_PAYMENT_SCHEDULE	Stage Payment Schedule	Payment Schedule
Processing Instrument Data	Instrument	FSI Processing	FSI_D_ASSET	Asset Instruments	Assets
			FSI_D LIABILITY	Liability Instruments	Liabilities
			FSI_D_LOAN_COMMITMENTS	Loan Instruments	Loan Commitments
			FSI_D_OFF_BALANCE_SHEET	Off Balance Sheet Contracts	Off Balance Sheet Items

Table 6-1 (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	Account Index	Account Index
			NT_INDEX_HIS	History	History
			T	Account Rate	Account Rate
			FSI_D_ACCOU	Tiers	Tiers
			NT_RATE_TIE	Embedded	Embedded
			RS	Options	Options
			FSI_D_EMBED	Schedule	Schedule
			DED_OPTIONS	Payment	Payment
			_SCH	Schedule	Schedule
			FSI_D_PAYME		
NT_SCHEDUL					
E					

6.1 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 6-2 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	Stage Asset	Assets
			STG_LIABILITY	Instruments	Liabilities
			STG_LOAN_C	Stage Liability	Loan
			OMMITMENTS	Instruments	Commitments
			STG_OFF_BAL	Stage Loan	Off Balance
			ANCE_SHEET	Commitments	Sheet Items
				Stage Off	Balance Sheet
	Contracts				

6.1.1 Assets

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

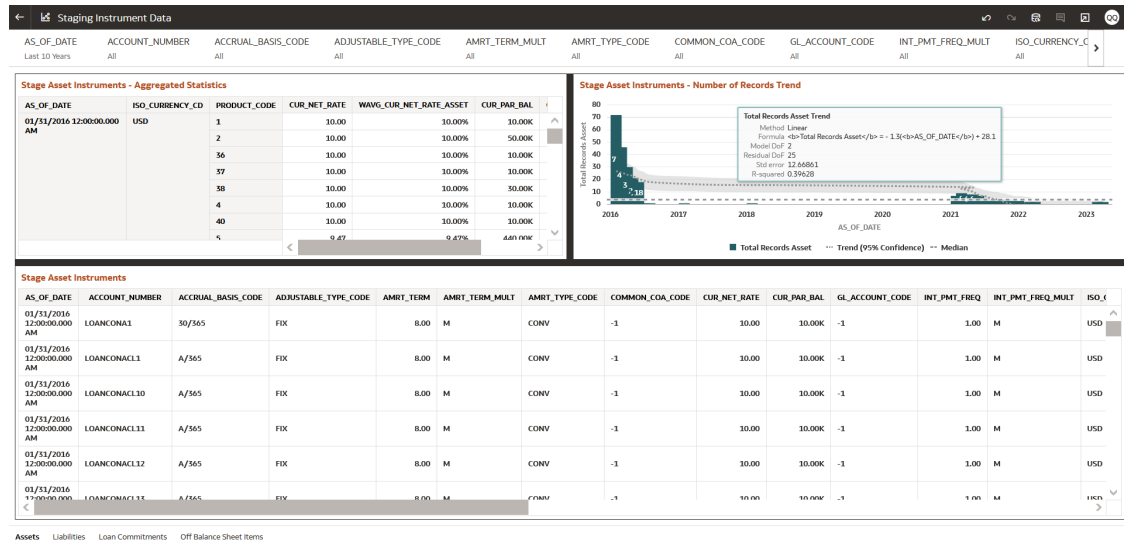
You can use a series of Report Prompts to filter the data according to Functional Key Attributes pertaining to the Table Columns Perimeter.

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

- Stage Asset Instruments - Aggregated Statistics
Aggregation for CUR_PAR_BAL (sum), ORG_PAR_BAL (sum) and CUR_NET_RATE (avg) by AS_OF_DATE, ISO_CURRENCY_CD and PRODUCT_CODE.
In addition, for CUR_NET_RATE, the Additional Balance Weighted Rate, WAVG_CUR_NET_RATE_ASSET, is calculated as the Weighted AVG by CUR_PAR_BAL.
- Stage Asset Instruments - Number of Records Trend
Total Records Asset aggregated by AS_OF_DATE.

- Stage Asset Instruments
Granular table records at ACCOUNT_NUMBER level.

Figure 6-1 Staging Instrument Data - Assets



6.1.2 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.

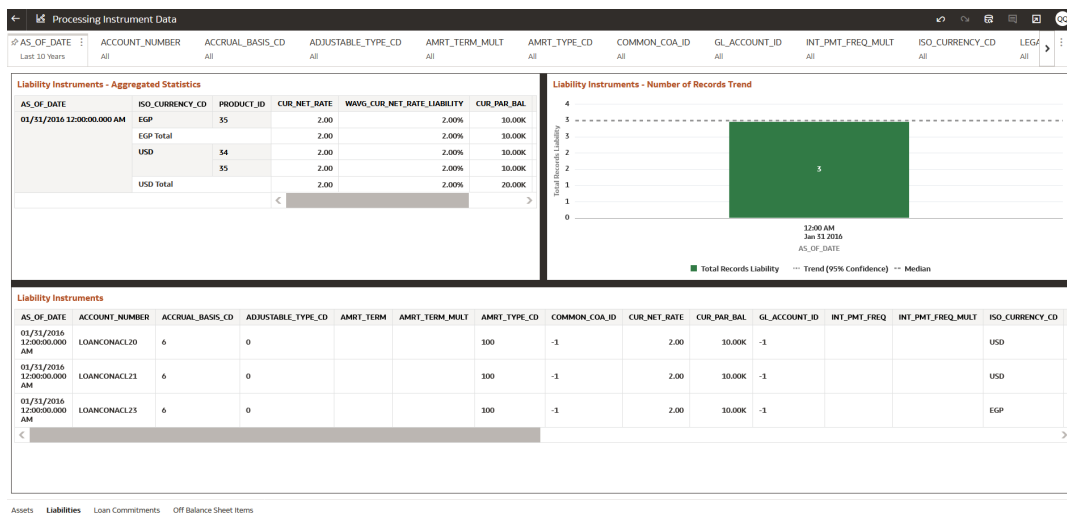
The report displays the underlying data according to the following Charts' logic:

- 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 6-2 Staging Instrument Data - Liabilities



6.1.3 Derivative Contracts

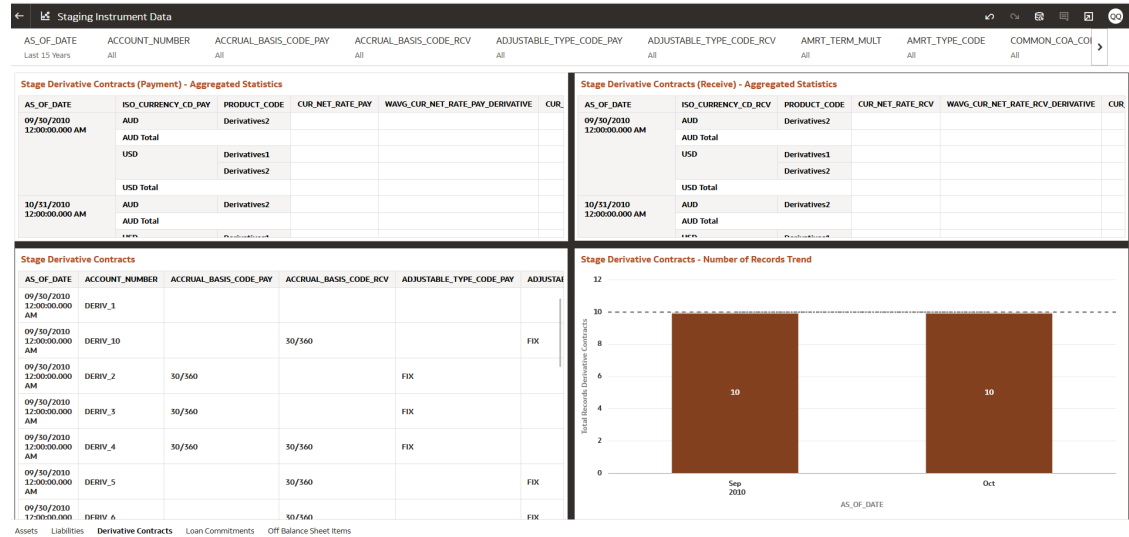
The Derivative Contracts Report provides the Analysis Capability on the Stage Derivative Contracts Table.

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 6-3 Staging Instrument Data – Derivative Contracts



6.1.4 Loan Commitments

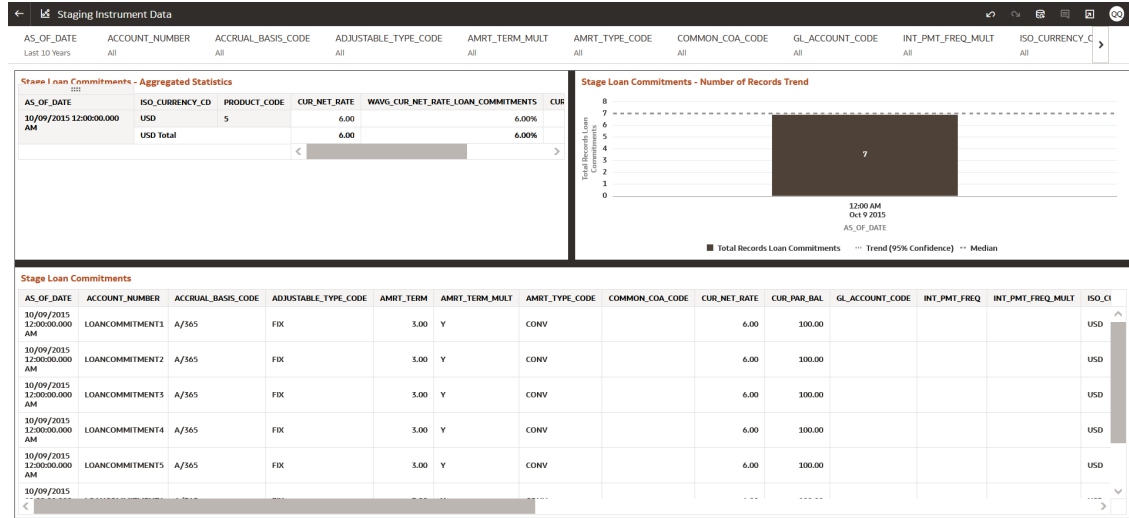
The Loan Commitments Report provides the Analysis Capability on the Stage Loan Commitments Table.

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

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

- Stage Loan Commitments - Aggregated Statistics
Aggregation for CUR_PAR_BAL (sum), ORG_PAR_BAL (sum) and CUR_NET_RATE (avg) by AS_OF_DATE, ISO_CURRENCY_CD and PRODUCT_CODE.
In addition, for CUR_NET_RATE, the additional Balance Weighted Rate, WAVG_CUR_NET_RATE_LOAN_COMMITMENTS, is calculated as the Weighted AVG by CUR_PAR_BAL.
- Stage Loan Commitments - Number of Records Trend
Total Records Loan Commitments aggregated by AS_OF_DATE.
- Stage Loan Commitments
Granular table records at ACCOUNT_NUMBER level.

Figure 6-4 Staging Instrument Data – Loan Commitments



6.1.5 Off Balance Sheet Items

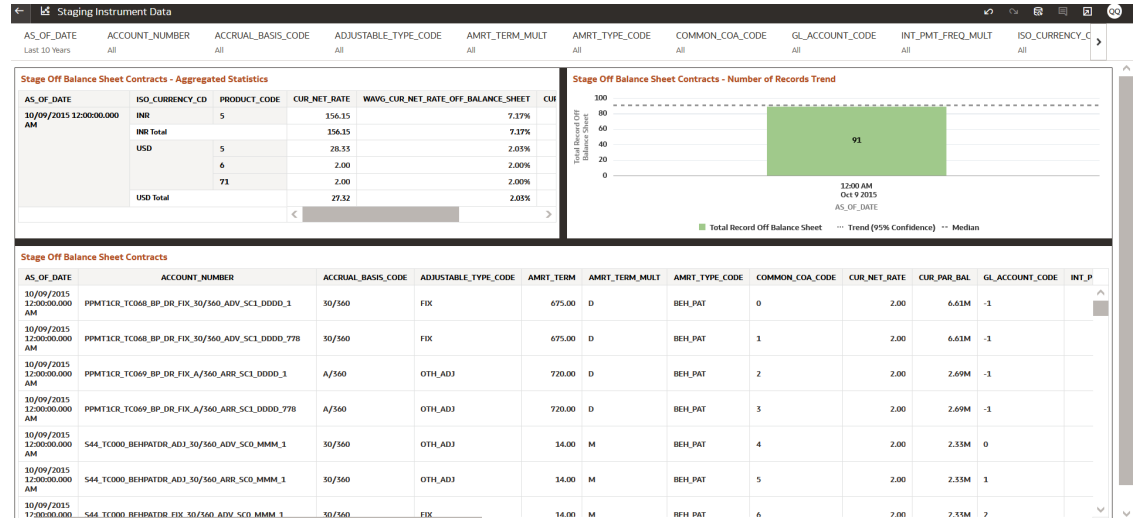
The Off Balance Sheet Items Report provides the analysis capability on the Stage off Balance Sheet Contracts Table.

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

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

- Stage Off Balance Sheet Contracts - Aggregated Statistics
Aggregation for CUR_PAR_BAL (sum), ORG_PAR_BAL (sum) and CUR_NET_RATE (avg) by AS_OF_DATE, ISO_CURRENCY_CD and PRODUCT_CODE.
In addition, for CUR_NET_RATE, the additional Balance Weighted Rate, WAVG_CUR_NET_RATE_OFF_BALANCE_SHEET, is calculated as the Weighted AVG by CUR_PAR_BAL.
- Stage Off Balance Sheet Contracts - Number of Records Trend
Total Record off Balance Sheet aggregated by AS_OF_DATE.
- Stage Off Balance Sheet Contracts
Granular table records at ACCOUNT_NUMBER level.

Figure 6-5 Staging Instrument Data – Off Balance Sheet Items



6.2 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 6-3 Staging Instrument Data Reports

Report Name	Scope	Table Layer	Physical Table List	Logical Table List	Report Canvas Name
Staging Instrument Supplementary Data	Instrument Supplementary	STG-Staging	STG_ACCOUNT_RATE_TIERS STG_PAYMENT_SCHEDULE	Stage Account Rate Tiers Stage Payment Schedule	Account Rate Tiers Payment Schedule

6.2.1 Account Rate Tiers

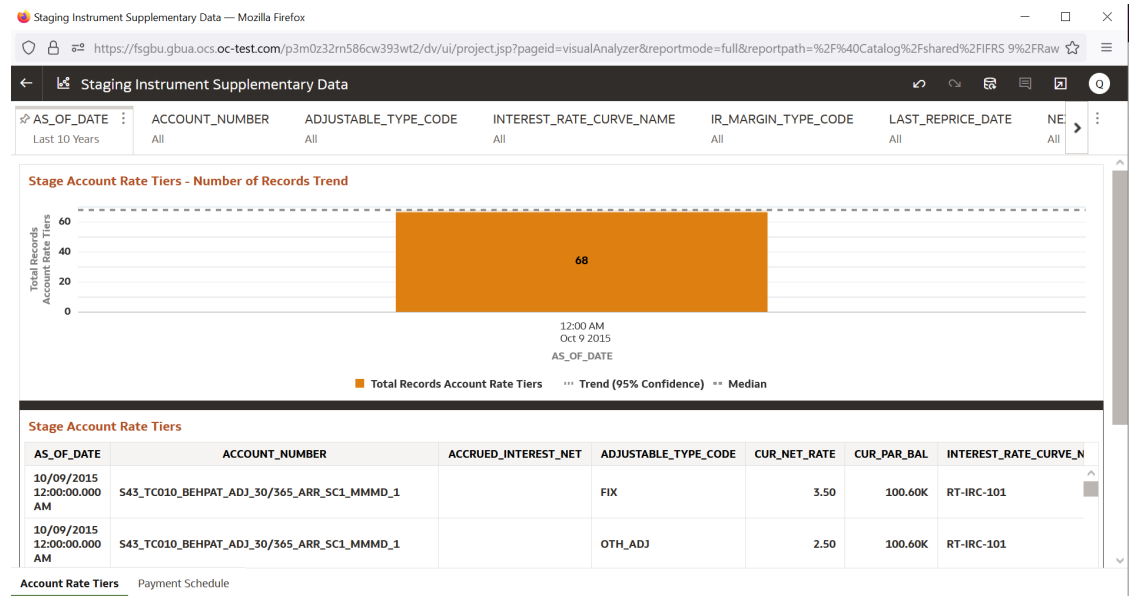
The Account Rate Tiers Report provides the analysis capability on the Stage Account Rate Tiers Table.

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

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

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



6.2.2 Payment Schedule

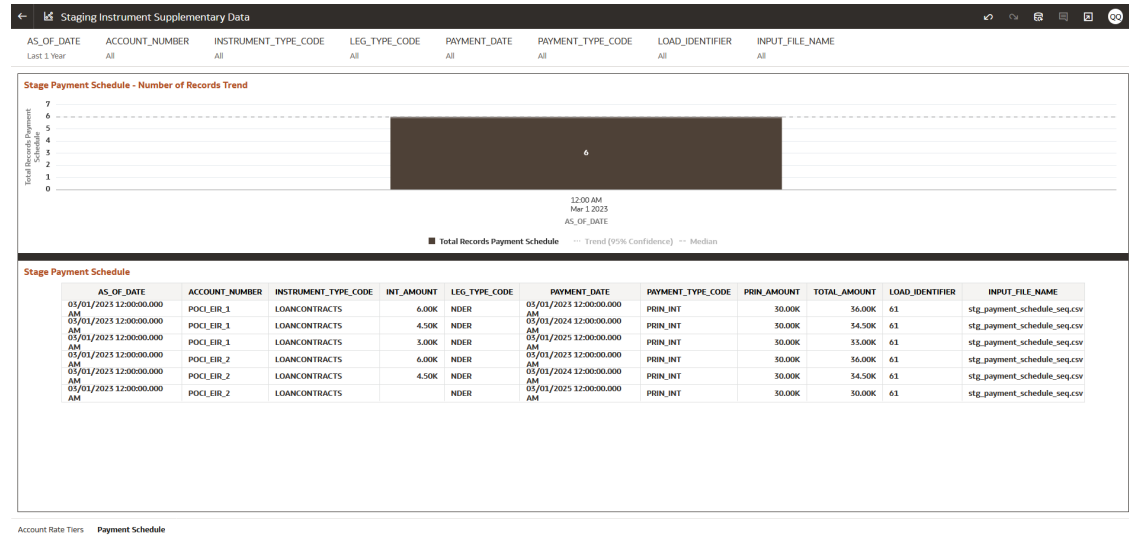
The Payment Schedule Report provides the analysis capability on the Stage Payment Schedule Table.

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

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

- Stage Payment Schedule - Number of Records Trend
Total Records Payment Schedule aggregated by AS_OF_DATE.
- Stage Payment Schedule
Granular table records at ACCOUNT_NUMBER level.

Figure 6-7 Staging Instrument Supplementary Data – Payment Schedule



6.3 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 6-4 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	Asset	Assets
			FSI_D_LIABILITY	Instruments	Liabilities
			FSI_D_LOAN_COMMITMENTS	Liability	Loan
			FSI_D_LOAN_COMMITMENTS	Instruments	Commitments
			FSI_D_LOAN_COMMITMENTS	Loan	Off Balance
			FSI_D_LOAN_COMMITMENTS	Commitments	Sheet Items
FSI_D_OFF_BALANCE_SHEET	Off Balance	Sheet Contracts			

6.3.1 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.

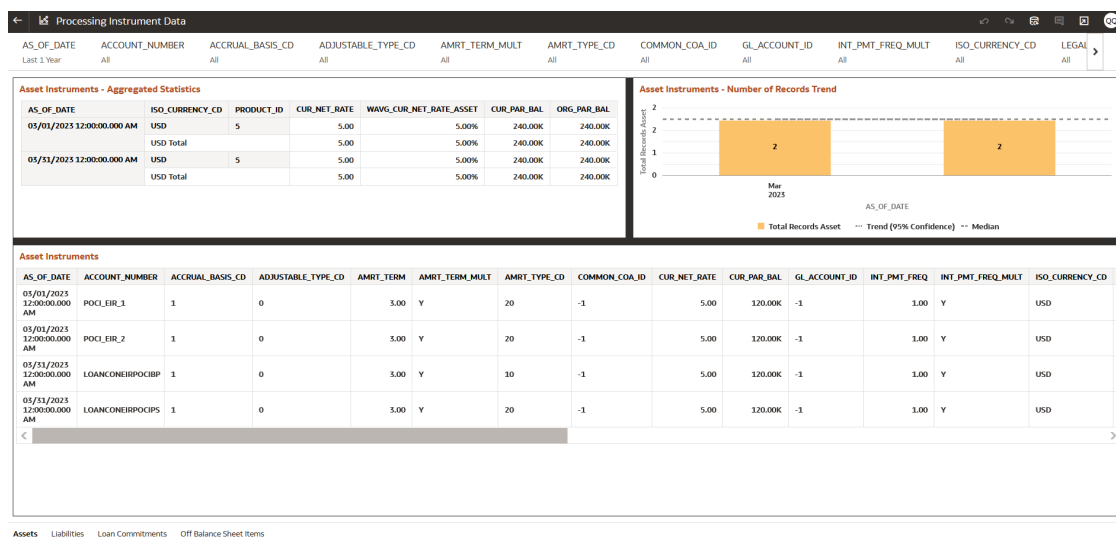
The report displays the underlying data according to the following Charts' logic:

- 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 6-8 Processing Instrument Data - Assets



6.3.2 Liabilities

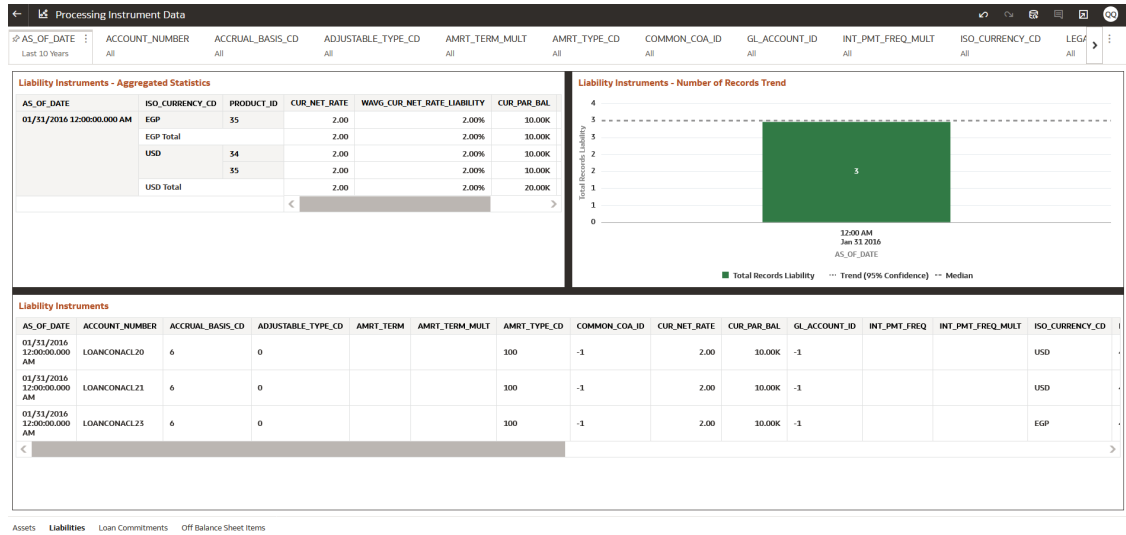
The Liabilities Report provides the analysis capability on the Liability Instrument Table.

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

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

- Liability Instruments - Aggregated Statistics
Aggregation for CUR_PAR_BAL (sum), ORG_PAR_BAL (sum) and CUR_NET_RATE (avg) by AS_OF_DATE, ISO_CURRENCY_CD and PRODUCT_ID.
In addition, for CUR_NET_RATE, the additional Balance Weighted Rate, WAVG_CUR_NET_RATE_LIABILITY, is calculated as the Weighted AVG by CUR_PAR_BAL.
- Liability Instruments - Number of Records Trend
Total Records Liability aggregated by AS_OF_DATE.
- Liability Instruments
Granular table records at ACCOUNT_NUMBER level.

Figure 6-9 Processing Instrument Data - Liabilities



6.3.3 Derivative Contracts

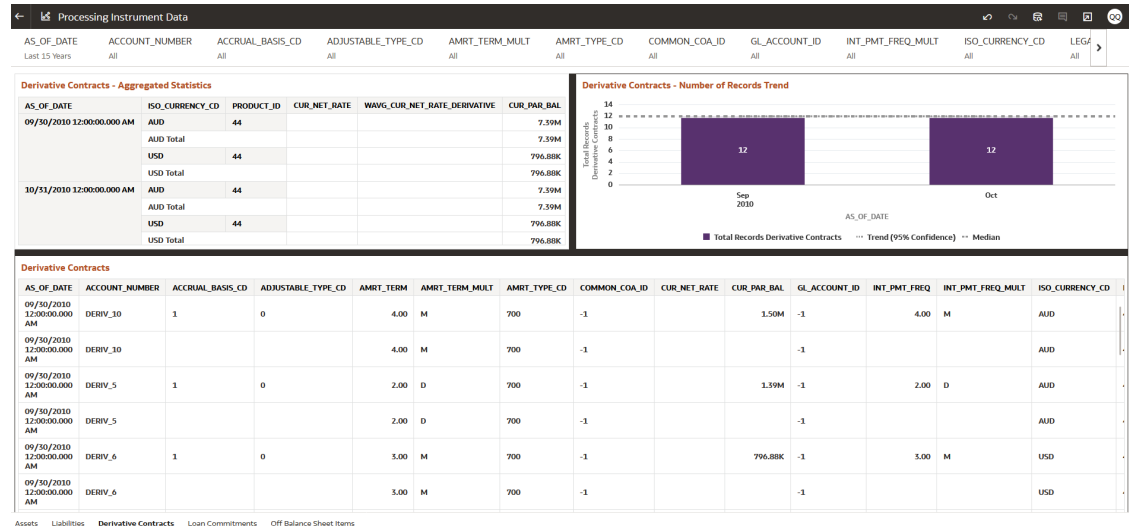
The Derivative Contracts Report provides the analysis capability on the Derivative Contracts Table.

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 6-10 Processing Instrument Data – Derivative Contracts



6.3.4 Loan Commitments

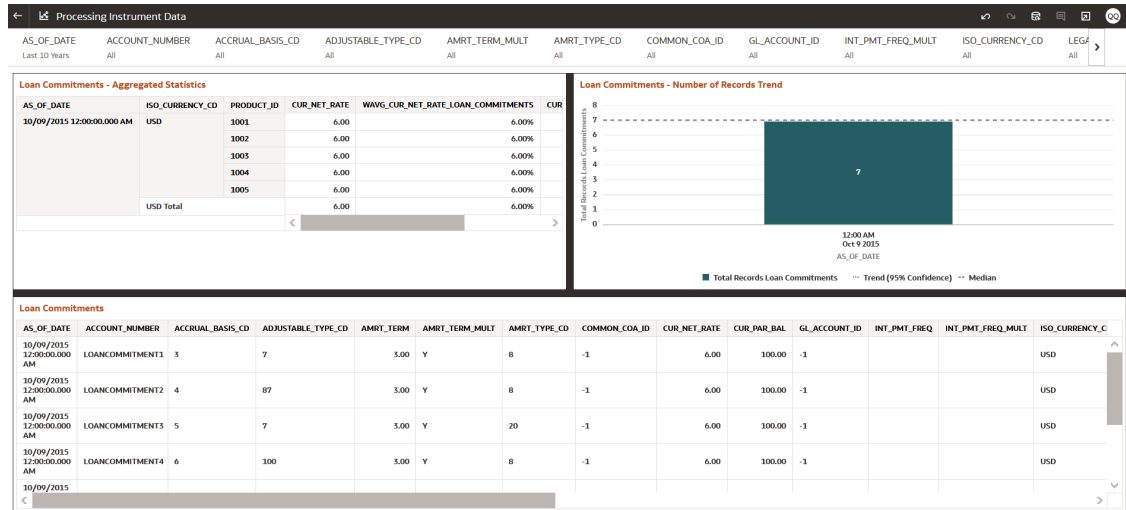
The Loan Commitments Report provides the analysis capability on the Loan Commitments Table.

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 6-11 Processing Instrument Data – Loan Commitments



6.3.5 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.

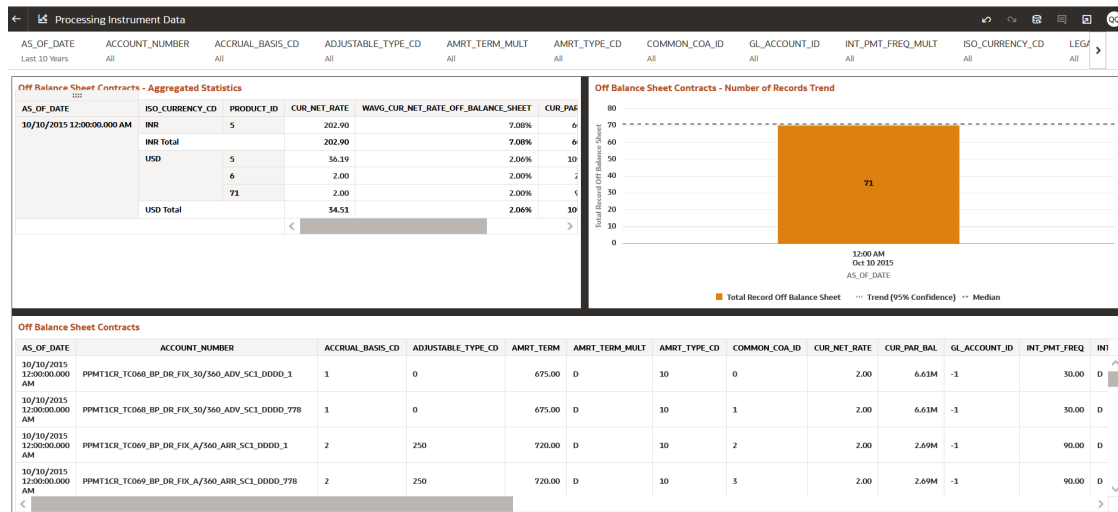
The report displays the underlying data according to the following Charts' logic:

- 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 6-12 Processing Instrument Data – Off Balance Sheet Items



6.4 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 6-5 Processing Instrument Supplementary Data

Report Name	Scope	Table Layer	Physical Table List	Logical Table List	Report Canvas Name
Processing Instrument Supplementary Data	Instrument Supplementary	FSI--Processing	FSI_D_ACCOUNT_RATE_TIE RS FSI_D_PAYMENT_SCHEDULE NT_SCHEDULE E	Account Rate Tiers Payment Schedule	Account Rate Tiers Payment Schedule

6.4.1 Account Rate Tiers

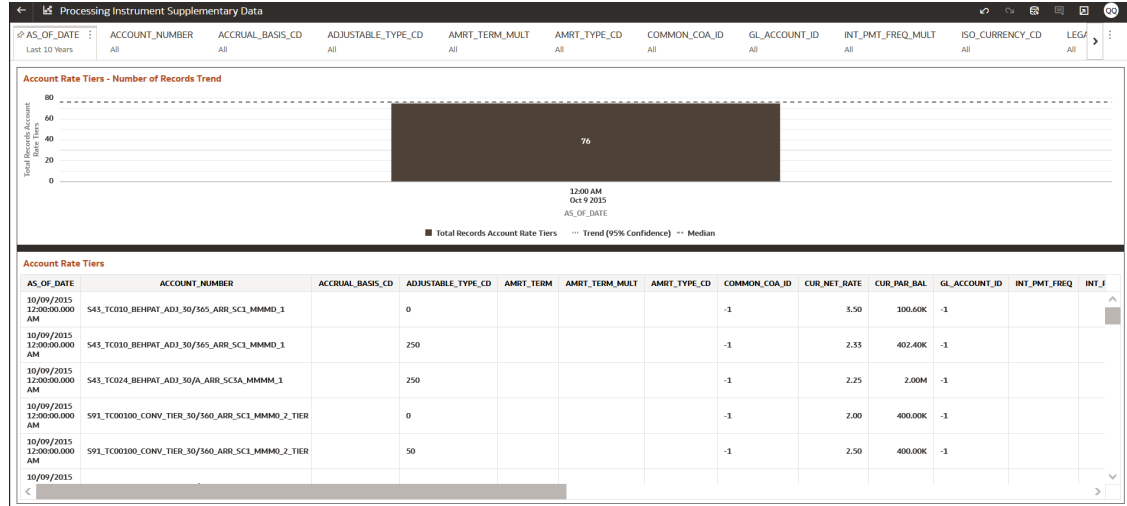
The Account Rate Tiers Report provides the analysis capability on the Account Rate Tiers Table.

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

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

- 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 6-13 Processing Instrument Supplementary Data – Account Rate Tiers



6.4.2 Payment Schedule

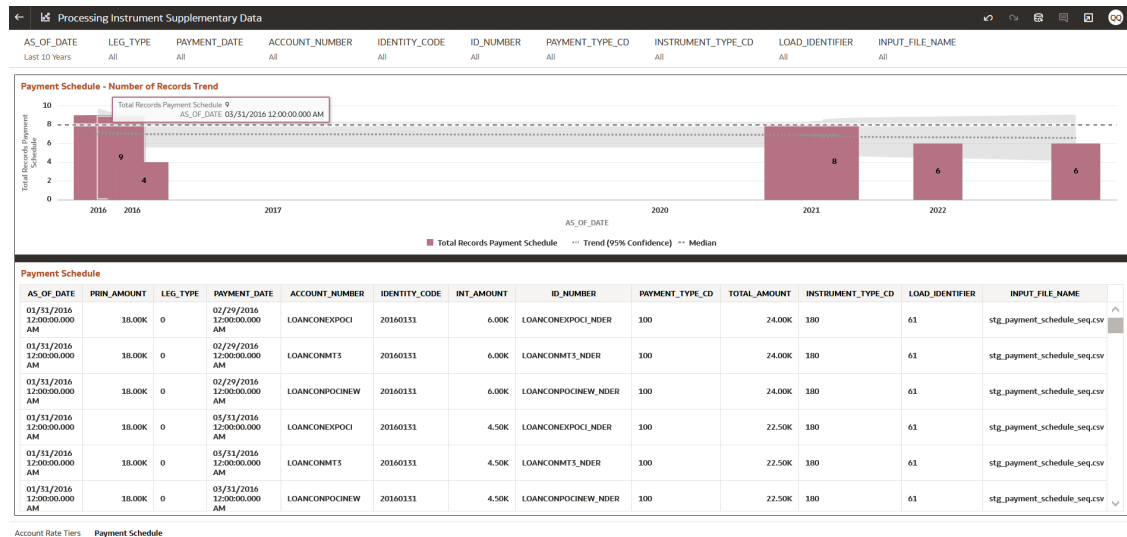
The Payment Schedule Report provides the analysis capability on the Payment Schedule Table.

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

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

- 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 6-14 Processing Instrument Supplementary Data – Payment Schedule



7

Processed Data Insights

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

7.1 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
- **Industry** tab
- **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 7-1 Filters Applicable to Specific Canvas in a Project

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

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

- **Standalone:** Select the Legal Entity Node value as per their need and keep the Consolidation Type as **Standalone**.
- **Consolidated:** Select Consolidation Type as **Consolidated** and select the required Legal Entity Node. Users need to traverse through the hierarchy to get the child node Consolidated values.

7.1.1 Common Configurations

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

Before you Begin

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

1. From the **Catalog** page, click the **More** icon that is adjacent to the desired report and click **Duplicate**.
2. Once the desired report is duplicated, click the **More** icon that is adjacent to the desired report and click **Move to....**
3. In the move window, select **My Folders**. The duplicated copy of the reports is moved to the **My Folders** folder. You can now make modifications for OOB reports from this folder. To know more about Oracle Analytics Server, see Oracle Analytics Server [Oracle 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 7-1 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](#)

7.2 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.

Note

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

7.2.1 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 7-2 Legal Entity Node

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

Legal Entity Child Node	ACBC	ACBC_EUROPE	ACBC_ASIA	ACBC_ENGLAND	ACBC_FRANCE	ACBC_GERMANY	ACBC_INDIA	ACBC_JAPAN	ACBC_PARIS	ACBC_LYON	ACBC_MUMBAI	ACBC_DELHI	ACBC_TOKYO	ACBC_KYOTO
-------------------------	------	-------------	-----------	--------------	-------------	--------------	------------	------------	------------	-----------	-------------	------------	------------	------------

7.2.2 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.

7.2.2.1 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, Staging and Account Classification Process, Consolidation Type, and Legal Entity Node.**

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

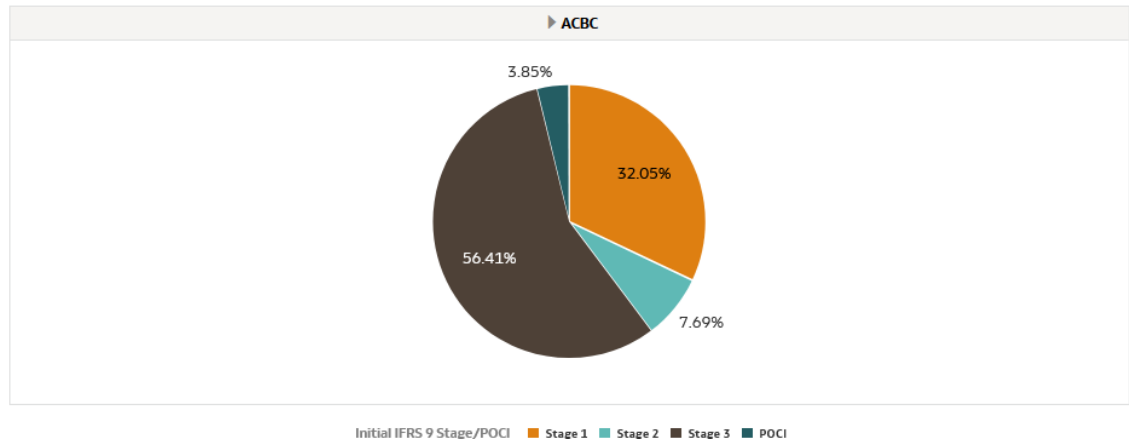
Figure 7-3 Pre-Stage Reassignment by Legal Entity

Pre-Stage Reassignment by Legal Entity

Legal Entity Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total Count of Accounts	Grand Total Percentage of Accounts
	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts		
ACBC	25	32.05%	6	7.69%	44	56.41%	3	3.85%	78	100.00%

Figure 7-4 Pre-Stage Reassignment by Legal Entity

Pre-Stage Reassignment by Legal Entity



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

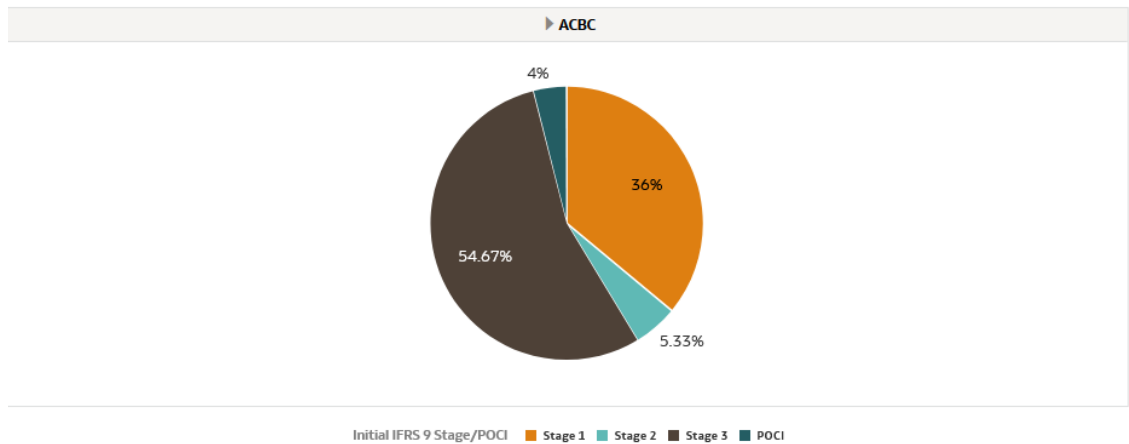
Figure 7-5 Pre-Stage Reassignment by Legal Entity

Pre-Stage Reassignment by Legal Entity

Legal Entity Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total Count of Accounts	Grand Total Percentage of Accounts
	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts		
ACBC	27	56.00%	4	5.33%	41	54.67%	3	4.00%	75	100.00%
ACBC	24	55.55%	4	5.56%	41	56.94%	3	4.17%	72	100.00%
ACBC_ASIA	1	100.00%							1	100.00%
ACBC_EUROPE	2	100.00%							2	100.00%

Figure 7-6 Pre-Stage Reassignment by Legal Entity

Pre-Stage Reassignment by Legal Entity



7.2.2.2 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, Staging and Account Classification Process, Consolidation Type, and Legal Entity Node.**

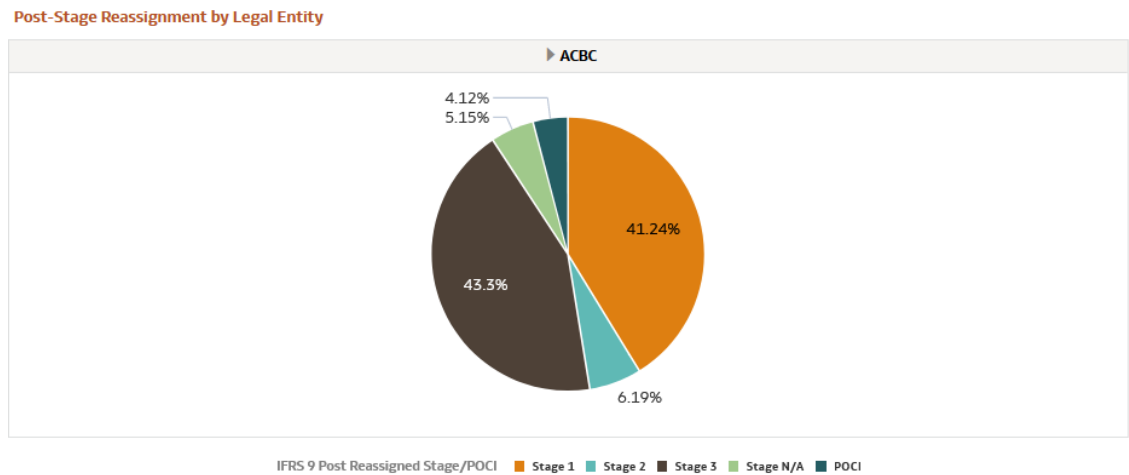
The following set of reports are generated with the flag as *Standalone*.

Figure 7-7 Post-Stage Reassignment by Legal Entity

Post-Stage Reassignment by Legal Entity

Legal Entity Hierarchy	Stage 1		Stage 2		Stage 3		Stage N/A		POCI		Grand Total Count of Accounts	Grand Total Percentage of Accounts
	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts		
▶ ACBC	800	41.24%	120	6.19%	840	43.30%	100	5.15%	80	4.12%	1,940	100.00%

Figure 7-8 Post-Stage Reassignment by Legal Entity



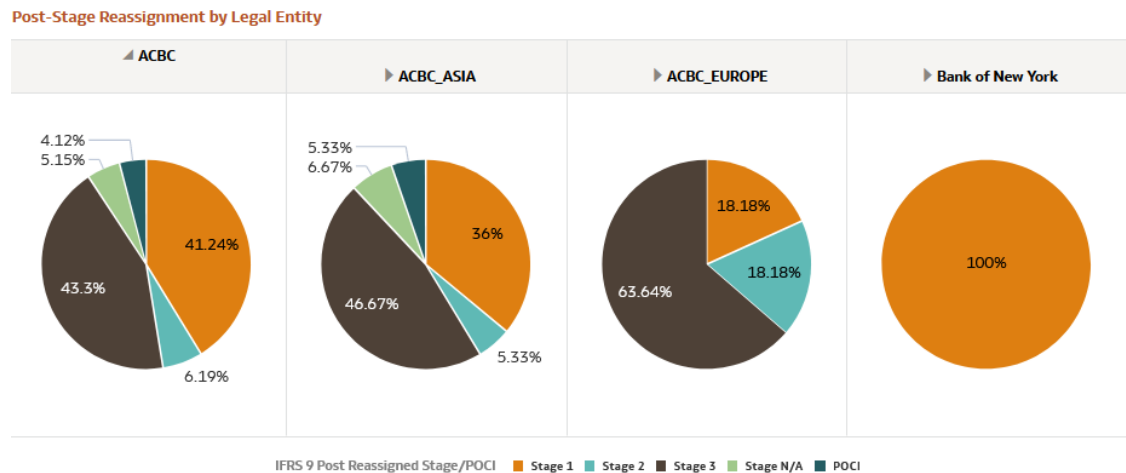
The following set of reports are generated with the flag as *Consolidated*.

Figure 7-9 Post-Stage Reassignment by Legal Entity

Post-Stage Reassignment by Legal Entity

Legal Entity Hierarchy	Stage 1		Stage 2		Stage 3		Stage N/A		POCI		Grand Total Count of Accounts	Grand Total Percentage of Accounts
	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts		
▶ ACBC	800	41.24%	120	6.19%	840	43.30%	100	5.15%	80	4.12%	1,940	100.00%
▶ ACBC_ASIA	540	56.00%	80	5.55%	700	46.67%	100	6.67%	80	5.55%	1,500	100.00%
▶ ACBC_EUROPE	40	38.18%	40	38.18%	340	65.64%					220	100.00%
▶ Bank of New York	220	100.00%									220	100.00%

Figure 7-10 Post-Stage Reassignment by Legal Entity



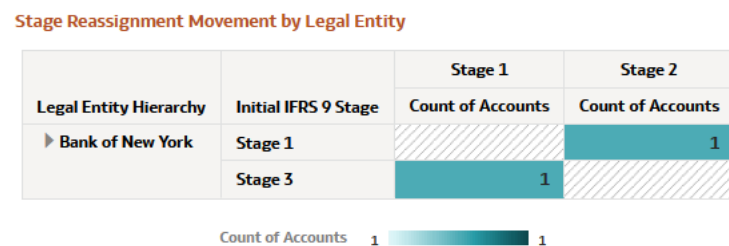
7.2.2.3 Stage Reassignment Movement by Legal Entity

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**, **Staging and Account Classification Process**, **Consolidation Type**, and **Legal Entity Node**.

Figure 7-11 The Stage Reassignment Movement by Legal Entity



7.2.3 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.

7.2.3.1 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.

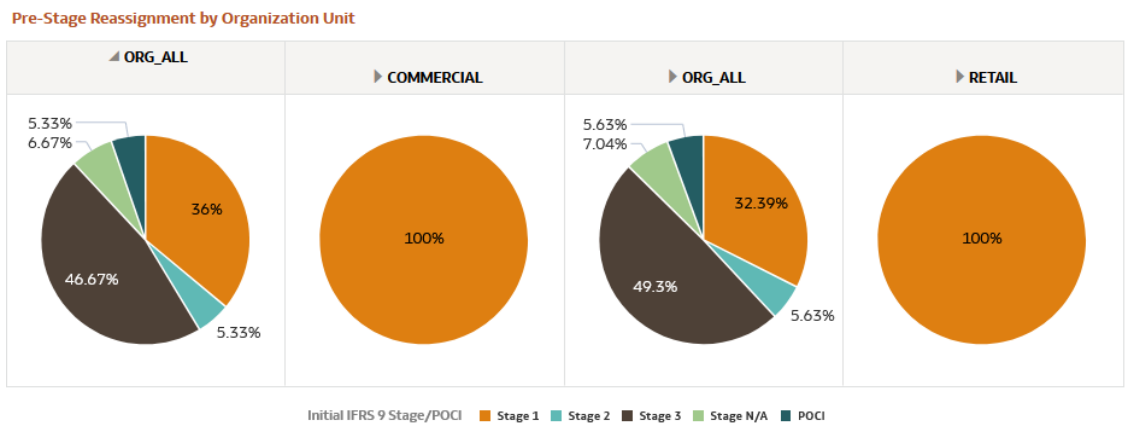
These reports can be viewed as *Standalone* or *Consolidated* reports

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

Figure 7-12 Pre-Stage Reassignment by Organization Unit

Org Unit Hierarchy	Stage 1		Stage 2		Stage 3		Stage N/A		POCI		Grand Total Count of Accounts	Grand Total Percentage of Accounts
	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts		
ORG_ALL	27	36.00%	4	5.33%	35	46.67%	5	6.67%	4	5.33%	75	100.00%
COMMERICAL	1	100.00%									1	100.00%
ORG_ALL	23	32.39%	4	5.63%	35	49.30%	5	7.04%	4	5.63%	71	100.00%
RETAIL	5	100.00%									5	100.00%

Figure 7-13 Pre-Stage Reassignment by Organization Unit



7.2.3.2 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.

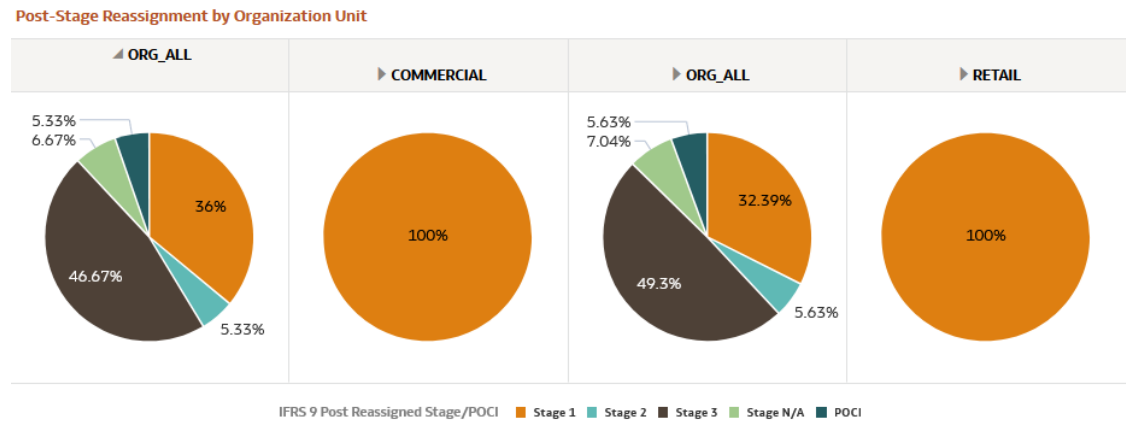
These reports can be viewed as *Standalone* or *Consolidated* reports

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

Figure 7-14 Post-Stage Reassignment by Organization Unit

Org Unit Hierarchy	Stage 1		Stage 2		Stage 3		Stage N/A		POCI		Grand Total Count of Accounts	Grand Total Percentage of Accounts
	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts		
ORG_ALL	27	36.00%	4	5.33%	35	46.67%	5	6.67%	4	5.33%	75	100.00%
COMMERICAL	1	100.00%									1	100.00%
ORG_ALL	23	32.39%	4	5.63%	35	49.30%	5	7.04%	4	5.63%	71	100.00%
RETAIL	5	100.00%									5	100.00%

Figure 7-15 Post-Stage Reassignment by Organization Unit



7.2.4 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.

7.2.4.1 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

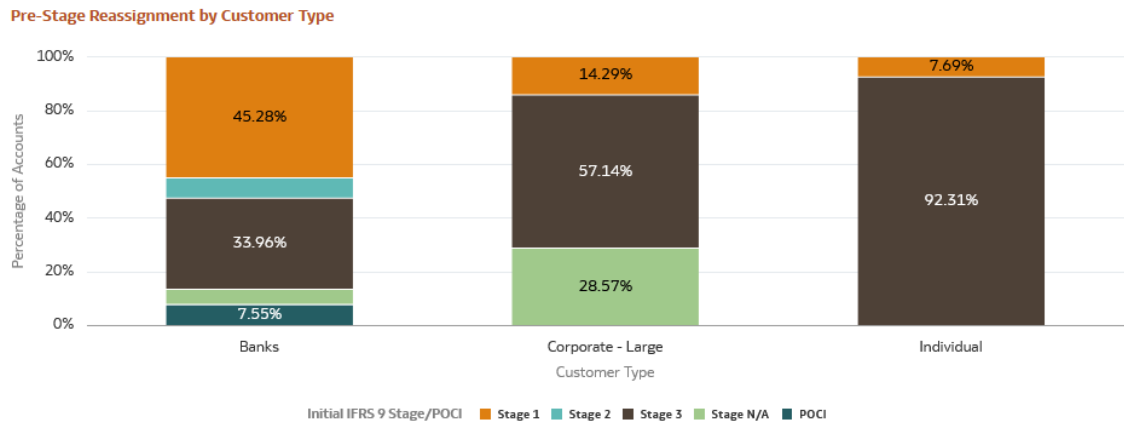
To generate the below reports following dimensions are used: **As of date, Modelling Set, Staging and Account Classification Process, Consolidation Type, Legal Entity Node, and Customer Type.**

Figure 7-16 Pre-Stage Reassignment by Customer Type

Pre-Stage Reassignment by Customer Type

Initial IFRS 9 Stage/POCI	Stage 1		Stage 2		Stage 3		Stage N/A		POCI		Grand Total Count of Accounts	Grand Total Percentage of Accounts
	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts		
Banks	24	45.00%	4	7.50%	18	55.90%	5	5.66%	4	7.50%	55	100.00%
Corporate - Large	1	34.29%			4	57.14%	2	28.57%			7	100.00%
Individual	1	7.69%			12	92.31%					13	100.00%

Figure 7-17 Pre-Stage Reassignment by Customer Type



7.2.4.2 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.

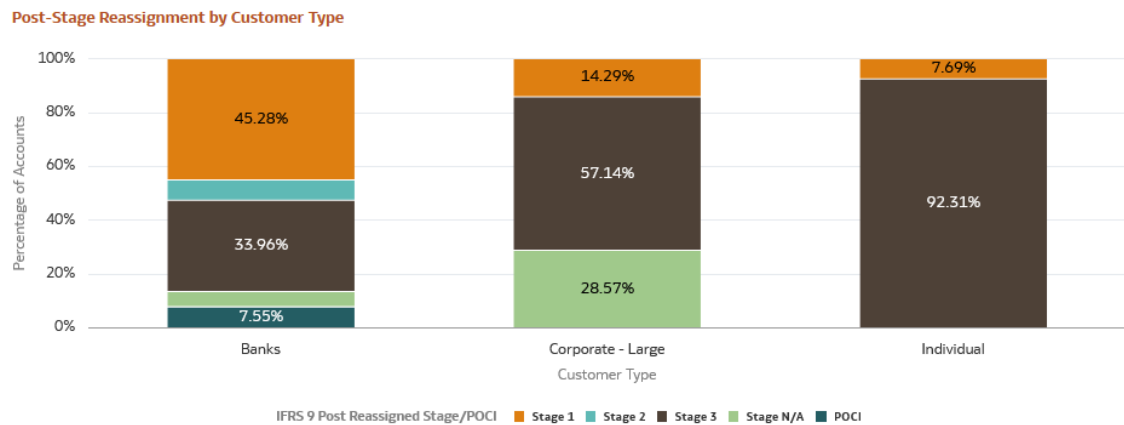
These reports can be viewed as *Standalone* or *Consolidated* reports

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

Figure 7-18 Post-Stage Reassignment by Customer Type

Customer Type	Stage 1		Stage 2		Stage 3		Stage N/A		POCI		Grand Total Count of Accounts	Grand Total Percentage of Accounts
	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts		
Banks	24	45.28%	4	7.55%	18	33.96%	3	5.66%	4	7.55%	53	100.00%
Corporate - Large	1	34.29%			4	57.14%	2	28.57%			7	100.00%
Individual	1	7.69%			12	92.31%					13	100.00%

Figure 7-19 Post-Stage Reassignment by Customer Type



7.2.5 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.

7.2.5.1 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

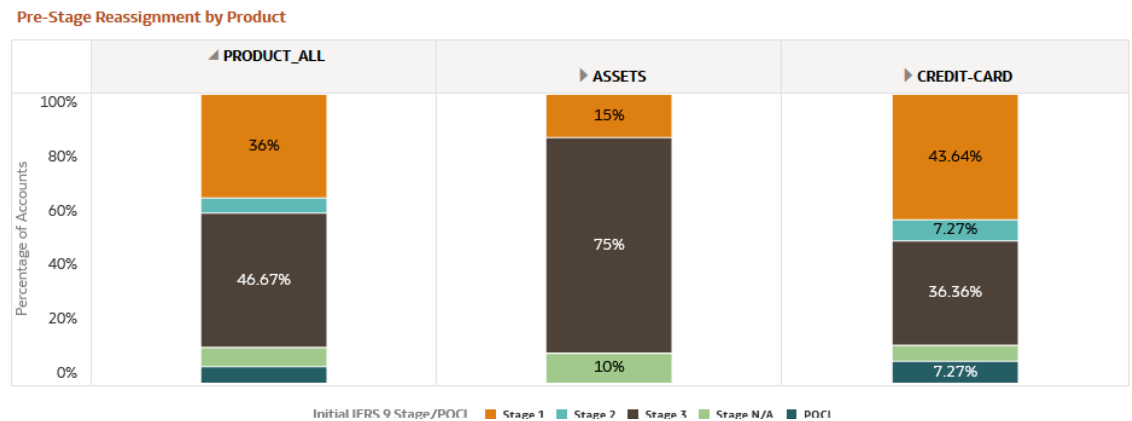
To generate the below reports following dimensions are used: **As of date, Modelling Set, Staging and Account Classification Process, Consolidation Type, Legal Entity Node, and Product Node.**

Figure 7-20 Pre-Stage Reassignment by Product

Pre-Stage Reassignment by Product

Product Hierarchy	Stage 1		Stage 2		Stage 3		Stage N/A		POCI		Grand Total Count of Accounts	Grand Total Percentage of Accounts
	Count of Accounts	Percentage of Accounts	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	27	36.00%	4	5.33%	35	46.67%	5	6.67%	4	5.33%	75	100.00%
ASSETS	5	15.00%			15	75.00%	2	10.00%			20	100.00%
CREDIT-CARD	24	43.64%	4	7.27%	20	36.36%	3	5.45%	4	7.27%	55	100.00%

Figure 7-21 Pre-Stage Reassignment by Product



7.2.5.2 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

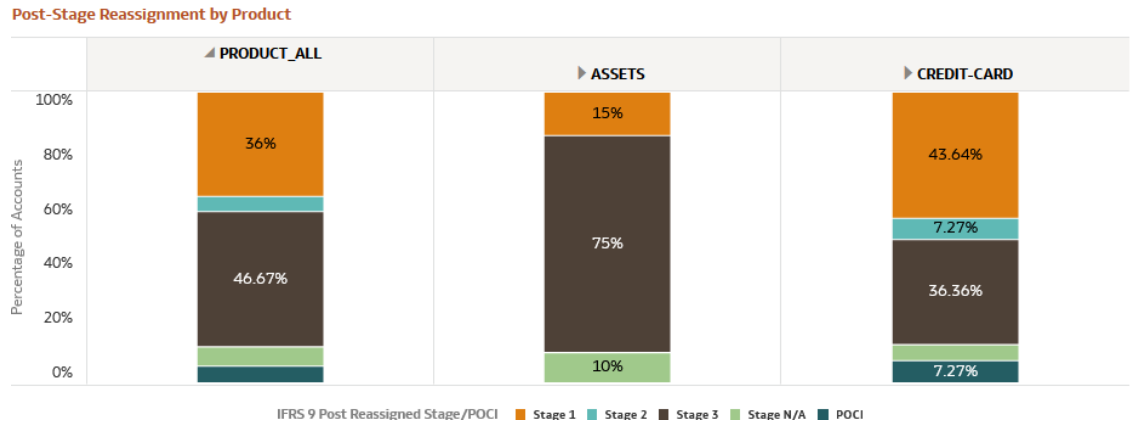
To generate the below reports following dimensions are used: **As of date, Modelling Set, Staging and Account Classification Process, Consolidation Type, Legal Entity Node, and Product Node.**

Figure 7-22 Pre-Stage Reassignment by Product

Post-Stage Reassignment by Product

Product Hierarchy	Stage 1		Stage 2		Stage 3		Stage N/A		POCI		Grand Total Count of Accounts	Grand Total Percentage of Accounts
	Count of Accounts	Percentage of Accounts	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	77	36.00%	4	5.33%	35	46.67%	5	6.67%	4	5.33%	75	100.00%
ASSETS	5	35.00%			15	75.00%		10.00%	2		20	100.00%
CREDIT-CARD	24	43.64%	4	7.27%	20	36.36%	3	5.45%	4	7.27%	55	100.00%

Figure 7-23 Pre-Stage Reassignment by Product



7.2.6 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.

7.2.6.1 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

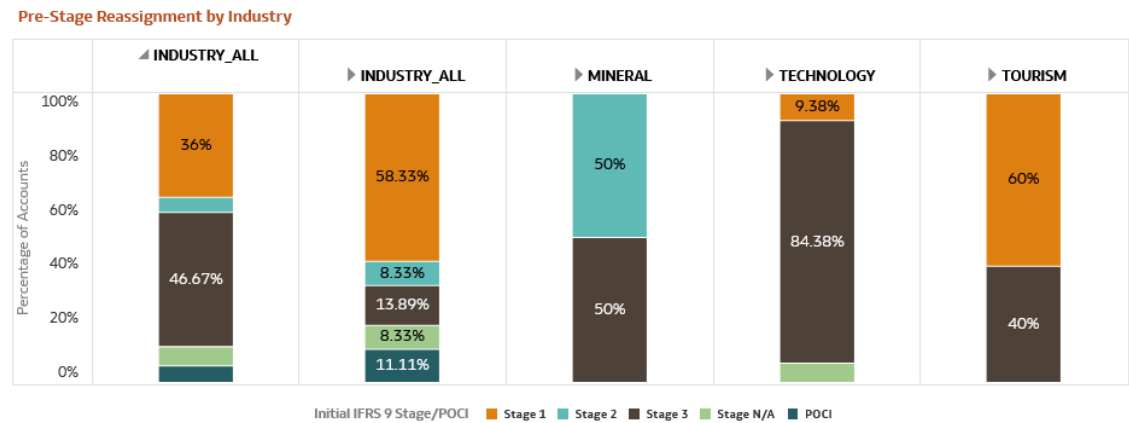
To generate the below reports following dimensions are used: **As of date, Modelling Set, Staging and Account Classification Process, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Industry Hierarchy Name, and Industry Node.**

Figure 7-24 Pre-Stage Reassignment by Industry

Pre-Stage Reassignment by Industry

Industry Hierarchy	Stage 1		Stage 2		Stage 3		Stage N/A		POCI		Grand Total Count of Accounts	Grand Total Percentage of Accounts
	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts		
INDUSTRY_ALL	27	36.00%	4	5.33%	35	46.67%	5	6.67%	4	5.33%	75	100.00%
INDUSTRY_ALL	21	58.55%		8.55%	5	13.89%	5	8.55%	4	11.11%	56	100.00%
MINERAL			1	50.00%		1	50.00%				2	100.00%
TECHNOLOGY	5	9.30%			27	84.30%	2	6.25%			32	100.00%
TOURISM	5	60.00%			2	40.00%					5	100.00%

Figure 7-25 Pre-Stage Reassignment by Industry



7.2.6.2 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

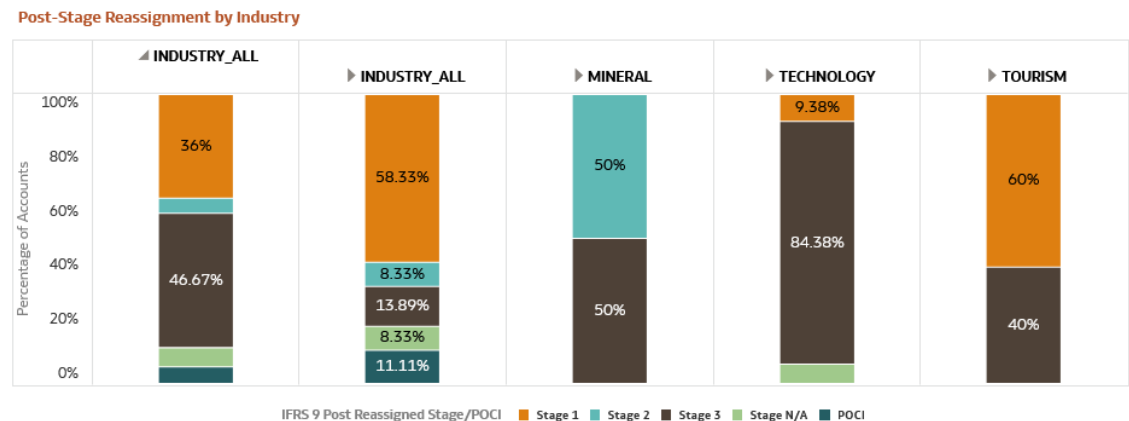
To generate the below reports following dimensions are used: **As of date, Modelling Set, Staging and Account Classification Process, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Industry Hierarchy Name, and Industry Node.**

Figure 7-26 Post-Stage Reassignment by Industry

Post-Stage Reassignment by Industry

Industry Hierarchy	Stage 1		Stage 2		Stage 3		Stage N/A		POCI		Grand Total Count of Accounts	Grand Total Percentage of Accounts
	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts		
INDUSTRY_ALL	27	36.00%	4	5.33%	35	46.67%	5	6.67%	4	5.33%	75	100.00%
INDUSTRY_ALL	21	58.33%	5	8.33%	5	13.89%	3	8.33%	4	11.11%	36	100.00%
MINERAL	0	0.00%	1	50.00%	1	50.00%	0	0.00%	0	0.00%	2	100.00%
TECHNOLOGY	5	9.38%	0	0.00%	27	84.38%	2	6.25%	0	0.00%	32	100.00%
TOURISM	3	60.00%	0	0.00%	2	40.00%	0	0.00%	0	0.00%	5	100.00%

Figure 7-27 Post-Stage Reassignment by Industry



7.2.7 Account Based Report

This report shows stage details at the account level. 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, Staging and Account Classification Process, Consolidation Type, and Legal Entity.**

Figure 7-28 Account Based Report

Account Based Report

Customer ID	Account Number	Legal Entity	Organization Unit	Customer Type	Product	Industry	#FS 9 Stage/POCI: Stage Determination	#FS 9 Stage/POCI: Stage Rating	#FS 9 Stage/POCI: Single Obligor Principle	#FS 9 Stage/POCI: Final Stage	#FS 9 Stage/POCI: Stage Determination_Case Identifier	#FS 9 Stage/POCI: Single Obligor Principle_Case Identifier	#FS 9 Stage Override
BNK	LOANCONDZ26	ACBC_INDIA	ORG_ALL	Banks	CREDIT CARD	INDUSTRY_ALL	Stage 1	Stage 1	Stage 1	Stage 1	Stage in a Download		N
BNK	LOANCONDG5	ACBC_INDIA	ORG_ALL	Banks	CREDIT CARD	MINERAL	Stage 2	Stage 2	Stage 2	Stage 2	Development		N
BNK	LOANCONDG4	ACBC_INDIA	ORG_ALL	Banks	CREDIT CARD	TOURISM	Stage 1	Stage 1	Stage 1	Stage 1	Short Term Rating		N
BNK	LOANCONDSE1	ACBC_INDIA	ORG_ALL	Banks	CREDIT CARD	Default Member	Stage 1	Stage 1	Stage 1	Stage 1	Long Term Rating		N
BNK	LOANCONDZE1	ACBC_INDIA	ORG_ALL	Banks	CREDIT CARD	OIL	Stage 2	Stage 2	Stage 2	Stage 2	Industry		N
BNK	LOANCONDZE2	ACBC_INDIA	ORG_ALL	Banks	CREDIT CARD	TRAVELS	Stage 3	Stage 3	Stage 3	Stage 3	Industry		N
BNK	LOANCONDCE1	ACBC_INDIA	ORG_ALL	Banks	CREDIT CARD	COMPUTERS	Stage 1	Stage 1	Stage 1	Stage 1	Industry		N
BNK	LOANCONDCE18	ACBC_INDIA	ORG_ALL	Banks	CREDIT CARD	COMPUTERS	Stage 2	Stage 2	Stage 2	Stage 2	Development		N
BNK	LOANCONDDEVDPD	ACBC_INDIA	ORG_ALL	Banks	CREDIT CARD	OIL	Stage 1	Stage 1	Stage 1	Stage 1	Delinquency Days		N
BNK	LOANCONDDEVDPD	ACBC_INDIA	ORG_ALL	Banks	CREDIT CARD	HOTEL	Stage 1	Stage 1	Stage 1	Stage 1	Industry		N
BNK	LOANCONDDEVDP	ACBC_INDIA	ORG_ALL	Banks	CREDIT CARD	GAS	Stage 2	Stage 2	Stage 2	Stage 2	Industry		N
BNK	LOANCONDSEDFC	ACBC_INDIA	ORG_ALL	Banks	CREDIT CARD	HOTEL	Stage 3	Stage 3	Stage 3	Stage 3	Industry		N
BNK	LOANCONDDEVDPD	ACBC_INDIA	ORG_ALL	Banks	CREDIT CARD	TRAVELS	Stage 1	Stage 1	Stage 1	Stage 1	Industry		N

7.3 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

7.3.1 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.

Note

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

7.3.1.1 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, Staging and Account Classification Process, Consolidation Type, and Legal Entity Node.**

Figure 7-29 Stage Transition Matrix by Legal Entity Report

Stage Transition Matrix By Legal Entity

Legal Entity Hierarchy	Previous Run Date	Previous IFRS 9 Stage	02/29/2016							
			Stage 1		Stage 2		Stage 3		Stage N/A	
			Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts
Bank of New York	01/31/2016	Stage 1	0	0.00%	1	50.00%				
		Stage 2			0	0.00%	1	50.00%		
		Stage 3					0	0.00%		
		Stage N/A							0	0.00%

Count Of Accounts 0 1

7.3.1.2 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, Staging and Account Classification Process, Consolidation Type, Legal Entity Node, and Organization Unit Node.**

Figure 7-30 Stage Transition Matrix by Organization Unit Report

Stage Transition Matrix By Organization Unit

Org Unit Hierarchy	Previous Run Date	Previous IFRS 9 Stage	02/29/2016							
			Stage 1		Stage 2		Stage 3		Stage N/A	
			Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts
ORG2	01/31/2016	Stage 1	0	0.00%	1	50.00%				
		Stage 2			0	0.00%	1	50.00%		
		Stage 3					0	0.00%		
		Stage N/A							0	0.00%

Count Of Accounts 0 1

7.3.1.3 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, Staging and Account Classification Process, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, and Customer Type.**

Figure 7-31 Stage Transition Matrix by Customer Type Report

Stage Transition Matrix By Customer Type

Customer Type	Previous Run Date	Previous IFRS 9 Stage	02/29/2016							
			Stage 1		Stage 2		Stage 3		Stage N/A	
			Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts
Banks	01/31/2016	Stage 1	0	0.00%	1	50.00%				
		Stage 2			0	0.00%	1	50.00%		
		Stage 3					0	0.00%		
		Stage N/A							0	0.00%
Individual	01/31/2016	Stage 1	0	0.00%						

Count Of Accounts 0 1

7.3.1.4 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, Staging and Account Classification Process, Consolidation Type, Legal Entity Node, and Product Node.**

Figure 7-32 Stage Transition Matrix by Product Report

Stage Transition Matrix By Product

Product Hierarchy	Previous Run Date	Previous IFRS 9 Stage	02/29/2016							
			Stage 1		Stage 2		Stage 3		Stage N/A	
			Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts
All Products	01/31/2016	Stage 1	0	0.00%	1	50.00%	0	0.00%	0	0.00%
		Stage 2			0	0.00%	1	50.00%		
		Stage 3					0	0.00%		
		Stage N/A							0	0.00%
Product2	01/31/2016	Stage 1	0	0.00%	1	50.00%	0	0.00%	0	0.00%
		Stage 2			0	0.00%	1	50.00%		
		Stage 3					0	0.00%		
		Stage N/A							0	0.00%

Count Of Accounts 0 1

7.3.1.5 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, Staging and Account Classification Process, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Industry Hierarchy Name, and Industry Node.**

Figure 7-33 Stage Transition Matrix by Industry Report

Stage Transition Matrix By Industry

Industry Hierarchy	Previous Run Date	Previous IFRS 9 Stage	02/29/2016							
			Stage 1		Stage 2		Stage 3		Stage N/A	
			Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts
IND1	01/31/2016	Stage 1	0	0.00%	1	50.00%	0	0.00%	0	0.00%
		Stage 2			0	0.00%	1	50.00%		
		Stage 3					0	0.00%		
		Stage N/A							0	0.00%

Count Of Accounts 0 1

7.3.2 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.

7.3.2.1 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, Staging and Account Classification Process, Modelling Set, Consolidation Type, and Legal Entity Node.**

Figure 7-34 Stage Trends by Legal Entity Report

Stage Trends by Industry

Industry Hierarchy	01/31/2016						01/31/2016 Total		02/29/2016						02/29/2016 Total					
	Stage 1		Stage 2		Stage 3		Stage N/A		Stage 1		Stage 2		Stage 3		Stage N/A					
	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts				
IND1	28	32.56%	9	10.47%	31	36.05%	18	20.93%	86	100.00%	20	55.71%	16	28.57%	17	30.36%	3	5.36%	56	100.00%

Figure 7-35 Stage Trends by Legal Entity Report



7.3.2.2 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, Staging and Account Classification Process, Consolidation Type, Legal Entity Node, and Organization Unit Node.**

Figure 7-36 Stage Trends by Organization Unit Report

Stage Trends by Organization Unit

Org Unit Hierarchy	01/31/2016								01/31/2016 Total		02/29/2016								02/29/2016 Total	
	Stage 1		Stage 2		Stage 3		Stage N/A		Count Of Accounts	Percentage of Accounts	Stage 1		Stage 2		Stage 3		Stage N/A		Count Of Accounts	Percentage of Accounts
	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts			Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts		
ORG2	28	52.56%	9	10.47%	31	36.05%	38	20.93%	86	100.00%	20	55.71%	36	28.57%	37	50.50%	5	5.36%	56	100.00%

Figure 7-37 Stage Trends by Organization Unit Report



7.3.2.3 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.

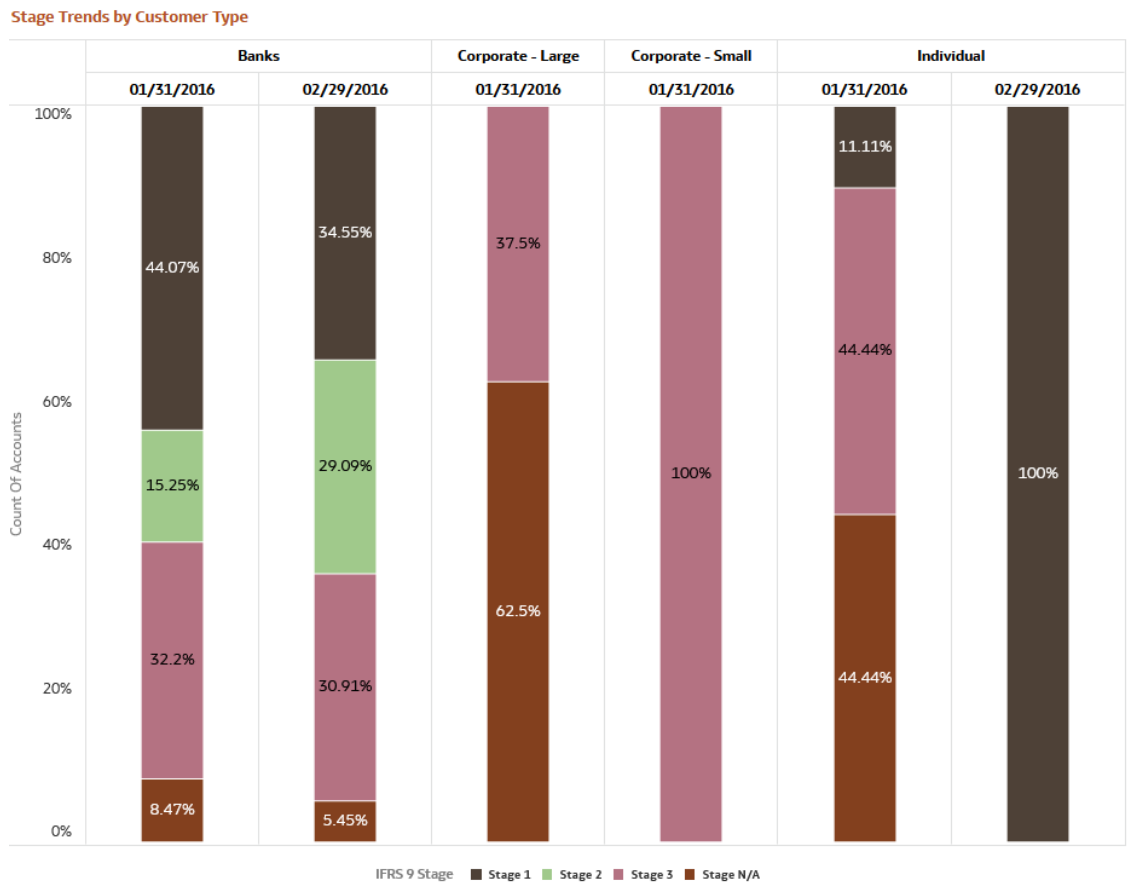
To generate the below reports following dimensions are used: **As of date, Modelling Set, Staging and Account Classification Process, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, and Customer Type.**

Figure 7-38 Stage Trends by Customer Type Report

Stage Trends by Customer Type

Customer Type	01/31/2016								01/31/2016 Total		02/29/2016								02/29/2016 Total	
	Stage 1		Stage 2		Stage 3		Stage N/A		Count Of Accounts	Percentage of Accounts	Stage 1		Stage 2		Stage 3		Stage N/A		Count Of Accounts	Percentage of Accounts
	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts
Banks	26	44.07%	9	15.25%	19	32.00%	5	8.47%	59	100.00%	19	34.55%	16	29.09%	17	30.91%	3	5.45%	55	100.00%
Corporate - Large					3	37.50%	5	62.50%	8	100.00%										
Corporate - Small					1	100.00%			1	100.00%										
Individual	2	11.11%			8	44.44%	8	44.44%	18	100.00%	1	100.00%							1	100.00%

Figure 7-39 Stage Trends by Customer Type Report



7.3.2.4 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.

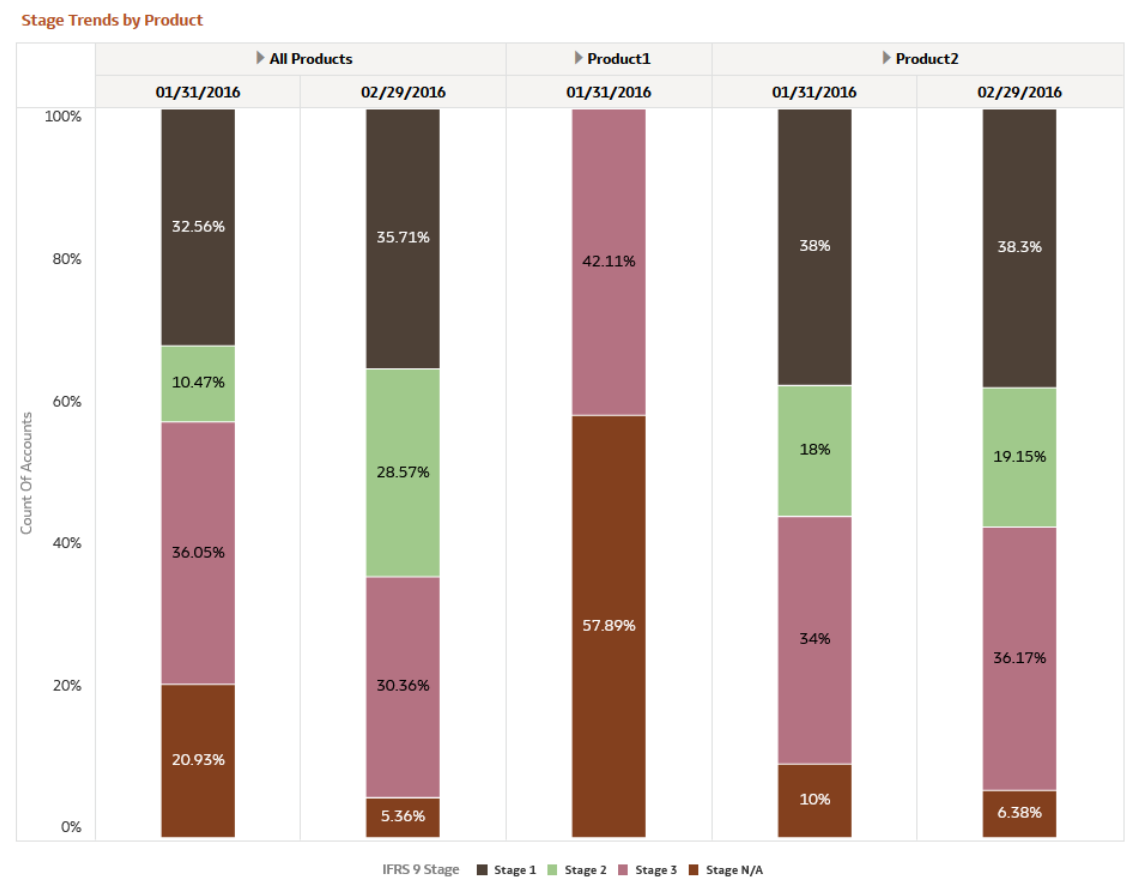
To generate the below reports following dimensions are used: **As of date, Modelling Set, Staging and Account Classification Process, Consolidation Type, Legal Entity Node, and Product Node.**

Figure 7-40 Stage Trends by Product Report

Stage Trends by Product

Product Hierarchy	01/31/2016								01/31/2016 Total		02/29/2016								02/29/2016 Total	
	Stage 1		Stage 2		Stage 3		Stage N/A		Count Of Accounts	Percentage of Accounts	Stage 1		Stage 2		Stage 3		Stage N/A		Count Of Accounts	Percentage of Accounts
	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts			Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts				
▶ All Products	28	32.56%	9	10.47%	31	36.05%	18	20.93%	86	100.00%	20	35.71%	16	28.57%	17	30.56%	5	5.36%	56	100.00%
▶ Product1	8	42.11%	0	0.00%	0	0.00%	11	57.89%	19	100.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	19	100.00%
▶ Product2	19	38.00%	9	18.00%	17	34.00%	5	10.00%	50	100.00%	18	36.00%	9	18.00%	17	34.00%	5	10.00%	47	100.00%

Figure 7-41 Stage Trends by Product Report



7.3.2.5 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.

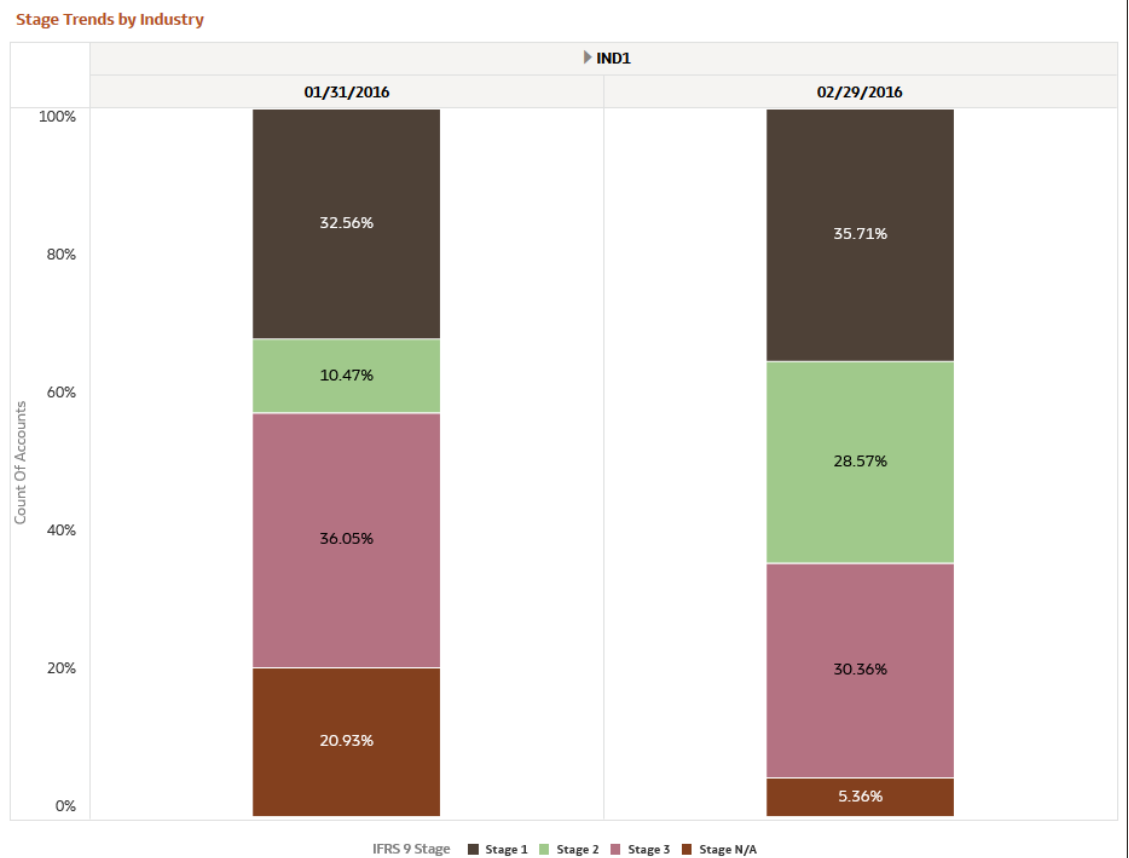
To generate the below reports following dimensions are used: **As of date, Modelling Set, Staging and Account Classification Process, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Industry Hierarchy Name, and Industry Node.**

Figure 7-42 Stage Trends by Industry Report

Stage Trends by Industry

Industry Hierarchy	01/31/2016								01/31/2016 Total		02/29/2016								02/29/2016 Total	
	Stage 1		Stage 2		Stage 3		Stage N/A		Count Of Accounts	Percentage of Accounts	Stage 1		Stage 2		Stage 3		Stage N/A		Count Of Accounts	Percentage of Accounts
	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts			Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts	Count Of Accounts	Percentage of Accounts		
IND1	28	32.56%	9	10.47%	33	36.05%	18	20.93%	86	100.00%	20	35.71%	16	28.57%	17	30.36%	5	5.36%	56	100.00%

Figure 7-43 Stage Trends by Industry Report



7.3.2.6 Account Based Report

This is the sixth canvas under Stage Trends Reports.

Figure 7-44 Account Based Report

Account Based Report

As Of Date	Customer ID	Account Number	Legal Entity	Organization Unit	Customer Type	Product	Industry	IFRS 9 Stage/POCI
01/31/2019	BNK	ATTR_35H_ACC37	ACBC_ENGLAND	RETAIL	Banks	CREDIT-CARD	MINERAL	Stage 1
01/31/2019	BNK	ATTR_35H_ACC38	ACBC_ENGLAND	RETAIL	Banks	CREDIT-CARD	MINERAL	Stage 1
01/31/2019	BNK	ATTR_35H_ACC50	ACBC_ENGLAND	RETAIL	Banks	CREDIT-CARD	MINERAL	Stage 3
01/31/2019	BNK	ATTR_35H_ACC51	ACBC_ENGLAND	RETAIL	Banks	CREDIT-CARD	MINERAL	Stage 3
01/31/2019	BNK	ATTR_35H_ACC64	ACBC_ENGLAND	RETAIL	Banks	CREDIT-CARD	MINERAL	Stage 1
01/31/2020	BNK	ATTR_35H_ACC37	ACBC_ENGLAND	RETAIL	Banks	CREDIT-CARD	MINERAL	Stage 3
01/31/2020	BNK	ATTR_35H_ACC38	ACBC_ENGLAND	RETAIL	Banks	CREDIT-CARD	MINERAL	Stage 3
01/31/2020	BNK	ATTR_35H_ACC50	ACBC_ENGLAND	RETAIL	Banks	CREDIT-CARD	MINERAL	Stage 3
01/31/2020	BNK	ATTR_35H_ACC51	ACBC_ENGLAND	RETAIL	Banks	CREDIT-CARD	MINERAL	Stage 3
01/31/2020	BNK	ATTR_35H_ACC64	ACBC_ENGLAND	RETAIL	Banks	CREDIT-CARD	MINERAL	Stage 1

7.4 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.

7.4.1 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 7-45 Legal Entity Node

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

Legal Entity Child Node: ACBC ACBC_EUROPE ACBC_ASIA ACBC_ENGLAND ACBC_FRANCE ACBC_GERMANY ACBC_INDIA ACBC_JAPAN ACBC_PARIS ACBC_LYON ACBC_MUMBAI ACBC_DELHI ACBC_TOKYO ACBC_KYOTO

7.4.2 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.

7.4.2.1 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, Staging and Account Classification Process, Consolidation Type, and Legal Entity Node.**

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

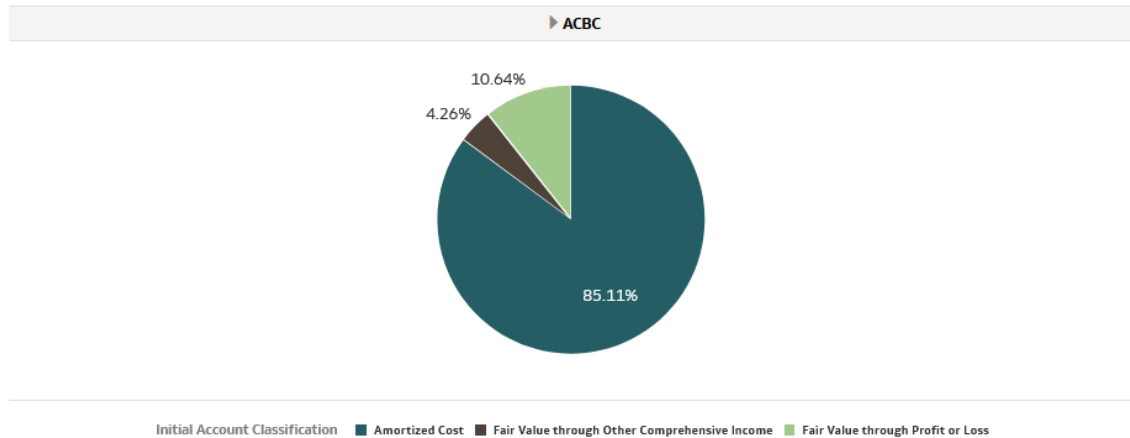
Figure 7-46 Pre-Account Classification by Legal Entity Report

Pre-Account Classification Reassignment by Legal Entity

Legal Entity Hierarchy	Amortized Cost		Fair Value through Other Comprehensive Income		Fair Value through Profit or Loss		Grand Total Count of Accounts	Grand Total Percentage of Accounts
	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts		
▶ ACBC	800	85.11%	40	4.26%	100	10.64%	940	100.00%

Figure 7-47 Pre-Account Classification by Legal Entity Report

Pre-Account Classification Reassignment by Legal Entity



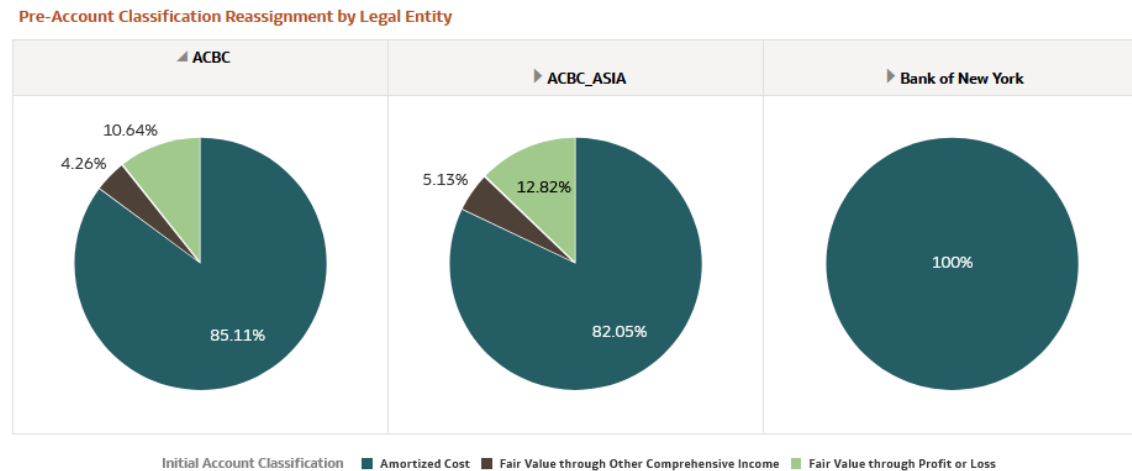
The following set of reports are generated with the flag as *Consolidated*.

Figure 7-48 Pre-Account Classification by Legal Entity Report

Pre-Account Classification Reassignment by Legal Entity

Legal Entity Hierarchy	Amortized Cost		Fair Value through Other Comprehensive Income		Fair Value through Profit or Loss		Grand Total Count of Accounts	Grand Total Percentage of Accounts
	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts		
▲ ACBC	800	85.11%	40	4.26%	100	10.64%	940	100.00%
▶ ACBC_ASIA	640	82.05%	40	5.13%	100	12.82%	780	100.00%
▶ Bank of New York	160	100.00%					160	100.00%

Figure 7-49 Pre-Account Classification by Legal Entity Report



7.4.2.2 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, Staging and Account Classification Process, Consolidation Type, and Legal Entity Node.**

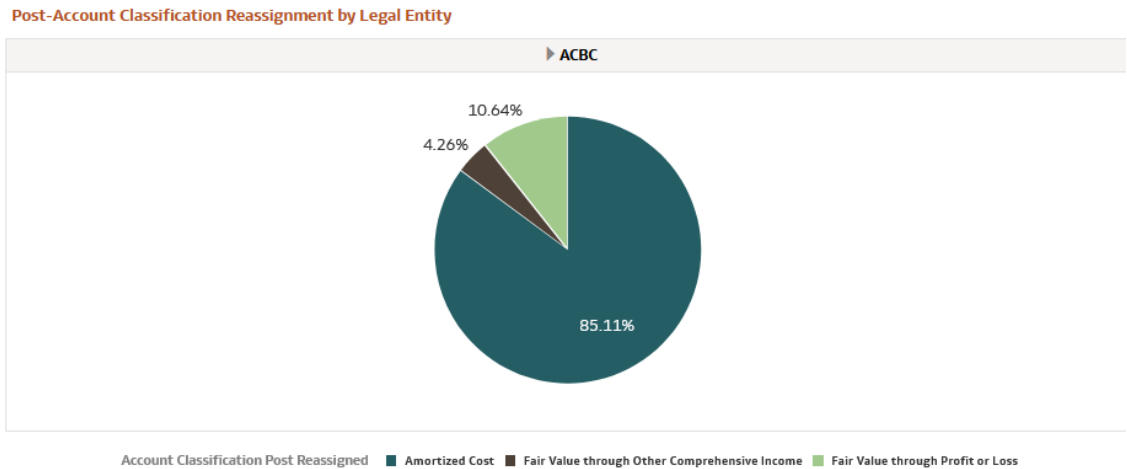
The following set of reports are generated with the flag as *Standalone*.

Figure 7-50 Post-Account Classification by Legal Entity Report

Post-Account Classification Reassignment by Legal Entity

Legal Entity Hierarchy	Amortized Cost		Fair Value through Other Comprehensive Income		Fair Value through Profit or Loss		Grand Total Count of Accounts	Grand Total Percentage of Accounts
	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts		
▶ ACBC	800	85.11%	40	4.26%	100	10.64%	940	100.00%

Figure 7-51 Post-Account Classification by Legal Entity Report



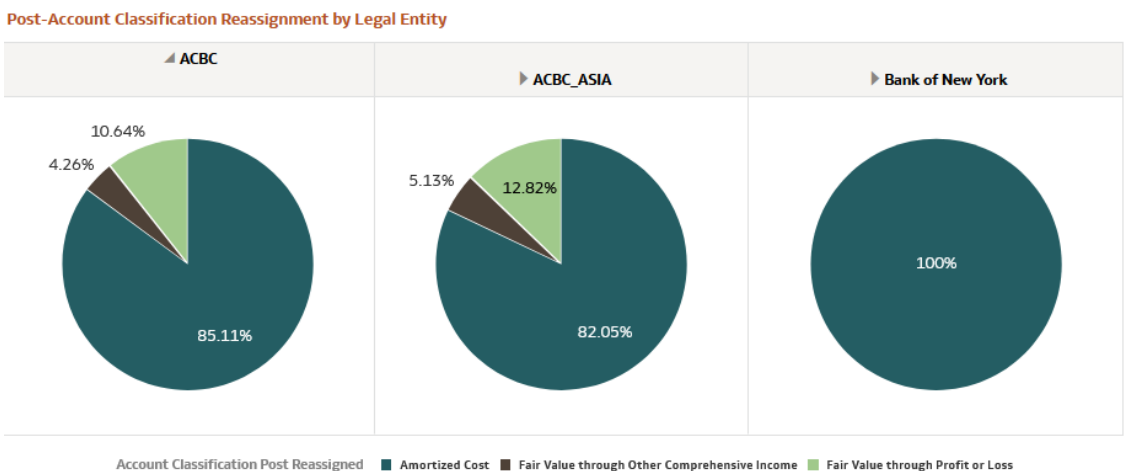
The following set of reports are generated with the flag as *Consolidated*.

Figure 7-52 Post-Account Classification by Legal Entity Report

Post-Account Classification Reassignment by Legal Entity

Legal Entity Hierarchy	Amortized Cost		Fair Value through Other Comprehensive Income		Fair Value through Profit or Loss		Grand Total Count of Accounts	Grand Total Percentage of Accounts
	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts		
▲ ACBC	800	85.11%	40	4.26%	100	10.64%	940	100.00%
▶ ACBC_ASIA	640	82.05%	40	5.13%	100	12.82%	780	100.00%
▶ Bank of New York	160	100.00%					160	100.00%

Figure 7-53 Post-Account Classification by Legal Entity Report



7.4.3 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.

7.4.3.1 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, Staging and Account Classification Process, Consolidation Type, Legal Entity Node, and Organization Unit Node.**

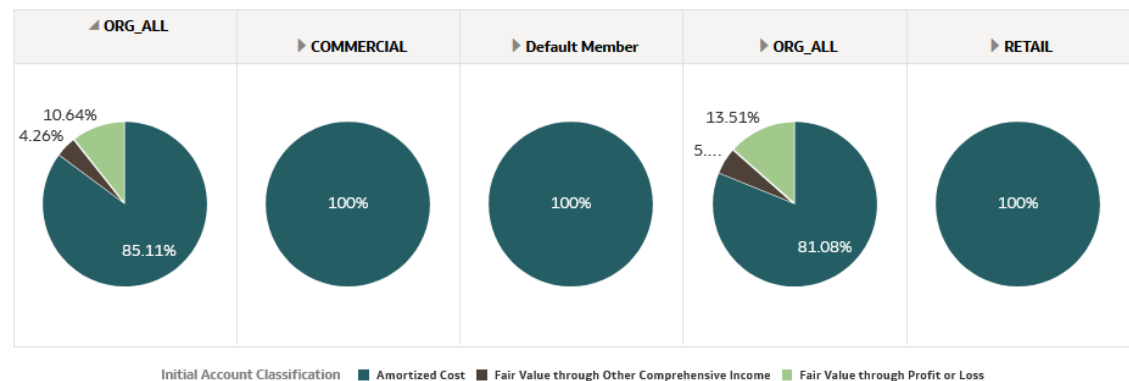
Figure 7-54 Pre-Account Classification by Organization Unit Report

Pre-Account Classification Reassignment by Organization Unit

Org Unit Hierarchy	Amortized Cost		Fair Value through Other Comprehensive Income		Fair Value through Profit or Loss		Grand Total Count of Accounts	Grand Total Percentage of Accounts
	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts		
▲ ORG_ALL	800	85.11%	40	4.26%	100	10.64%	940	100.00%
▶ COMMERCIAL	20	100.00%					20	100.00%
▶ Default Member	160	100.00%					160	100.00%
▶ ORG_ALL	600	81.08%	40	5.41%	100	13.51%	740	100.00%
▶ RETAIL	20	100.00%					20	100.00%

Figure 7-55 Pre-Account Classification by Organization Unit Report

Pre-Account Classification Reassignment by Organization Unit



7.4.3.2 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, Staging and Account Classification Process, Consolidation Type, Legal Entity Node, and Organization Unit Node.**

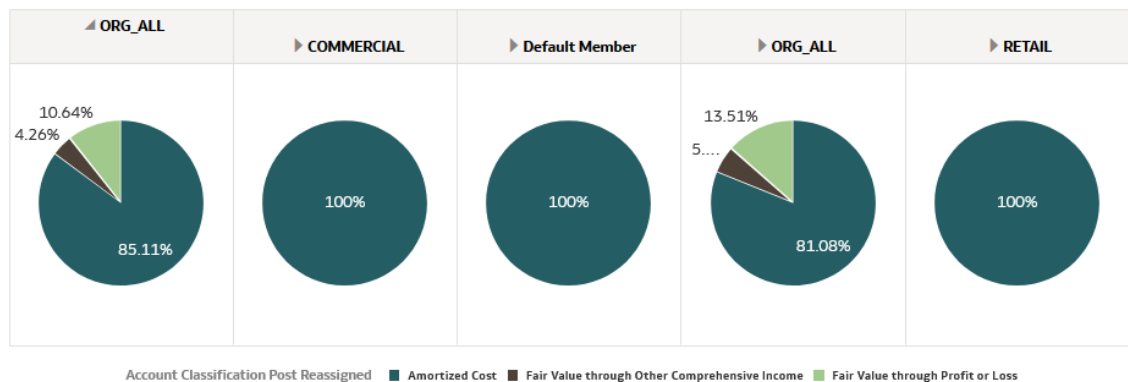
Figure 7-56 Post-Account Classification by Organization Unit Report

Post-Account Classification Reassignment by Organization Unit

Org Unit Hierarchy	Amortized Cost		Fair Value through Other Comprehensive Income		Fair Value through Profit or Loss		Grand Total Count of Accounts	Grand Total Percentage of Accounts
	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts		
▲ ORG_ALL	800	85.11%	40	4.26%	100	10.64%	940	100.00%
▶ COMMERCIAL	20	100.00%					20	100.00%
▶ Default Member	160	100.00%					160	100.00%
▶ ORG_ALL	600	81.08%	40	5.41%	100	13.51%	740	100.00%
▶ RETAIL	20	100.00%					20	100.00%

Figure 7-57 Post-Account Classification by Organization Unit Report

Post-Account Classification Reassignment by Organization Unit



7.4.4 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.

7.4.4.1 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, Staging and Account Classification Process, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, and Customer Type.**

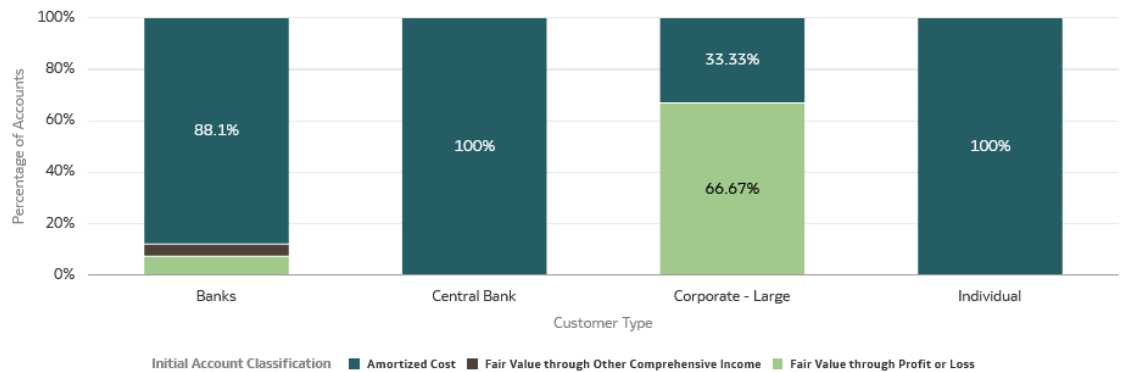
Figure 7-58 Pre-Account Classification by Customer Type Report

Pre-Account Classification Reassignment by Customer Type

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

Figure 7-59 Pre-Account Classification by Customer Type Report

Pre-Account Classification Reassignment by Customer Type



7.4.4.2 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.

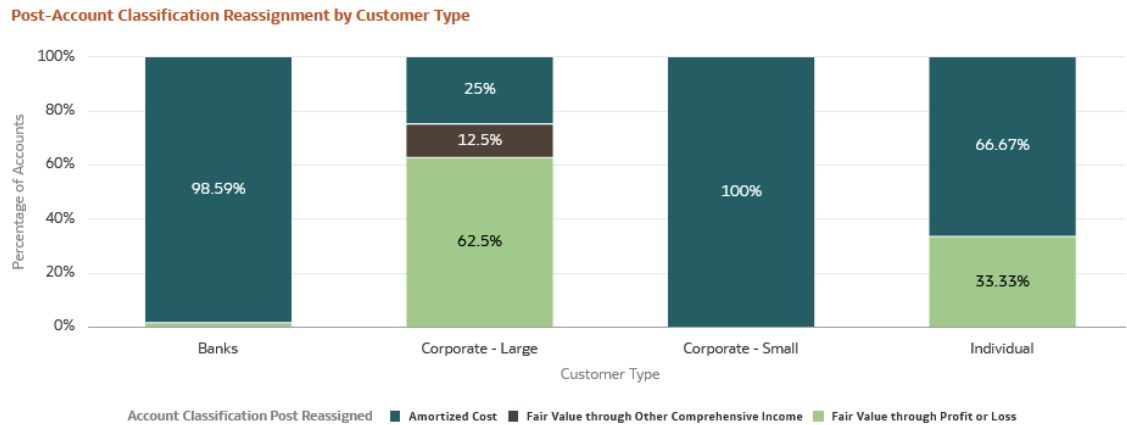
To generate the below reports following dimensions are used: **As of date, Modelling Set, Staging and Account Classification Process, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, and Customer Type.**

Figure 7-60 Post-Account Classification by Customer Type Report

Post-Account Classification Reassignment by Customer Type

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

Figure 7-61 Post-Account Classification by Customer Type Report



7.4.5 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.

7.4.5.1 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, Staging and Account Classification Process, Consolidation Type, Legal Entity Node, and Product Node.**

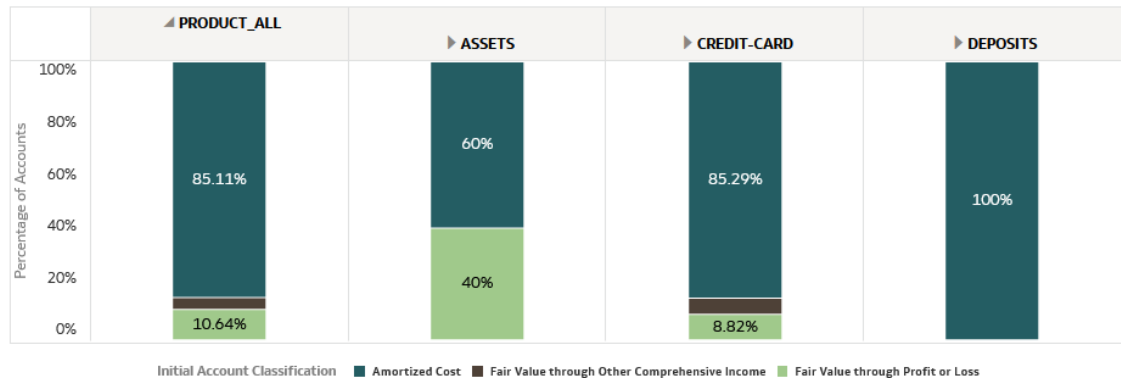
Figure 7-62 Pre-Account Classification by Product Report

Pre-Account Classification Reassignment by Product

Product Hierarchy	Amortized Cost		Fair Value through Other Comprehensive Income		Fair Value through Profit or Loss		Grand Total Count of Accounts	Grand Total 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 7-63 Pre-Account Classification by Product Report

Pre-Account Classification Reassignment by Product



7.4.5.2 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, Staging and Account Classification Process, Consolidation Type, Legal Entity Node, and Product Node.**

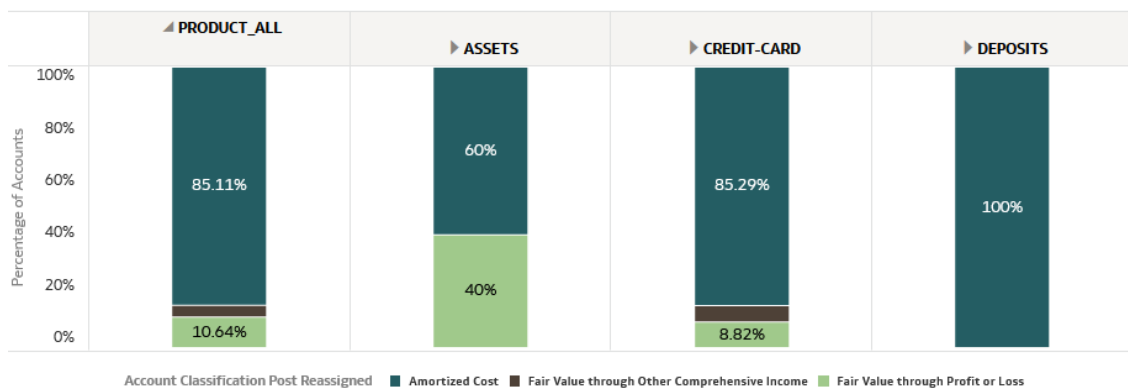
Figure 7-64 Post-Account Classification by Product (Product) Report

Post-Account Classification Reassignment by Product

Product Hierarchy	Amortized Cost		Fair Value through Other Comprehensive Income		Fair Value through Profit or Loss		Grand Total Count of Accounts	Grand Total 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 7-65 Post-Account Classification by Product (Product) Report

Post-Account Classification Reassignment by Product



7.4.6 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.

7.4.6.1 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, Staging and Account Classification Process, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Industry Hierarchy Name, and Industry Node.**

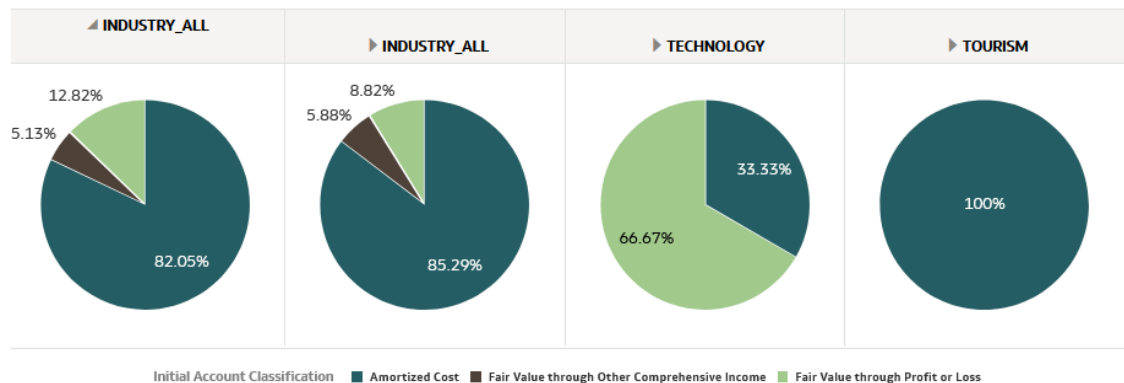
Figure 7-66 Pre-Account Classification by Industry Report

Pre-Account Classification Reassignment by Industry

Industry Hierarchy	Amortized Cost		Fair Value through Other Comprehensive Income		Fair Value through Profit or Loss		Grand Total Count of Accounts	Grand Total Percentage of Accounts
	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts		
▲ INDUSTRY_ALL	640	82.05%	40	5.13%	100	12.82%	780	100.00%
▶ INDUSTRY_ALL	580	85.29%	40	5.88%	60	8.82%	680	100.00%
▶ TECHNOLOGY	20	33.33%			40	66.67%	60	100.00%
▶ TOURISM	40	100.00%					40	100.00%

Figure 7-67 Pre-Account Classification by Industry Report

Pre-Account Classification Reassignment by Industry



7.4.6.2 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, Staging and Account Classification Process, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Industry Hierarchy Name, and Industry Node.**

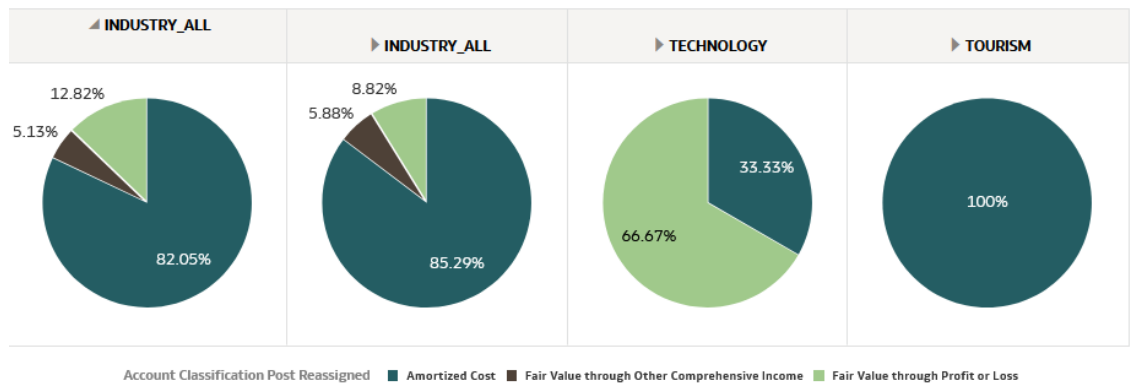
Figure 7-68 Post-Account Classification by Industry Report

Post-Account Classification Reassignment by Industry

Industry Hierarchy	Amortized Cost		Fair Value through Other Comprehensive Income		Fair Value through Profit or Loss		Grand Total Count of Accounts	Grand Total Percentage of Accounts
	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts	Count of Accounts	Percentage of Accounts		
▲ INDUSTRY_ALL	640	82.05%	40	5.13%	100	12.82%	780	100.00%
▶ INDUSTRY_ALL	580	85.29%	40	5.88%	60	8.82%	680	100.00%
▶ TECHNOLOGY	20	33.33%			40	66.67%	60	100.00%
▶ TOURISM	40	100.00%					40	100.00%

Figure 7-69 Post-Account Classification by Industry Report

Post-Account Classification Reassignment by Industry



7.4.7 Account Based Report

This report shows stage details at the account level. 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, Staging and Account Classification Process, Consolidation Type, and Legal Entity Node, and Account Number.**

Figure 7-70 Account Based Report

Account Based Report

Customer ID	Account Number	Legal Entity	Organization Unit	Customer Type	Product	Industry	Initial Account Classification	Final Account Classification
BNK	ACCFIRSTPORT1	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	TRAVELS	Amortized Cost	Amortized Cost
BNK	ACCFIRSTPORT13	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	TRAVELS	Amortized Cost	Amortized Cost
BNK	ACCFIRSTPORT14	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	TRAVELS	Amortized Cost	Amortized Cost
BNK	ACCFIRSTPORT2	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	TRAVELS	Amortized Cost	Amortized Cost
BNK	ACCFIRSTPORT26	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	TRAVELS	Amortized Cost	Amortized Cost
BNK	ACCFIRSTPORT27	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	TRAVELS	Amortized Cost	Amortized Cost
BNK	ACCFIRSTPORT28	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	TRAVELS	Fair Value through Other Comprehensive Income	Fair Value through Other Comprehensive Income
BNK	ACCFIRSTPORT29	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	TRAVELS	Amortized Cost	Amortized Cost
BNK	ACCFIRSTPORT30	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	TRAVELS	Amortized Cost	Amortized Cost
BNK	ACCFIRSTPORT31	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	TRAVELS	Fair Value through Other Comprehensive Income	Fair Value through Other Comprehensive Income
BNK	ACCFIRSTPORT32	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	TRAVELS	Fair Value through Other Comprehensive Income	Fair Value through Other Comprehensive Income
BNK	ACCFIRSTPORT33	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	TRAVELS	Amortized Cost	Amortized Cost
BNK	ACCFIRSTPORT34	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	TRAVELS	Amortized Cost	Amortized Cost
BNK	ACCFIRSTPORT65	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	TRAVELS	Amortized Cost	Amortized Cost
BNK	ACCSECONDPORT1	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	MINERAL	Amortized Cost	Amortized Cost
BNK	ACCSECONDPORT13	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	MINERAL	Amortized Cost	Amortized Cost
BNK	ACCSECONDPORT14	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	MINERAL	Amortized Cost	Amortized Cost
BNK	ACCSECONDPORT2	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	MINERAL	Amortized Cost	Amortized Cost
BNK	ACCSECONDPORT26	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	MINERAL	Amortized Cost	Amortized Cost
BNK	ACCSECONDPORT27	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	MINERAL	Amortized Cost	Amortized Cost
BNK	ACCSECONDPORT28	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	MINERAL	Fair Value through Other Comprehensive Income	Fair Value through Other Comprehensive Income
BNK	ACCSECONDPORT29	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	MINERAL	Amortized Cost	Amortized Cost
BNK	ACCSECONDPORT30	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	MINERAL	Amortized Cost	Amortized Cost
BNK	ACCSECONDPORT31	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	MINERAL	Fair Value through Other Comprehensive Income	Fair Value through Other Comprehensive Income
BNK	ACCSECONDPORT32	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	MINERAL	Fair Value through Other Comprehensive Income	Fair Value through Other Comprehensive Income
BNK	ACCSECONDPORT33	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	MINERAL	Amortized Cost	Amortized Cost
BNK	ACCSECONDPORT34	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	MINERAL	Amortized Cost	Amortized Cost
BNK	ACCSECONDPORT65	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	MINERAL	Amortized Cost	Amortized Cost
BNK	LIABADDFEECOST	ACBC_ASIA	ORG_ALL	Banks	DEPOSITS	Member Default	Amortized Cost	Amortized Cost
BNK	LIABADDFEECOST_SM	ACBC_ASIA	ORG_ALL	Banks	DEPOSITS	Member Default	Amortized Cost	Amortized Cost
BNK	LIABFLOA7	ACBC_ASIA	ORG_ALL	Banks	DEPOSITS	Member Default	Amortized Cost	Amortized Cost

7.5 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.

7.5.1 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, ECL and Amortization Process, Consolidation Type, Legal Entity Node, and Reporting Currency Name.**

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

Figure 7-71 Amortization Detailed Report by Legal Entity

Legal Entity Hierarchy	Account Type	IFRS 9 Stage/POCI	Amortization Method	Modification Gain/Loss	Net Book Value Start	Net Book Value End	Beginning Deferred Balance - Fees	Beginning Deferred Balance - Cost	Beginning Deferred Balance - Premium/Discount	Ending Deferred Balance - Fees	Ending Deferred Balance - Cost	Ending Deferred Balance - Premium/Discount	Amortization Cost
Bank of New York	Asset	Stage 1	Effective Yield Method	0.00	574,000.00	574,097.21	5,600.00	800.00	-1,200.00	5,506.45	786.64	-1,181.99	574,097.21
		Stage 2	Effective Yield Method	0.00	19,200.00	19,205.96	700.00	100.00	-200.00	694.78	99.26	-198.51	19,205.96
		Stage 3	Effective Yield Method	0.00	28,700.00	28,618.69	1,050.00	150.00	-500.00	1,238.03	248.29	-296.58	28,618.69
		POCI	Effective Yield Method	0.00	243,000.00	243,219.65	0.00	3,000.00	0.00	0.00	2,780.37	0.00	243,219.65
		Grand Total			0.00	664,900.00	665,141.49	7,350.00	4,050.00	-1,700.00	7,459.25	5,914.55	-1,677.08

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

Figure 7-72 Amortization Detailed Report by Legal Entity Report

Legal Entity Hierarchy	Account Type	IFRS 9 Stage/POCI	Amortization Method	Modification Gain/Loss	Net Book Value Start	Net Book Value End	Beginning Deferred Balance - Fees	Beginning Deferred Balance - Cost	Beginning Deferred Balance - Premium/Discount	Ending Deferred Balance - Fees	Ending Deferred Balance - Cost	Ending Deferred Balance - Premium/Discount	Amortization Cost	
ACBC	Asset	Stage 1	Effective Yield Method	0.00	8,440,000.00	8,440,238.52	147,000.00	21,000.00	-34,000.00	146,703.78	20,957.70	-35,915.56	8,429,238.52	
		Stage 2	Effective Yield Method	0.00	384,000.00	384,000.00	14,000.00	2,000.00	-4,000.00	14,000.00	2,000.00	-4,000.00	384,000.00	
		Stage 3	Effective Yield Method	0.00	938,000.00	856,000.00	35,000.00	5,000.00	-10,000.00	38,912.50	6,987.50	-9,975.00	856,000.00	
		Stage N/A	Effective Yield Method	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
		POCI	Effective Yield Method	0.00	4,860,000.00	4,864,392.64	0.00	60,000.00	0.00	0.00	55,607.32	0.00	4,864,392.64	
		Liabilities	Stage 1	Effective Yield Method	0.00	1,542,000.00	1,542,629.34	56,000.00	8,000.00	-12,000.00	59,698.34	9,956.86	-11,913.60	1,542,629.34
		ACBC_ASIA	Asset	Stage 1	Effective Yield Method	0.00	8,440,000.00	8,440,238.52	147,000.00	21,000.00	-34,000.00	146,703.78	20,957.70	-35,915.56
Stage 2	Effective Yield Method	0.00		384,000.00	384,000.00	14,000.00	2,000.00	-4,000.00	14,000.00	2,000.00	-4,000.00	384,000.00		
Stage 3	Effective Yield Method	0.00		938,000.00	856,000.00	35,000.00	5,000.00	-10,000.00	38,912.50	6,987.50	-9,975.00	856,000.00		
Stage N/A	Effective Yield Method	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
POCI	Effective Yield Method	0.00		4,860,000.00	4,864,392.64	0.00	60,000.00	0.00	0.00	55,607.32	0.00	4,864,392.64		
ACBC_EUROPE	Asset	Stage 1		Effective Yield Method	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Stage 2		Effective Yield Method		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Stage 3		Effective Yield Method	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Bank of New York	Liabilities	Stage 1	Effective Yield Method	0.00	1,542,000.00	1,542,629.34	56,000.00	8,000.00	-12,000.00	59,698.34	9,956.86	-11,913.60	1,542,629.34	
Grand Total				0.00	16,184,000.00	16,087,260.30	252,000.00	96,000.00	-60,000.00	259,314.42	95,509.38	-59,821.96	16,076,260.30	

Use cases involving complex scenarios like modification, derecognition, and partial sale are addressed through the effective yield amortization. Consequently, the following columns will populate values only when the effective yield amortization is selected;

- Modification Gain/Loss Adjustments
- Modification Gain/Loss Balance
- Modification Gain/Loss_MTD
- Extinguishment Gain/Loss_MTD
- Current Unwinding Interest
- Unwinding Interest Till Day
- Unwindings Interest Adjustment
- OCI Accumulated Balance
- Final Amortised Cost
- Proportional Amortised Cost Sold
- Gain/Loss on Sale
- Final OCI Accumulated Balance
- ECL Interest after PL Impact
- Amortized Cost Adjustment

7.5.2 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, ECL and Amortization Process, Consolidation Type, Legal Entity Node, and, Organization Unit Node and Reporting Currency Name.**

Figure 7-73 Amortization Detailed Report by Organization Unit Report

Amortization Detailed Report by Organization Unit

Org Unit Hierarchy	Account Type	IFRS 9 Stage/POCI	Amortization Method	Modification Gain/Loss	Net Book Value Start	Net Book Value End	Beginning Deferred Balance - Fees	Beginning Deferred Balance - Cost	Beginning Deferred Balance - Premium/Discount	Ending Deferred Balance - Fees	Ending Deferred Balance - Cost	Ending Deferred Balance - Premium/Discount	Amortization Cost
ORG_ALL	Asset	Stage 1	Effective Yield Method	0.00	8,440,000.00	8,440,232.52	147,000.00	21,000.00	-54,000.00	146,703.78	20,957.70	-33,915.56	8,429,238.52
		Stage 2	Effective Yield Method	0.00	384,000.00	384,000.00	14,000.00	2,000.00	-4,000.00	14,000.00	2,000.00	-4,000.00	384,000.00
		Stage 3	Effective Yield Method	0.00	958,000.00	856,000.00	35,000.00	5,000.00	-10,000.00	38,912.50	6,987.50	-9,975.00	856,000.00
		Stage N/A	Effective Yield Method	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		POCI	Effective Yield Method	0.00	4,886,000.00	4,884,392.64	0.00	60,000.00	0.00	55,607.32	0.00	55,607.32	0.00
	Liabilities	Stage 1	Effective Yield Method	0.00	1,542,000.00	1,542,629.14	56,000.00	8,000.00	-12,000.00	59,698.14	9,956.86	-11,951.60	1,542,629.14
		Stage N/A	Straight Line	0.00	11,550.11	4,837.19	46.34	255.69	0.00	0.00	96.00	0.00	896,525.28
		Grand Total		0.00	17,129,842.70	16,490,359.30	255,862.08	117,307.84	-60,000.00	259,314.42	105,509.58	-59,821.96	90,786,700.20

Use cases involving complex scenarios like modification, derecognition, and partial sale are addressed through the effective yield amortization. Consequently, the following columns will populate values only when the effective yield amortization is selected;

- Modification Gain/Loss Adjustments
- Modification Gain/Loss Balance
- Modification Gain/Loss_MTD
- Extinguishment Gain/Loss_MTD
- Current Unwinding Interest
- Unwinding Interest Till Day
- Unwinding Interest Adjustment
- OCI Accumulated Balance
- Final Amortised Cost
- Proportional Amortised Cost Sold
- Gain/Loss on Sale
- Final OCI Accumulated Balance
- ECL Interest after PL Impact
- Amortized Cost Adjustment

7.5.3 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, ECL and Amortization Process, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, and Customer Type and Reporting Currency Name.**

Figure 7-74 Amortization Detailed Report by Customer Type Report

Amortization Detailed Report by Customer Type

Customer Type	Account Type	IFRS 9 Stage/POCI	Amortization Method	Modification Gain/Loss	Net Book Value Start	Net Book Value End	Beginning Deferred Balance - Fees	Beginning Deferred Balance - Cost	Beginning Deferred Balance - Premium/Discount	Ending Deferred Balance - Fees	Ending Deferred Balance - Cost	Ending Deferred Balance - Premium/Discount	Amortization Cost		
Banks	Asset	Stage 1	Effective Yield Method	0.00	7,864,000.00	7,864,000.00	126,000.00	18,000.00	-28,000.00	125,912.50	17,972.50	-27,975.00	7,855,000.00		
		Stage 2	Effective Yield Method	0.00	384,000.00	384,000.00	14,000.00	2,000.00	-4,000.00	14,000.00	2,000.00	-4,000.00	384,000.00		
		Stage 3	Effective Yield Method	0.00	958,000.00	856,000.00	35,000.00	5,000.00	-10,000.00	38,912.50	6,972.50	-9,975.00	856,000.00		
		Stage N/A	Effective Yield Method	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
		POCI	Effective Yield Method	0.00	4,860,000.00	4,864,392.64	0.00	60,000.00	0.00	0.00	55,697.32	0.00	0.00	4,864,392.64	
	Liabilities	Stage 1	Effective Yield Method	0.00	1,542,000.00	1,542,629.34	56,000.00	8,000.00	-12,000.00	59,698.14	9,956.86	-11,931.60	1,542,629.34		
		Stage N/A	Straight Line	0.00	945,842.70	405,099.00	5,862.08	21,507.84	0.00	0.00	8,000.00	0.00	0.00	747,10,459.90	
		Central Bank	Asset	Stage 1	Effective Yield Method	0.00	192,000.00	192,000.00	7,000.00	1,000.00	-2,000.00	7,000.00	1,000.00	-2,000.00	192,000.00
		Corporate - Large	Asset	Stage 1	Effective Yield Method	0.00	192,000.00	192,119.26	7,000.00	1,000.00	-2,000.00	6,895.64	985.10	-1,970.18	192,119.26
			Stage 3	Effective Yield Method	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Stage N/A	Effective Yield Method		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Corporate - Small	Asset	Stage 1	Effective Yield Method	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	Stage 3	Effective Yield Method	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
	Stage N/A	Effective Yield Method	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Individual	Asset	Stage 1	Effective Yield Method	0.00	192,000.00	192,119.26	7,000.00	1,000.00	-2,000.00	6,895.64	985.10	-1,970.18	192,119.26		
	Stage 3	Effective Yield Method	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
	Liabilities	Stage 1	Effective Yield Method	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Grand Total				0.00	17,129,842.70	16,490,559.50	256,862.08	117,507.84	-60,000.00	259,514.42	105,509.38	-59,821.96	90,786,700.20		

Use cases involving complex scenarios like modification, derecognition, and partial sale are addressed through the effective yield amortization. Consequently, the following columns will populate values only when the effective yield amortization is selected;

- Modification Gain/Loss Adjustments
- Modification Gain/Loss Balance
- Modification Gain/Loss_MTD
- Extinguishment Gain/Loss_MTD
- Current Unwinding Interest
- Unwinding Interest Till Day
- Unwinding Interest Adjustment
- OCI Accumulated Balance
- Final Amortised Cost
- Proportional Amortised Cost Sold
- Gain/Loss on Sale
- Final OCI Accumulated Balance
- ECL Interest after PL Impact
- Amortized Cost Adjustment

7.5.4 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, ECL and Amortization Process, Standalone, Consolidated, Legal Entity Node, and Product Node and Reporting Currency Name.**

Figure 7-75 Amortization Detailed Report by Product Report

Amortization Detailed Report by Product

Product Hierarchy	Account Type	IFRS 9 Stage/POCI	Amortization Method	Modification Gain/Loss	Net Book Value Start	Net Book Value End	Beginning Deferred Balance - Fees	Beginning Deferred Balance - Cost	Beginning Deferred Balance - Premium/Discount	Ending Deferred Balance - Fees	Ending Deferred Balance - Cost	Ending Deferred Balance - Premium/Discount	Amortization Cost		
PRODUCT_ALL	Asset	Stage 1	Effective Yield Method	0.00	8,440,000.00	8,440,258.52	147,000.00	21,000.00	-34,000.00	146,703.78	20,957.70	-33,915.36	8,429,238.52		
		Stage 2	Effective Yield Method	0.00	384,000.00	384,000.00	14,000.00	2,000.00	-4,000.00	14,000.00	2,000.00	-4,000.00	384,000.00		
		Stage 3	Effective Yield Method	0.00	958,000.00	856,000.00	35,000.00	5,000.00	-10,000.00	38,912.50	6,987.50	-9,975.00	856,000.00		
		Stage N/A	Effective Yield Method	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
		POCI	Effective Yield Method	0.00	4,860,000.00	4,864,392.64	0.00	60,000.00	0.00	0.00	55,607.32	0.00	4,864,392.64		
		Liabilities	Stage 1	Effective Yield Method	0.00	1,542,000.00	1,542,629.14	56,000.00	8,000.00	-12,000.00	59,698.14	9,956.86	-11,951.60	1,542,629.14	
			Stage N/A	Straight Line	0.00	945,842.70	405,099.00	3,862.08	21,307.84	0.00	8,000.00	0.00	0.00	74,710,459.90	
			Stage N/A	Straight Line	0.00	11,550.11	4,837.19	46.54	255.69	0.00	0.00	96.00	0.00	896,525.28	
		ASSETS	Asset	Stage 1	Effective Yield Method	0.00	576,000.00	576,238.52	21,000.00	3,000.00	-6,000.00	20,791.28	2,970.20	-5,940.36	576,238.52
				Stage 3	Effective Yield Method	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Stage N/A	Effective Yield Method			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
CASA	Liabilities	Stage 1	Effective Yield Method	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
		Stage N/A	Straight Line	0.00	11,550.11	4,837.19	46.54	255.69	0.00	0.00	96.00	0.00	896,525.28		
		Stage 1	Effective Yield Method	0.00	7,864,000.00	7,864,000.00	126,000.00	18,000.00	-28,000.00	125,912.50	17,897.50	-27,975.00	7,853,025.00		
CREDIT_CARD	Asset	Stage 2	Effective Yield Method	0.00	384,000.00	384,000.00	14,000.00	2,000.00	-4,000.00	14,000.00	2,000.00	-4,000.00	384,000.00		
		Stage 3	Effective Yield Method	0.00	958,000.00	856,000.00	35,000.00	5,000.00	-10,000.00	38,912.50	6,987.50	-9,975.00	856,000.00		
		Stage N/A	Effective Yield Method	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
		POCI	Effective Yield Method	0.00	4,860,000.00	4,864,392.64	0.00	60,000.00	0.00	0.00	55,607.32	0.00	4,864,392.64		
		Stage 1	Effective Yield Method	0.00	1,542,000.00	1,542,629.14	56,000.00	8,000.00	-12,000.00	59,698.14	9,956.86	-11,951.60	1,542,629.14		
DEPOSITS	Liabilities	Stage 1	Effective Yield Method	0.00	1,542,000.00	1,542,629.14	56,000.00	8,000.00	-12,000.00	59,698.14	9,956.86	-11,951.60	1,542,629.14		
Grand Total				0.00	12,129,842.70	16,490,359.30	255,862.08	117,307.84	-60,000.00	259,314.42	108,500.38	-59,821.96	90,786,700.20		

Figure 7-76 Amortization Detailed Report by Product Report

Amortization Detailed Report by Product

Product Hierarchy	Account Type	IFRS 9 Stage/POCI	Amortization Method	Modification Gain/Loss	Net Book Value Start	Net Book Value End	Beginning Deferred Balance - Fees	Beginning Deferred Balance - Cost	Beginning Deferred Balance - Premium/Discount	Ending Deferred Balance - Fees	Ending Deferred Balance - Cost	Ending Deferred Balance - Premium/Discount	Amortization Cost
All Products	Asset	Stage 1	Effective Yield Method	0.00	374,000.00	374,097.21	5,600.00	800.00	-1,200.00	5,506.45	786.64	-1,181.99	374,097.21
		Stage 2	Effective Yield Method	0.00	19,200.00	19,205.96	700.00	100.00	-200.00	694.78	99.26	-196.51	19,205.96
		Stage 3	Effective Yield Method	0.00	28,700.00	28,618.69	1,050.00	150.00	-300.00	1,238.05	248.29	-296.58	28,618.69
		POCI	Effective Yield Method	0.00	245,000.00	245,219.63	0.00	3,000.00	0.00	0.00	2,780.37	0.00	245,219.63
		Product2	Asset	Stage 1	Effective Yield Method	0.00	374,000.00	374,097.21	5,600.00	800.00	-1,200.00	5,506.45	786.64
Product2	Asset	Stage 2	Effective Yield Method	0.00	19,200.00	19,205.96	700.00	100.00	-200.00	694.78	99.26	-196.51	19,205.96
		Stage 3	Effective Yield Method	0.00	28,700.00	28,618.69	1,050.00	150.00	-300.00	1,238.05	248.29	-296.58	28,618.69
		POCI	Effective Yield Method	0.00	245,000.00	245,219.63	0.00	3,000.00	0.00	0.00	2,780.37	0.00	245,219.63
		Grand Total			0.00	1,529,800.00	1,530,282.99	14,700.00	8,100.00	-5,400.00	14,878.51	7,829.10	-5,554.15

Use cases involving complex scenarios like modification, derecognition, and partial sale are addressed through the effective yield amortization. Consequently, the following columns will populate values only when the effective yield amortization is selected;

- Modification Gain/Loss Adjustments
- Modification Gain/Loss Balance
- Modification Gain/Loss_MTD
- Extinguishment Gain/Loss_MTD
- Current Unwinding Interest
- Unwinding Interest Till Day
- Unwinding Interest Adjustment
- OCI Accumulated Balance
- Final Amortised Cost
- Proportional Amortised Cost Sold
- Gain/Loss on Sale
- Final OCI Accumulated Balance
- ECL Interest after PL Impact
- Amortized Cost Adjustment

7.5.5 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

7.5.6 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 7-78 Account Based Report Standalone

As Of Date	Customer ID	Account Number	Legal Entity Node	Org Unit Leaf Name	Customer Type	Prod Leaf Name	Industry Leaf Name	Account Type	IFRS 9 Stage/POCI	Amortization Method	Effective Interest Rate (%)	Derecognised Account	Count of Account Derecognition	Modified Account	Count of Account Modification	Modification Gain and Loss	Extinguishment Gain/Loss	Net Book Value Start	Net Book Value End	Beginning Deferred Balance - Fees
01/31/2016	INDI	LOANCOMM225	ACBC_ASIA	ORG_ALL	Individual	HOME-LOAN	COMPUTERS	Asset	Stage 1	Straight Line	22.67	N	0	N	0	0.00	0.00	9,600.00	9,601.87	350.00
01/31/2016	BNK	ACCFIRSTPORT29	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	TRAVELS	Asset	Stage 2	Effective Yield Method	17.11	N	0	N	0	0.00	0.00	566,538.00	566,538.00	700.00
01/31/2016	BNK	ACCSECONDPORT29	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	MINERAL	Asset	Stage 2	Effective Yield Method	17.11	N	0	N	0	0.00	0.00	566,538.00	566,538.00	700.00
01/31/2016	BNK	ACCFIRSTPORT1	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	TRAVELS	Asset	Stage 1	Effective Yield Method	17.11	N	0	N	0	0.00	0.00	559,258.00	559,258.00	700.00
01/31/2016	BNK	ACCSECONDPORT1	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	MINERAL	Asset	Stage 1	Effective Yield Method	17.11	N	0	N	0	0.00	0.00	559,258.00	559,258.00	700.00
01/31/2016	BNK	ACCFIRSTPORT13	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	TRAVELS	Asset	Stage 2	Effective Yield Method	17.12	N	0	N	0	0.00	0.00	527,626.00	527,626.00	700.00
01/31/2016	BNK	ACCSECONDPORT13	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	MINERAL	Asset	Stage 2	Effective Yield Method	17.12	N	0	N	0	0.00	0.00	527,626.00	527,626.00	700.00
01/31/2016	BNK	ACCFIRSTPORT65	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	TRAVELS	Asset	Stage 2	Effective Yield Method	17.12	N	0	N	0	0.00	0.00	532,690.00	532,690.00	700.00
01/31/2016	BNK	ACCSECONDPORT65	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	MINERAL	Asset	Stage 2	Effective Yield Method	17.12	N	0	N	0	0.00	0.00	532,690.00	532,690.00	700.00
01/31/2016	BNK	ACCFIRSTPORT2	ACBC_ASIA	RETAIL	Banks	CREDIT-CARD	TRAVELS	Asset	Stage 1	Effective Yield Method	17.13	N	0	N	0	0.00	0.00	472,070.00	472,070.00	700.00

Figure 7-79 Account Based Report Consolidated

As Of Date	Customer ID	Account Number	Legal Entity Node	Org Unit Leaf Name	Customer Type	Prod Leaf Name	Industry Leaf Name	Account Type	IFRS 9 Stage/POCI	Amortization Method	Effective Interest Rate (%)	Derecognised Account	Count of Account Derecognition	Modified Account	Count of Account Modification	Modification Gain and Loss	Extinguishment Gain/Loss	Net Book Value Start	Net Book Value End	Beginning Deferred Balance - Fees	Beginning Deferred Balance - Cost
01/31/2016	BNK	ACCFIRSTPORT36	ACBC_EUROPE	COMMERCIAL	Banks	CREDIT-CARD	TRAVELS	Asset	Stage 2	Effective Yield Method	8.55	N	0	N	0	0.00	0.00	283,159.00	283,159.00	350.00	50.00
01/31/2016	BNK	ACCSECONDPORT36	ACBC_EUROPE	COMMERCIAL	Banks	CREDIT-CARD	MINERAL	Asset	Stage 2	Effective Yield Method	8.55	N	0	N	0	0.00	0.00	283,159.00	283,159.00	350.00	50.00
01/31/2016	BNK	ACCFIRSTPORT41	ACBC_EUROPE	COMMERCIAL	Banks	CREDIT-CARD	TRAVELS	Asset	Stage 2	Effective Yield Method	8.55	N	0	N	0	0.00	0.00	279,330.00	279,330.00	350.00	50.00
01/31/2016	BNK	ACCSECONDPORT41	ACBC_EUROPE	COMMERCIAL	Banks	CREDIT-CARD	MINERAL	Asset	Stage 2	Effective Yield Method	8.55	N	0	N	0	0.00	0.00	279,330.00	279,330.00	350.00	50.00
01/31/2016	BNK	ACCFIRSTPORT46	ACBC_EUROPE	COMMERCIAL	Banks	CREDIT-CARD	TRAVELS	Asset	Stage 2	Effective Yield Method	8.56	N	0	N	0	0.00	0.00	267,755.00	267,755.00	350.00	50.00
01/31/2016	BNK	ACCSECONDPORT46	ACBC_EUROPE	COMMERCIAL	Banks	CREDIT-CARD	MINERAL	Asset	Stage 2	Effective Yield Method	8.56	N	0	N	0	0.00	0.00	267,755.00	267,755.00	350.00	50.00
01/31/2016	BNK	ACCFIRSTPORT44	ACBC_EUROPE	COMMERCIAL	Banks	CREDIT-CARD	TRAVELS	Asset	Stage 2	Effective Yield Method	8.56	N	0	N	0	0.00	0.00	260,325.00	260,325.00	350.00	50.00
01/31/2016	BNK	ACCSECONDPORT44	ACBC_EUROPE	COMMERCIAL	Banks	CREDIT-CARD	MINERAL	Asset	Stage 2	Effective Yield Method	8.56	N	0	N	0	0.00	0.00	260,325.00	260,325.00	350.00	50.00
01/31/2016	BNK	ACCFIRSTPORT43	ACBC_EUROPE	COMMERCIAL	Banks	CREDIT-CARD	TRAVELS	Asset	Stage 2	Effective Yield Method	8.56	N	0	N	0	0.00	0.00	242,371.00	242,371.00	350.00	50.00
01/31/2016	BNK	ACCSECONDPORT43	ACBC_EUROPE	COMMERCIAL	Banks	CREDIT-CARD	MINERAL	Asset	Stage 2	Effective Yield Method	8.56	N	0	N	0	0.00	0.00	242,371.00	242,371.00	350.00	50.00
01/31/2016	BNK	ACCFIRSTPORT45	ACBC_EUROPE	COMMERCIAL	Banks	CREDIT-CARD	TRAVELS	Asset	Stage 2	Effective Yield Method	8.57	N	0	N	0	0.00	0.00	232,249.00	232,249.00	350.00	50.00

Use cases involving complex scenarios like modification, derecognition, and partial sale are addressed through the effective yield amortization. Consequently, the following columns will populate values only when the effective yield amortization is selected;

- Effective Interest Rate Used For Amortization
- EIR Interest
- EIR Interest Adjustment
- Count of Modification Event
- Modification Gain/Loss
- Derecognised Account
- Count of Derecognition Event
- Extinguishment Gain/Loss
- Modification Gain/Loss Adjustments
- Modification Gain/Loss Balance
- Modification Gain/Loss_MTD
- Extinguishment Gain/Loss_MTD
- Current Unwinding Interest
- Unwinding Interest Till Day
- Unwinding Interest Adjustment
- OCI Accumulated Balance
- Final Amortised Cost
- Proportional Amortised Cost Sold
- Gain/Loss on Sale
- OCI Balance Adjusted
- Final OCI Accumulated Balance
- ECL Interest after PL Impact
- Amortized Cost Adjustment

7.5.7 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 7-80 Account Based Report EIR

Account Based EIR Report
IFRS 9 Stage/POCI All

As of Date	Customer ID	Account Number	Legal Entity Code	Org Unit Leaf Name	Customer Type	Prod Leaf Name	Industry Leaf Name	Account Type	IFRS 9 Stage/POCI	Amortization Method	Origination EIR (%)	As of Date EIR (%)	Amortization Cost
01/31/2019	BNK	ACCFIRSTPORT129	ACBC_ASIA	RETAIL	Banks	CREDIT CARD	TRAVELS	Asset	Stage 2	Effective Yield Method	8.55	8.55	360,967.50
01/31/2019	BNK	ACCSECONDPORT129	ACBC_ASIA	RETAIL	Banks	CREDIT CARD	MINERAL	Asset	Stage 2	Effective Yield Method	8.55	8.55	360,967.50
01/31/2019	BNK	ACCFIRSTPORT157	ACBC_FRANCE	COMM-2	Banks	CREDIT CARD	TRAVELS	Asset	Stage 2	Effective Yield Method	8.55	8.55	360,925.53
01/31/2019	BNK	ACCSECONDPORT157	ACBC_FRANCE	COMM-2	Banks	CREDIT CARD	MINERAL	Asset	Stage 2	Effective Yield Method	8.55	8.55	360,925.53
01/31/2019	BNK	ACCFIRSTPORT136	ACBC_EUROPE	COMMERCIAL	Banks	CREDIT CARD	TRAVELS	Asset	Stage 2	Effective Yield Method	8.55	8.55	360,827.56
01/31/2019	BNK	ACCSECONDPORT136	ACBC_EUROPE	COMMERCIAL	Banks	CREDIT CARD	MINERAL	Asset	Stage 2	Effective Yield Method	8.55	8.55	360,827.56
01/31/2019	BNK	ACCFIRSTPORT153	ACBC_FRANCE	COMM-2	Banks	CREDIT CARD	TRAVELS	Asset	Stage 2	Effective Yield Method	8.55	8.55	357,416.75
01/31/2019	BNK	ACCSECONDPORT153	ACBC_FRANCE	COMM-2	Banks	CREDIT CARD	MINERAL	Asset	Stage 2	Effective Yield Method	8.55	8.55	357,416.75
01/31/2019	BNK	ACCFIRSTPORT1	ACBC_ASIA	RETAIL	Banks	CREDIT CARD	TRAVELS	Asset	Stage 1	Effective Yield Method	8.55	8.55	356,356.66
01/31/2019	BNK	ACCSECONDPORT1	ACBC_ASIA	RETAIL	Banks	CREDIT CARD	MINERAL	Asset	Stage 1	Effective Yield Method	8.55	8.55	356,356.66
01/31/2019	BNK	ACCFIRSTPORT41	ACBC_EUROPE	COMMERCIAL	Banks	CREDIT CARD	TRAVELS	Asset	Stage 2	Effective Yield Method	8.55	8.55	355,950.80
01/31/2019	BNK	ACCSECONDPORT41	ACBC_EUROPE	COMMERCIAL	Banks	CREDIT CARD	MINERAL	Asset	Stage 2	Effective Yield Method	8.55	8.55	355,950.80
01/31/2019	BNK	ACCFIRSTPORT46	ACBC_EUROPE	COMMERCIAL	Banks	CREDIT CARD	TRAVELS	Asset	Stage 2	Effective Yield Method	8.55	8.56	341,250.62
01/31/2019	BNK	ACCSECONDPORT46	ACBC_EUROPE	COMMERCIAL	Banks	CREDIT CARD	MINERAL	Asset	Stage 2	Effective Yield Method	8.55	8.56	341,250.62
01/31/2019	BNK	ACCFIRSTPORT15	ACBC_ASIA	RETAIL	Banks	CREDIT CARD	TRAVELS	Asset	Stage 2	Effective Yield Method	8.55	8.56	336,215.70
01/31/2019	BNK	ACCSECONDPORT15	ACBC_ASIA	RETAIL	Banks	CREDIT CARD	MINERAL	Asset	Stage 2	Effective Yield Method	8.55	8.56	336,215.70
01/31/2019	BNK	ACCFIRSTPORT44	ACBC_EUROPE	COMMERCIAL	Banks	CREDIT CARD	TRAVELS	Asset	Stage 2	Effective Yield Method	8.55	8.56	331,778.34
01/31/2019	BNK	ACCSECONDPORT44	ACBC_EUROPE	COMMERCIAL	Banks	CREDIT CARD	MINERAL	Asset	Stage 2	Effective Yield Method	8.55	8.56	331,778.34
01/31/2019	BNK	ACCFIRSTPORT165	ACBC_ASIA	RETAIL	Banks	CREDIT CARD	TRAVELS	Asset	Stage 2	Effective Yield Method	8.55	8.56	326,715.14
01/31/2019	BNK	ACCSECONDPORT165	ACBC_ASIA	RETAIL	Banks	CREDIT CARD	MINERAL	Asset	Stage 2	Effective Yield Method	8.55	8.56	326,715.14
01/31/2019	BNK	ACCFIRSTPORT162	ACBC_TOKYO	ORG_ALL	Banks	CREDIT CARD	TRAVELS	Asset	Stage 2	Effective Yield Method	8.55	8.54	316,838.03
01/31/2019	BNK	ACCSECONDPORT162	ACBC_TOKYO	ORG_ALL	Banks	CREDIT CARD	MINERAL	Asset	Stage 2	Effective Yield Method	8.55	8.54	316,838.03
01/31/2019	BNK	ACCFIRSTPORT124	ACBC_TOKYO	ORG_ALL	Banks	CREDIT CARD	TRAVELS	Asset	Stage 2	Effective Yield Method	8.55	8.54	315,913.38
01/31/2019	BNK	ACCSECONDPORT124	ACBC_TOKYO	ORG_ALL	Banks	CREDIT CARD	MINERAL	Asset	Stage 2	Effective Yield Method	8.55	8.54	315,913.38
01/31/2019	BNK	ACCFIRSTPORT163	ACBC_TOKYO	ORG_ALL	Banks	CREDIT CARD	TRAVELS	Asset	Stage 2	Effective Yield Method	8.55	8.56	313,483.60
01/31/2019	BNK	ACCSECONDPORT163	ACBC_TOKYO	ORG_ALL	Banks	CREDIT CARD	MINERAL	Asset	Stage 2	Effective Yield Method	8.55	8.56	313,483.60

Use cases involving complex scenarios like modification, derecognition, and partial sale are addressed through the effective yield amortization. Consequently, the following columns will populate values only when the effective yield amortization is selected;

- Effective Interest Rate Used For Amortization
- EIR Interest
- EIR Interest Adjustment
- Count of Modification Event
- Modification Gain/Loss
- Derecognised Account
- Count of Derecognition Event
- Extinguishment Gain/Loss
- Modification Gain/Loss Adjustments
- Modification Gain/Loss Balance
- Modification Gain/Loss_MTD
- Extinguishment Gain/Loss_MTD
- Current Unwinding Interest
- Unwinding Interest Till Day
- Unwinding Interest Adjustment
- OCI Accumulated Balance
- Final Amortised Cost
- Proportional Amortised Cost Sold
- Gain/Loss on Sale
- OCI Balance Adjusted
- Final OCI Accumulated Balance
- ECL Interest after PL Impact
- Amortized Cost Adjustment

7.5.8 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 7-81 Account Based Modification and Derecognition Historical Report

Account Based Modification and Derecognition Historical Report

IFRS 9 Stage/POCI: All

As Of Date	Customer ID	Account Number	Legal Entity Node	Org Unit Leaf Name	Customer Type	Prod Leaf Name	Industry Leaf Name	Account Type	IFRS 9 Stage/POCI	Modification Date	Count of Account Modification	Modification Gain and Loss	Derecognition Date	Count of Account Derecognition	Extinguishment Gain/Loss
01/31/2016	BNK	LOANCONMC122_SM	ACBC_ASIA	ORG_ALL	Banks	CREDIT-CARD	INDUSTRY_ALL	Asset	Stage 1		0	0.00	01/31/2016	1	920.05
01/31/2016	BNK	LOANCONMC22_PREM_SM	ACBC_ASIA	ORG_ALL	Banks	CREDIT-CARD	INDUSTRY_ALL	Asset	Stage 1		0	0.00	01/31/2016	1	925.85
01/31/2016	BNK	LOANCONMC22_SM	ACBC_ASIA	ORG_ALL	Banks	CREDIT-CARD	INDUSTRY_ALL	Asset	Stage 1		0	0.00	01/31/2016	1	920.05
01/31/2016	BNK	LOANCONMCU52_SM	ACBC_ASIA	ORG_ALL	Banks	CREDIT-CARD	INDUSTRY_ALL	Asset	Stage 3		0	0.00	01/31/2016	1	1,020.05
01/31/2016	BNK	LOANCONMT13_SM	ACBC_ASIA	ORG_ALL	Banks	CREDIT-CARD	INDUSTRY_ALL	Asset	Stage 2		0	0.00	01/31/2016	1	920.05
02/15/2016	BNK	LOANCONMC22_CF_MODIFIED	ACBC_ASIA	ORG_ALL	Banks	CREDIT-CARD	INDUSTRY_ALL	Asset	Stage 1	02/15/2016	1	723.56		0	0.00

7.6 Expected Credit Loss Overview

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

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

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

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

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

Note

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

- **ECL:** ECL is the expected credit loss. The following is the formula for the ECL calculation:
 $ECL = Allowance + Provision$

- **EAD:** EAD is the exposure at default. The following is the formula for the EAD calculation:
*EAD=Outstanding Amount +Undrawn Amount * Credit Conversion Factor (CCF)*
- **Impairment Gain/Loss:** The Impairment Gain/Loss for the current period is computed by comparing the current reporting date ECL values with the previous reporting (execution) date ECL values. The following is the formula for the Impairment Gain/Loss calculation:
Impairment Gain/Loss= (Current ECL) - (Previous ECL) + Current Write-off - Current Recovery
- **ECL Adjustments:**ECL Adjustment captures the change (delta) in Expected Credit Loss between two consecutive periods. This additional measure is used for accounting purposes. IFRS 9 ensures that any changes in credit risk are immediately reflected in the Profit and Loss (P&L) statement.

7.6.1 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 7-82 ECL Overview

Reporting Currency	Count of Accounts	Allowance	Provision	ECL	EAD	Impairment Gain/Loss	ECL Adjustments
US Dollar	1,083.00	254,345.75	34,578.46	288,924.22	88,661,497.13	309,924.22	284,434.75

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)
- ECL Adjustments

Figure 7-83 Available Legal Entity Node

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

ACBC	ACBC_EUROPE	ACBC_ASIA	ACBC_ENGLAND	ACBC_FRANCE	ACBC_GERMANY	ACBC_INDIA	ACBC_JAPAN	ACBC_PARIS	ACBC_LYON	ACBC_MUMBAI	ACBC_DELHI	ACBC_TOKYO	ACBC_KYOTO
------	-------------	-----------	--------------	-------------	--------------	------------	------------	------------	-----------	-------------	------------	------------	------------

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, ECL and Amortization Process 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.

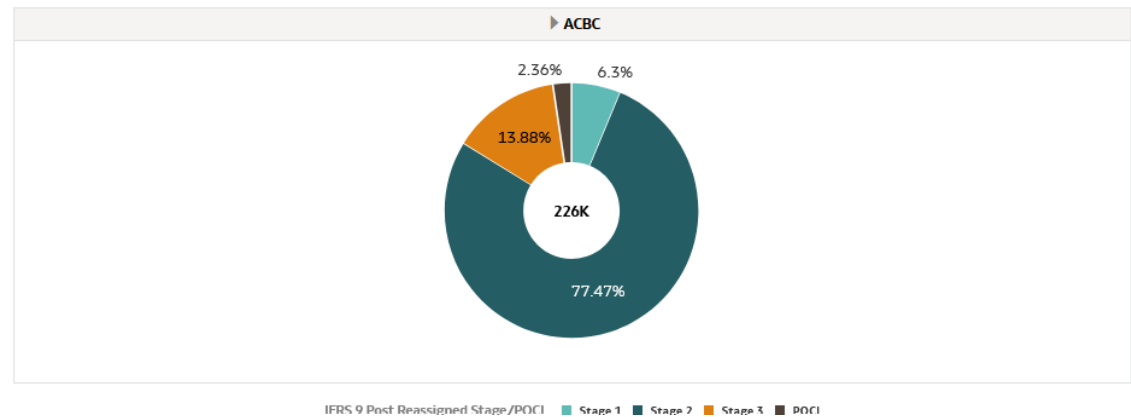
Figure 7-84 Allowance Stage Wise Overview by Legal Entity

Allowance Stage Wise Overview by Legal Entity

Legal Entity Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total Allowance	Grand Total Percentage of Allowance
	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance		
ACBC	17,765.10	21.76%	35,541.70	40.07%	50,265.80	57.10%	207.52	0.25%	81,578.12	100.00%

Figure 7-85 Allowance Stage Wise Overview by Legal Entity

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.

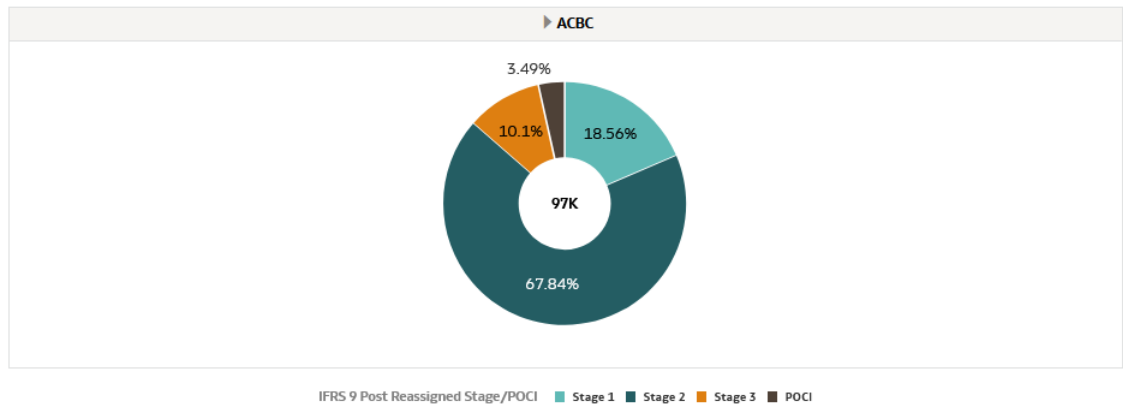
Figure 7-86 Provision Stage Wise Overview by Legal Entity

Provision Stage Wise Overview by Legal Entity

Legal Entity Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total Provision	Grand Total Percentage of Provision
	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision		
ACBC	2,009.18	5.51%	1,900.18	5.21%	5,603.50	15.38%	26,929.64	73.90%	36,442.50	100.00%

Figure 7-87 Provision Stage Wise Overview by Legal Entity

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.

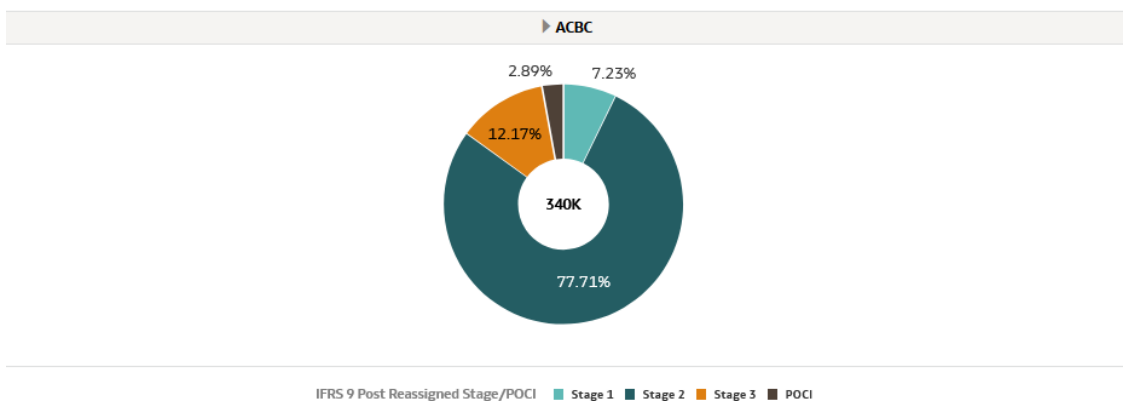
Figure 7-88 ECL Stage Wise Overview by Legal Entity

ECL Stage Wise Overview by Legal Entity

Legal Entity Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total ECL	Grand Total Percentage of ECL
	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL		
▶ ACBC	4,406.27	4.88%	4,174.41	4.62%	28,404.04	31.46%	55,315.53	59.04%	90,298.25	100.00%

Figure 7-89 ECL Stage Wise Overview by Legal Entity

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

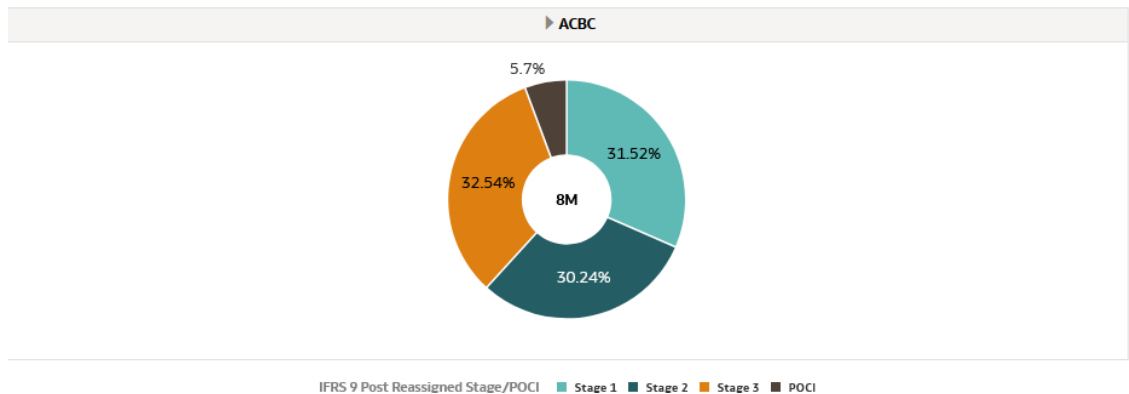
Figure 7-90 EAD Stage Wise Overview by Legal Entity

EAD Stage Wise Overview by Legal Entity

Legal Entity Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total EAD	Grand Total Percentage of EAD
	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD		
▶ ACBC	239,075.20	26.22%	125,244.60	13.70%	522,071.80	55.32%	226,265.00	24.75%	914,054.60	100.00%

Figure 7-91 EAD Stage Wise Overview by Legal Entity

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.

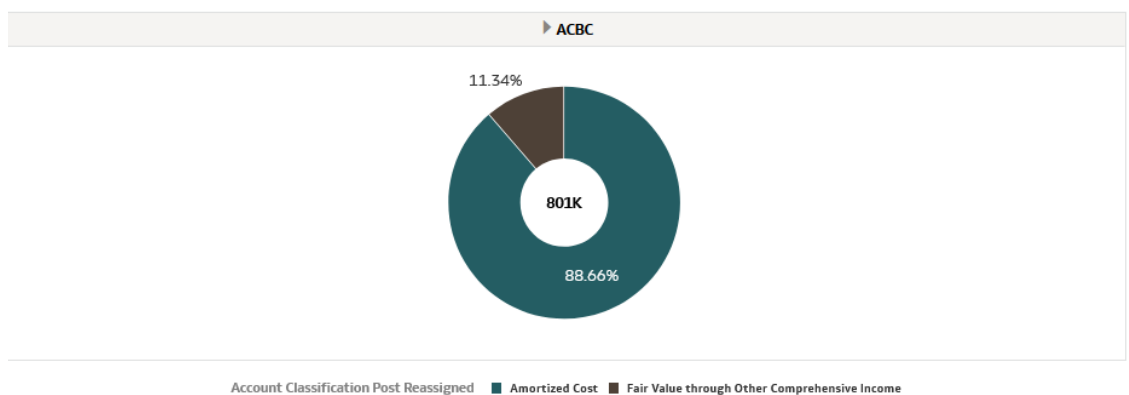
Figure 7-92 ECL Stage Wise Overview based on Account Classification by Legal Entity Hierarchy

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

Legal Entity 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		
▶ ACBC	40,729.88	88.80%	5,135.81	11.20%	45,865.69	100.00%

Figure 7-93 ECL Stage Wise Overview based on Account Classification by Legal Entity Hierarchy

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



Impairment Gain/Loss Overview by Legal Entity

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

Figure 7-94 Impairment Gain/Loss Overview by Legal Entity

Impairment Gain/Loss Overview by Legal Entity

Legal Entity Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total Impairment Gain/Loss	Grand Total Percentage of Impairment Gain/Loss
	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss		
▶ ACBC	-5,920.58	-10.99%	257.39	0.48%	39,674.16	36.52%	39,667.22	74.00%	53,878.18	100.00%

ECL Adjustment Overview by Legal Entity

This measure is calculated only for the Weighted Average scenario.

Figure 7-95 ECL Adjustment Overview by Legal Entity

ECL Adjustment Overview by Legal Entity

Legal Entity Hierarchy	Stage 1		Stage 2		Stage 3		Stage N/A		Grand Total Expected Credit Loss Adj	Grand Total Percentage of ECL Adjustments
	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments		
▶ ACBC	110,680.39	74.78%	8,648.85	5.84%	28,682.11	19.38%	0.00	0.00%	148,011.35	100.00%

Expected Credit Loss Adj 0 111K

- **For New Accounts:** The adjustment is equal to the Final ECL of the current period.
- **For Existing Accounts:** The adjustment is calculated as the difference between the Final ECL of the current period and the Final ECL of the previous period.

Stage Reassignment by Legal Entity

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

Figure 7-96 Stage Reassignment by Legal Entity

Stage Reassignment by Legal Entity

Legal Entity Hierarchy	Initial IFRS 9 Stage	Stage 1	Stage 2	Stage 3
		Count of Accounts	Count of Accounts	Count of Accounts
▶ ACBC	Stage 1		80	20
	Stage 2	20		60
	Stage 3	60	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 7-97 Expected Credit Loss Reassignment by Legal Entity

Expected Credit Loss Reassignment by Legal Entity

Legal Entity Hierarchy	IFRS 9 Post Reassigned Stage	Pre Stage ECL	Post Stage ECL	Total % Change
ACBC	Stage 1	127,259.82	34,518.78	-72.88
	Stage 2	379,794.92	363,221.72	-4.36
	Stage 3	163,875.44	98,085.28	-40.15
Grand Total		670,930.18	495,825.78	-26.10

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

Allowance Stage Wise Overview by Legal Entity

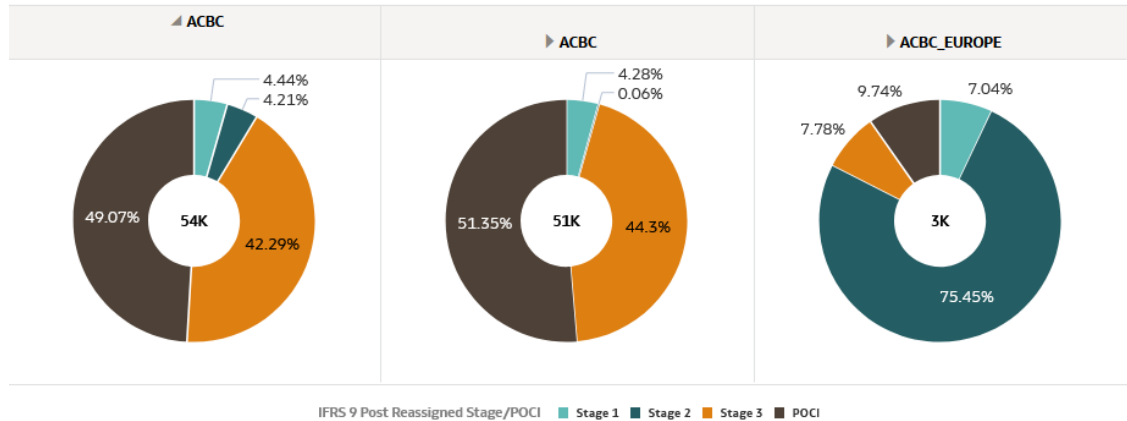
Figure 7-98 Allowance Stage Wise Overview by Legal Entity

Allowance Stage Wise Overview by Legal Entity

Legal Entity Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total Allowance	Grand Total Percentage of Allowance
	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance		
ACBC	15,100.54	39.94%	28,340.45	37.43%	25,774.25	33.97%	6,556.48	8.66%	75,721.49	100.00%
ACBC	4,080.00	37.50%	1,327.70	10.51%	755.59	6.73%	4,994.60	45.66%	10,937.89	100.00%
ACBC_ASIA	10,746.55	25.95%	15,400.00	56.94%	15,400.00	36.94%	71.83	0.17%	41,418.38	100.00%
ACBC_EUROPE	273.79	1.17%	11,912.75	50.98%	9,688.64	41.47%	1,490.05	6.38%	23,365.23	100.00%

Figure 7-99 Allowance Stage Wise Overview by Legal Entity

Allowance Stage Wise Overview by Legal Entity



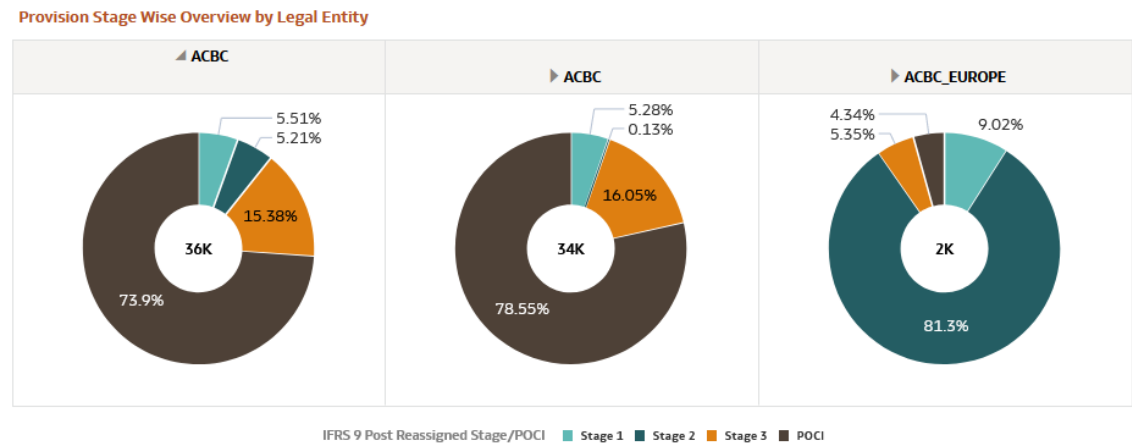
Provision Stage Wise Overview by Legal Entity

Figure 7-100 Provision Stage Wise Overview by Legal Entity

Provision Stage Wise Overview by Legal Entity

Legal Entity Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total Provision	Grand Total Percentage of Provision
	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision		
ACBC	14,121.66	35.06%	15,319.69	31.18%	12,476.37	29.20%	2,803.44	6.56%	42,721.15	100.00%
ACBC	5,100.00	65.51%	223.62	2.78%	31.40	0.39%	2,674.78	33.31%	8,029.80	100.00%
ACBC_ASIA	7,899.56	68.91%	1,773.78	15.47%	1,773.78	15.47%	16.46	0.14%	11,463.58	100.00%
ACBC_EUROPE	1,122.10	4.83%	11,322.29	48.74%	10,671.19	45.94%	112.20	0.48%	23,227.78	100.00%

Figure 7-101 Provision Stage Wise Overview by Legal Entity



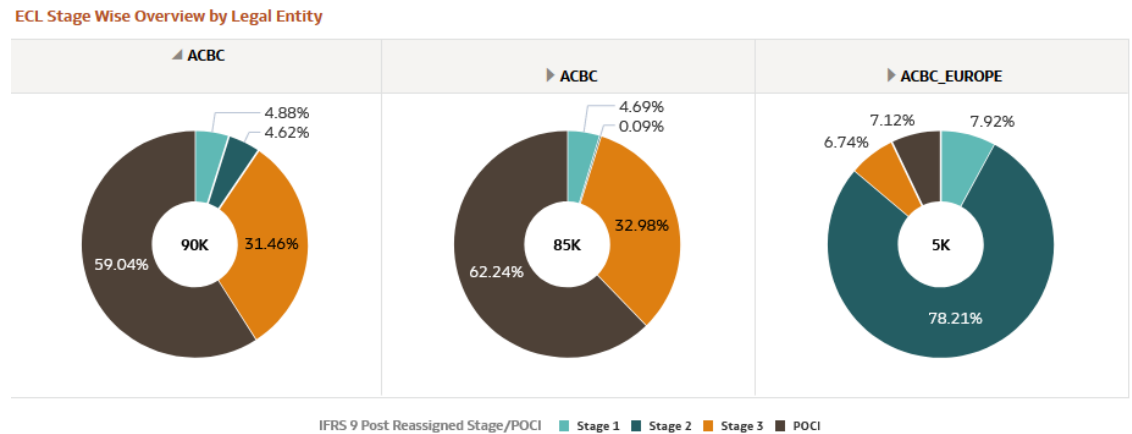
ECL Stage Wise Overview by Legal Entity

Figure 7-102 ECL Stage Wise Overview by Legal Entity

ECL Stage Wise Overview by Legal Entity

Legal Entity Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total ECL	Grand Total Percentage of ECL
	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL		
ACBC	29,222.03	25.10%	39,981.38	34.54%	50,200.60	32.81%	9,016.63	7.74%	116,420.64	100.00%
ACBC	9,180.00	50.67%	501.31	2.77%	766.99	4.23%	7,669.38	42.33%	18,117.68	100.00%
ACBC_ASIA	18,646.11	55.32%	17,073.78	52.54%	17,073.78	52.54%	0.00	0.00%	52,793.67	100.00%
ACBC_EUROPE	1,395.92	3.07%	22,406.29	49.24%	20,359.83	44.74%	1,347.25	2.96%	45,509.29	100.00%

Figure 7-103 ECL Stage Wise Overview by Legal Entity



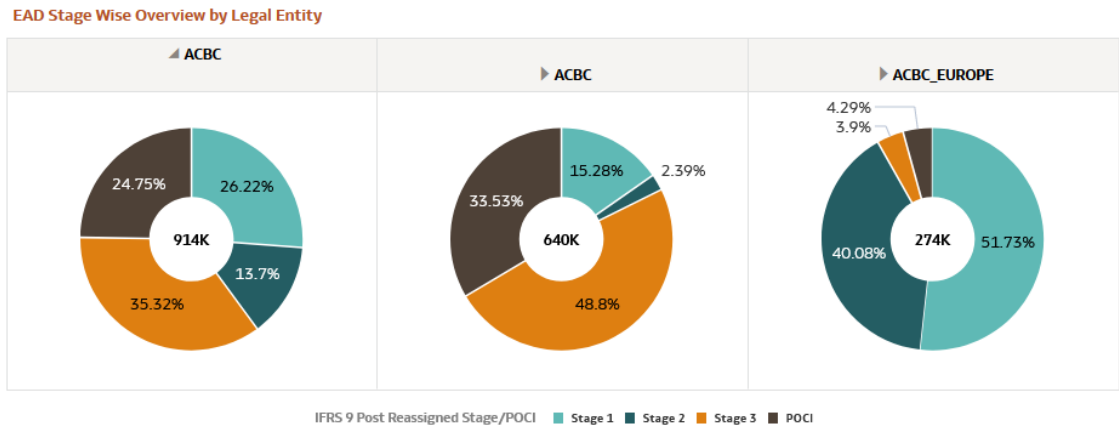
EAD Stage Wise Overview by Legal Entity

Figure 7-104 EAD Stage Wise Overview by Legal Entity

EAD Stage Wise Overview by Legal Entity

Legal Entity Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total EAD	Grand Total Percentage of EAD
	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD		
ACBC	855,043.90	30.68%	801,563.60	28.76%	798,813.00	28.67%	331,267.10	11.89%	2,786,687.60	100.00%
ACBC	45,900.00	10.13%	100,260.90	22.14%	153,396.10	33.87%	153,387.60	33.86%	452,944.60	100.00%
ACBC_ASIA	372,922.20	50.94%	170,737.80	23.32%	170,737.80	23.32%	17,654.50	2.41%	732,052.30	100.00%
ACBC_EUROPE	436,221.70	27.43%	530,564.90	33.37%	474,679.10	29.85%	148,660.75	9.35%	1,590,126.45	100.00%

Figure 7-105 EAD Stage Wise Overview by Legal Entity



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

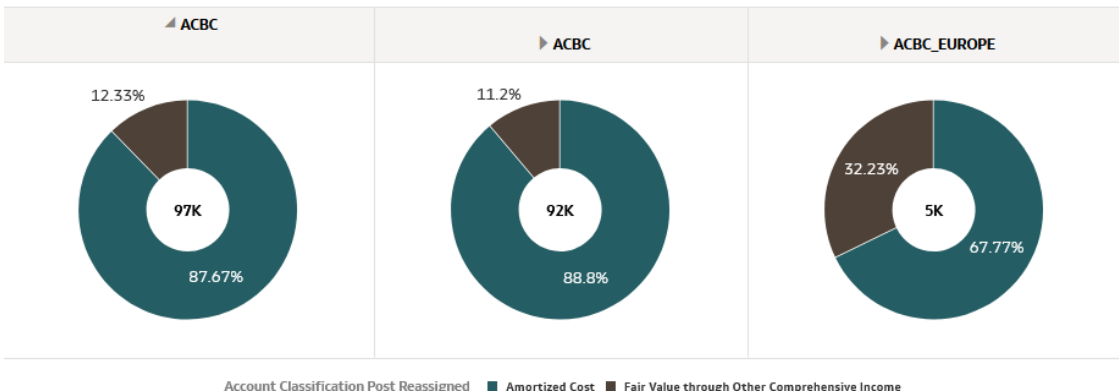
Figure 7-106 ECL Stage Wise Overview based on Account Classification by Legal Entity Hierarchy

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

Legal Entity 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		
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 7-107 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 7-108 Impairment Gain/Loss Overview by Legal Entity

Impairment Gain/Loss Overview by Legal Entity

Legal Entity Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total Impairment Gain/Loss	Grand Total Percentage of Impairment Gain/Loss
	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss		
ACBC	32,308.76	55.80%	7,752.00	23.69%	11,526.00	52.21%	4,556.76	12.39%	55,745.52	100.00%
ACBC	0.00	0.00%	7,752.00	32.80%	11,526.00	48.77%	4,556.76	18.43%	23,654.76	100.00%
ACBC_ASIA	0.00		0.00		0.00		0.00		0.00	
ACBC_EUROPE	32,308.76	99.24%	0.00	0.00%	0.00	0.00%	3,309.00	9.76%	33,417.76	100.00%

Stage Reassignment by Legal Entity

Figure 7-109 Stage Reassignment by Legal Entity

Stage Reassignment by Legal Entity

Legal Entity Hierarchy	Initial IFRS 9 Stage	Stage 1	Stage 2	Stage 3
		Count of Accounts	Count of Accounts	Count of Accounts
ACBC	Stage 1		80	20
	Stage 2	20		60
	Stage 3	60	20	
ACBC	Stage 1		20	
	Stage 2			20
	Stage 3	20		
ACBC_ASIA	Stage 3		20	
	Stage 1			20
ACBC_EUROPE	Stage 1		60	20
	Stage 2	20		40
	Stage 3	40		

Expected Credit Loss Reassignment by Legal Entity

Figure 7-110 Expected Credit Loss Reassignment by Legal Entity

Expected Credit Loss Reassignment by Legal Entity

Legal Entity Hierarchy	IFRS 9 Post Reassigned Stage	Pre Stage ECL	Post Stage ECL	Total % Change
ACBC	Stage 1	26,413.61	34,360.54	0.30
	Stage 2	254,114.56	265,856.69	0.04
	Stage 3	495,046.73	503,129.09	0.02
ACBC	Stage 1	7,480.00	7,480.00	0.00
	Stage 2	7,250.69	7,514.00	0.04
	Stage 3	68,240.09	71,848.07	0.05
ACBC_ASIA	Stage 1	15,597.89	19,507.89	0.25
	Stage 2	232,673.78	243,791.78	0.05
	Stage 3	422,129.04	422,129.04	0.00
ACBC_EUROPE	Stage 1	3,335.72	7,372.65	1.21
	Stage 2	14,190.09	12,550.91	-0.12
	Stage 3	4,677.60	9,151.98	0.96
Grand Total		775,574.90	801,346.32	0.03

7.6.2 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**, **ECL and Amortization Process**, **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.

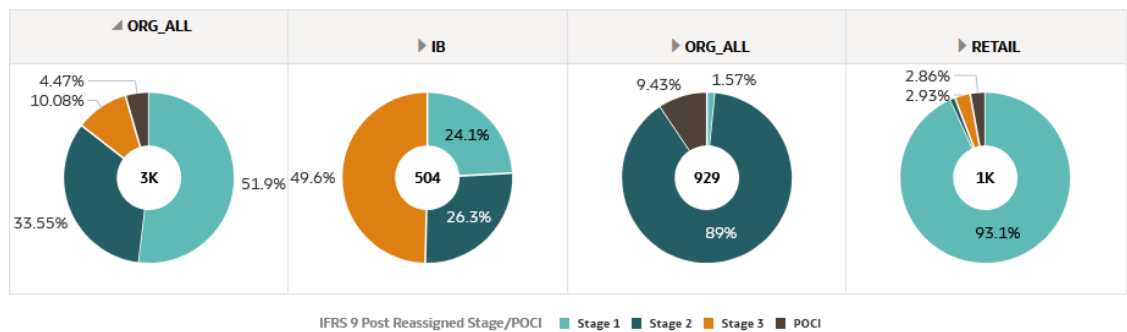
Figure 7-111 Allowance Stage Wise Overview by Organization Unit

Allowance Stage Wise Overview by Org Unit

Org Unit Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total Allowance	Grand Total Percentage of Allowance
	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance		
▲ ORG_ALL	15,100.34	39.94%	28,340.45	37.43%	25,724.23	33.97%	6,556.48	8.66%	75,721.49	100.00%
▶ COMMERCIAL	10,746.55	25.95%	15,500.00	36.94%	15,500.00	36.94%	71.83	0.17%	41,418.38	100.00%
▶ IB	25.35	0.37%	2,253.35	52.93%	4,460.12	65.17%	104.57	1.53%	6,843.38	100.00%
▶ ORG_ALL	248.44	1.49%	9,659.40	58.10%	5,228.52	31.45%	1,490.05	8.96%	16,626.41	100.00%
▶ RETAIL	4,080.00	37.30%	1,127.70	10.31%	735.59	6.73%	4,994.60	45.66%	10,937.89	100.00%

Figure 7-112 Allowance Stage Wise Overview by Organization Unit

Allowance Stage Wise Overview by Org Unit



Provision Stage Wise Overview by Organization Unit

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

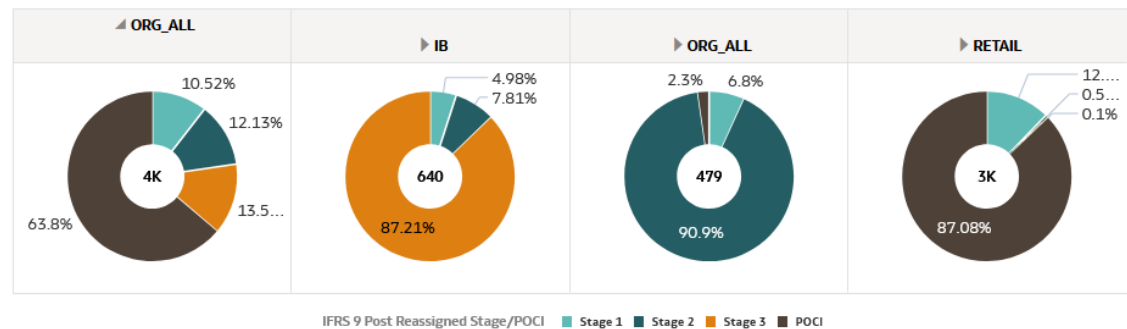
Figure 7-113 Provision Stage Wise Overview by Organization Unit

Provision Stage Wise Overview by Org Unit

Org Unit Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total Provision	Grand Total Percentage of Provision
	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision		
▲ ORG_ALL	14,121.66	33.06%	15,519.69	31.18%	12,476.37	29.20%	2,803.44	6.56%	42,721.15	100.00%
▶ COMMERCIAL	7,899.56	68.91%	1,773.78	15.47%	1,773.78	15.47%	16.46	0.14%	11,463.58	100.00%
▶ IB	14.14	0.13%	1,436.95	12.66%	9,743.13	87.88%	14.37	0.13%	11,188.58	100.00%
▶ ORG_ALL	1,107.96	9.19%	9,905.34	82.18%	928.06	7.70%	112.20	0.93%	12,053.56	100.00%
▶ RETAIL	5,100.00	63.51%	223.62	2.78%	31.40	0.39%	2,674.78	33.31%	8,029.80	100.00%

Figure 7-114 Provision Stage Wise Overview by Organization Unit

Provision Stage Wise Overview by Org Unit



ECL Stage Wise Overview by Organization Unit

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

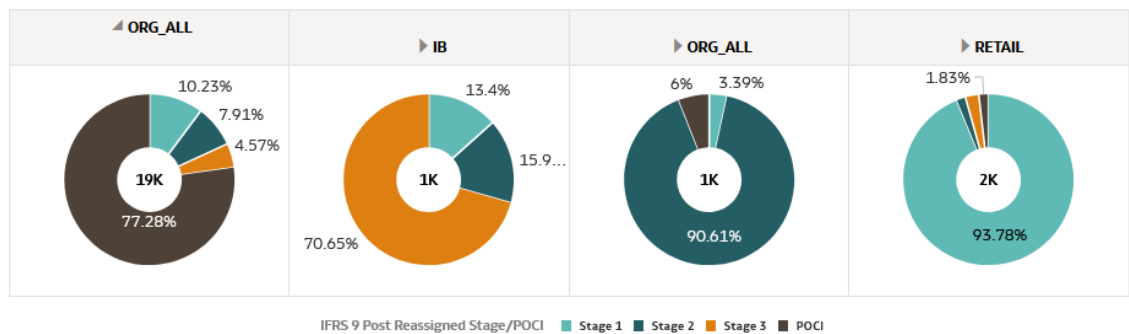
Figure 7-115 ECL Stage Wise Overview by Organization Unit

ECL Stage Wise Overview by Org Unit

Org Unit Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total ECL	Grand Total Percentage of ECL
	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL		
▲ ORG_ALL	29,222.03	25.10%	59,981.58	54.34%	38,200.60	32.81%	9,016.63	7.74%	116,420.64	100.00%
▶ COMMERCIAL	18,646.11	35.52%	17,073.78	32.34%	17,073.78	32.34%	0.00	0.00%	52,793.67	100.00%
▶ IB	39.51	0.22%	3,670.30	20.35%	14,205.25	78.77%	118.93	0.66%	18,031.99	100.00%
▶ ORG_ALL	1,356.41	4.92%	18,735.99	67.89%	6,156.58	22.31%	1,347.25	4.88%	27,596.24	100.00%
▶ RETAIL	9,180.00	50.67%	501.31	2.77%	766.99	4.23%	7,669.38	42.33%	18,117.68	100.00%

Figure 7-116 ECL Stage Wise Overview by Organization Unit

ECL Stage Wise Overview by Org Unit



EAD Stage Wise Overview by Organization Unit

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

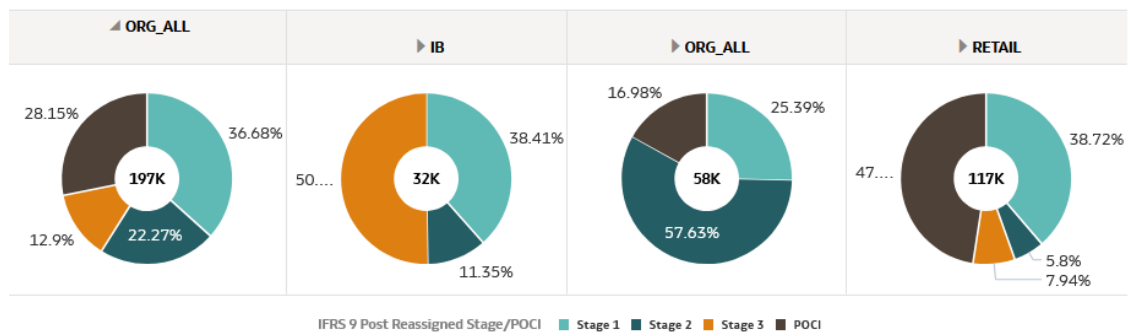
Figure 7-117 EAD Stage Wise Overview by Organization Unit

EAD Stage Wise Overview by Org Unit

Org Unit Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total EAD	Grand Total Percentage of EAD
	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD		
▲ ORG_ALL	855,045.90	50.68%	801,565.60	28.76%	790,015.00	28.67%	333,267.10	11.89%	2,786,687.60	100.00%
▶ COMMERCIAL	372,922.20	50.94%	170,737.80	23.32%	170,737.80	23.32%	17,654.50	2.41%	732,052.30	100.00%
▶ IB	12,343.70	2.22%	73,406.00	13.22%	320,764.50	57.78%	148,660.75	26.78%	555,174.95	100.00%
▶ ORG_ALL	423,878.00	35.47%	457,158.90	38.25%	153,914.60	12.88%	160,225.00	13.41%	1,195,176.50	100.00%
▶ RETAIL	45,900.00	10.13%	100,260.90	22.14%	153,396.30	33.87%	153,387.60	33.86%	452,944.60	100.00%

Figure 7-118 EAD Stage Wise Overview by Organization Unit

EAD Stage Wise Overview by Org Unit



ECL Stage Wise Overview based on Account Classification by Org Unit

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

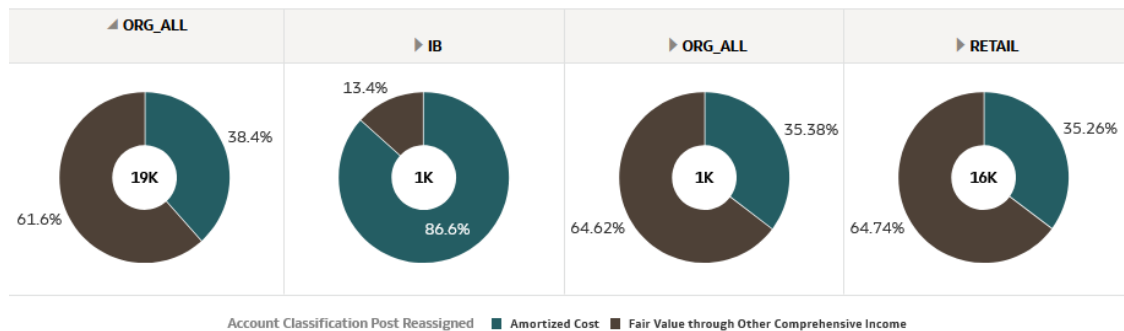
Figure 7-119 ECL Stage Wise Overview based on Account Classification by Org Unit

ECL Stage Wise Overview based on Account Classification by Org Unit

Org Unit 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		
▲ 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 7-120 EAD Stage Wise Overview by Organization Unit

ECL Stage Wise Overview based on Account Classification by Org Unit



Impairment Gain/Loss Overview by Organization Unit

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

Figure 7-121 Impairment Gain/Loss Overview by Organization Unit

Impairment Gain/Loss Overview by Org Unit

Org Unit Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total Impairment Gain/Loss	Grand Total Percentage of Impairment Gain/Loss
	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss		
▲ ORG_ALL	12,108.76	31.88%	7,952.00	21.69%	11,526.00	32.25%	4,356.76	12.19%	35,943.52	100.00%
▶ COMMERCIAL	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
▶ IB	1,292.00	85.55%	0.00	0.00%	0.00	0.00%	1,309.00	14.45%	9,061.00	100.00%
▶ ORG_ALL	4,356.76	100.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	4,356.76	100.00%
▶ RETAIL	0.00	0.00%	7,952.00	32.80%	11,526.00	48.97%	4,356.76	18.43%	23,834.76	100.00%

ECL Adjustment Overview by Org Unit

This measure is calculated only for the Weighted Average scenario.

Figure 7-122 ECL Adjustment Overview by Org Unit

ECL Adjustment Overview by Org Unit

Org Unit Hierarchy	Stage 1		Stage 2		Stage 3		Stage N/A		Grand Total Expected Credit Loss Adj	Grand Total Percentage of ECL Adjustments
	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments		
▶ ORG_ALL	110,680.39	74.78%	8,648.85	5.84%	28,682.11	19.38%	0.00	0.00%	148,011.35	100.00%



- **For New Accounts:** The adjustment is equal to the Final ECL of the current period.
- **For Existing Accounts:** The adjustment is calculated as the difference between the Final ECL of the current period and the Final ECL of the previous period.

7.6.3 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, ECL and Amortization Process, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Customer Type, and Reporting Currency Name.**

Allowance Stage Wise Overview by Customer Type

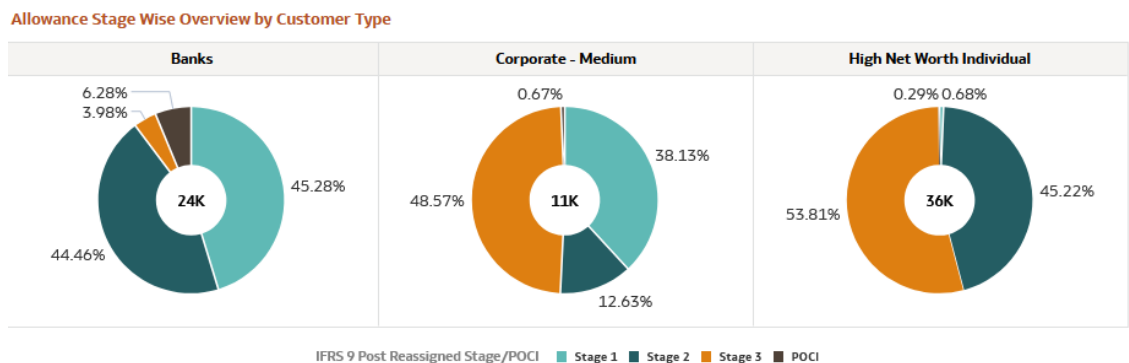
This report displays Allowance in both absolute and percentage terms across IFRS 9 Stages.

Figure 7-123 Allowance Stage Wise Overview by Customer Type

Allowance Stage Wise Overview by Customer Type

Customer Type	Stage 1		Stage 2		Stage 3		POCI		Grand Total Allowance	Grand Total Percentage of Allowance
	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance		
Banks	10,746.05	45.28%	10,552.75	44.46%	945.71	3.98%	1,490.05	6.28%	23,735.06	100.00%
Corporate - Medium	4,105.35	38.13%	1,360.00	12.65%	5,228.52	48.57%	71.85	0.67%	10,765.69	100.00%
High Net Worth Individual	248.44	0.68%	16,427.70	45.22%	19,598.00	53.81%	104.57	0.29%	36,350.70	100.00%

Figure 7-124 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.

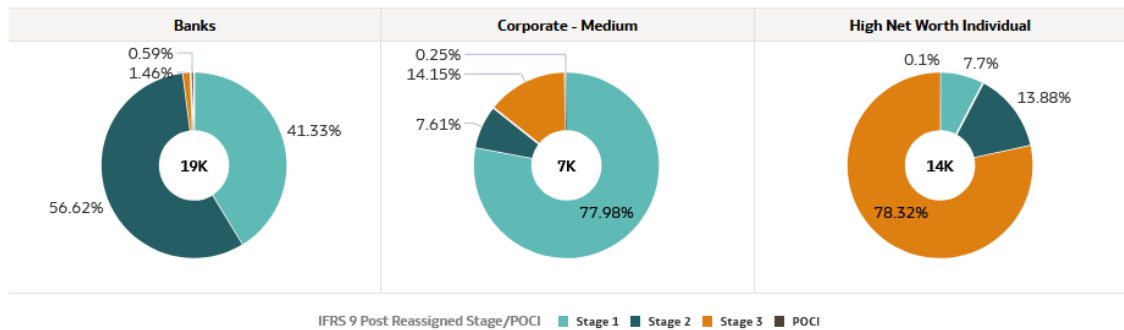
Figure 7-125 Provision Stage Wise Overview by Customer Type

Provision Stage Wise Overview by Customer Type

Customer Type	Stage 1		Stage 2		Stage 3		POCI		Grand Total Provision	Grand Total Percentage of Provision
	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision		
Banks	7,899.56	41.33%	10,823.05	56.62%	280.02	1.46%	112.20	0.59%	19,114.83	100.00%
Corporate - Medium	5,114.14	77.98%	499.24	7.61%	928.06	14.15%	16.46	0.25%	6,557.90	100.00%
High Net Worth Individual	1,107.96	7.70%	1,997.40	13.88%	11,268.28	78.32%	14.37	0.10%	14,588.00	100.00%

Figure 7-126 Provision Stage Wise Overview by Customer Type

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.

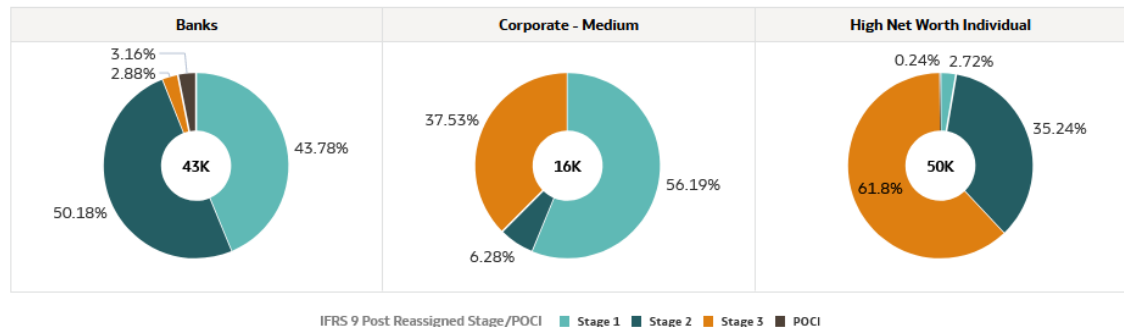
Figure 7-127 ECL Stage Wise Overview by Customer Type

ECL Stage Wise Overview by Customer Type

Customer Type	Stage 1		Stage 2		Stage 3		POCI		Grand Total ECL	Grand Total Percentage of ECL
	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL		
Banks	18,646.11	43.78%	21,575.80	50.18%	1,225.73	2.88%	1,547.25	3.16%	42,994.89	100.00%
Corporate - Medium	9,219.51	56.19%	1,050.49	6.28%	6,156.58	37.53%	0.00	0.00%	16,406.58	100.00%
High Net Worth Individual	1,356.41	2.72%	17,575.09	35.24%	30,818.28	61.80%	118.93	0.24%	49,868.72	100.00%

Figure 7-128 ECL Stage Wise Overview by Customer Type

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.

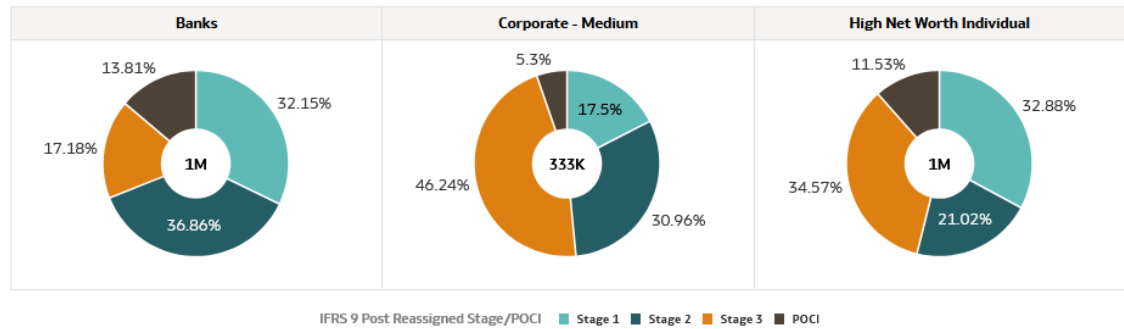
Figure 7-129 EAD Stage Wise Overview by Customer Type

EAD Stage Wise Overview by Customer Type

Customer Type	Stage 1		Stage 2		Stage 3		POCI		Grand Total EAD	Grand Total Percentage of EAD
	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD		
Banks	572,922.20	52.35%	427,516.00	36.86%	199,270.60	17.18%	160,225.00	13.81%	1,159,933.80	100.00%
Corporate - Medium	58,243.70	17.50%	105,048.90	30.96%	155,914.60	46.24%	17,654.50	5.30%	332,861.70	100.00%
High Net Worth Individual	423,878.00	52.88%	270,998.70	21.02%	445,627.80	54.57%	148,660.75	11.53%	1,289,165.25	100.00%

Figure 7-130 EAD Stage Wise Overview by Customer Type

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.

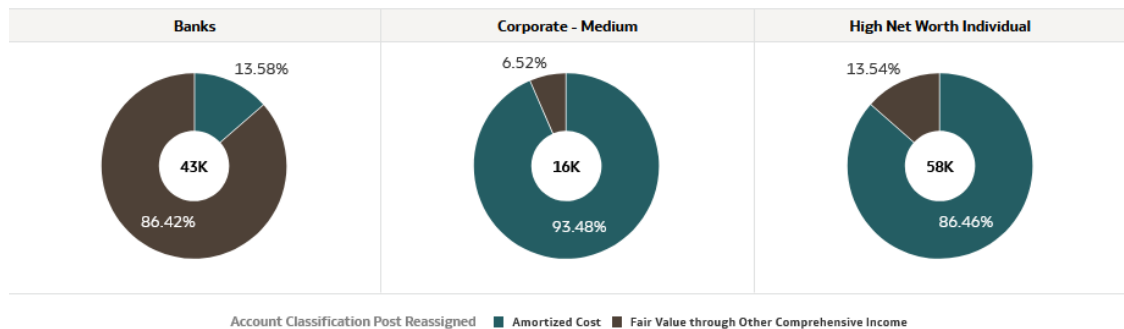
Figure 7-131 ECL Stage Wise Overview based on Account Classification by Customer Type Hierarchy

ECL Stage Wise Overview based on Account Classification by Customer Type

Customer Type	Amortized Cost		Fair Value through Other Comprehensive Income		Grand Total ECL	Grand Total Percentage of ECL
	ECL	Percentage of ECL	ECL	Percentage of ECL		
Banks	5,784.54	13.58%	36,810.36	86.42%	42,594.89	100.00%
Corporate - Medium	15,336.58	93.48%	1,070.00	6.52%	16,406.58	100.00%
High Net Worth Individual	49,749.79	86.46%	7,788.31	13.54%	57,538.10	100.00%

Figure 7-132 ECL Stage Wise Overview based on Account Classification by Customer Type Hierarchy

ECL Stage Wise Overview based on Account Classification by Customer Type



Impairment Gain/Loss Overview by Customer Type

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

Figure 7-133 Impairment Gain/Loss Overview by Customer Type

Impairment Gain/Loss Overview by Customer Type

Customer Type	Stage 1		Stage 2		Stage 3		POCI		Grand Total Impairment Gain/Loss	Grand Total Percentage of Impairment Gain/Loss
	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss		
Banks	0.00	0.00%	0.00	0.00%	11,526.00	100.00%	0.00	0.00%	11,526.00	100.00%
Corporate - Medium	7,752.00	100.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	7,752.00	100.00%
High Net Worth Individual	4,356.76	32.47%	7,752.00	57.77%	0.00	0.00%	1,309.00	9.76%	15,417.76	100.00%

ECL Adjustment Overview by Customer Type

This measure is calculated only for the Weighted Average scenario.

Figure 7-134 ECL Adjustment Overview by Customer Type

ECL Adjustments Overview by Customer Type

Customer Type	Stage 1		Stage 2		Stage 3		Stage N/A		Grand Total Expected Credit Loss Adj	Grand Total Percentage of ECL Adjustments
	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments		
Banks	107,666.39	82.83%	5,627.94	4.33%	16,696.27	12.84%	0.00	0.00%	129,990.60	100.00%
Development Banks	1,226.68	52.69%	651.18	27.97%	450.15	19.34%	0.00	0.00%	2,328.01	100.00%

Expected Credit Loss Adj 0 100K

- **For New Accounts:** The adjustment is equal to the Final ECL of the current period.
- **For Existing Accounts:** The adjustment is calculated as the difference between the Final ECL of the current period and the Final ECL of the previous period.

7.6.4 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, ECL and Amortization Process, Consolidation Type, Legal Entity Node, and Reporting Currency Name.**

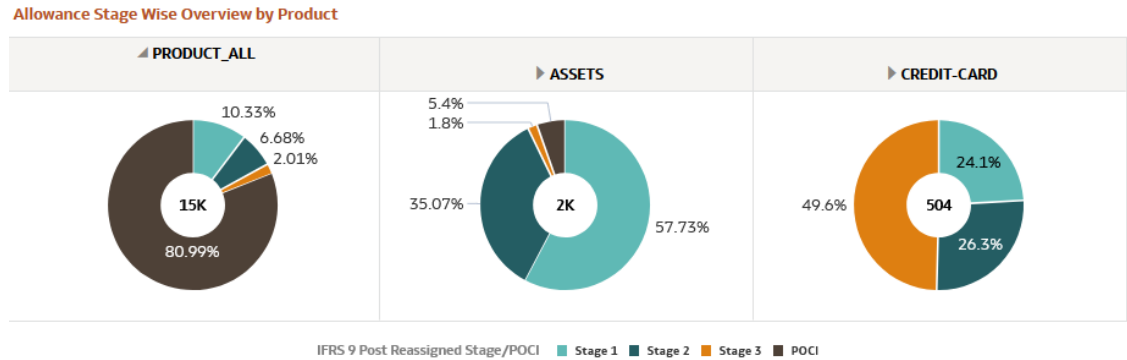
Allowance Stage Wise Overview by Product

Figure 7-135 Allowance Stage Wise Overview by Product

Allowance Stage Wise Overview by Product

Product Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total Allowance	Grand Total Percentage of Allowance
	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance		
PRODUCT_ALL	4,353.79	12.69%	13,040.45	38.02%	10,424.23	30.39%	6,484.65	18.90%	34,303.11	100.00%
ASSETS	4,328.44	15.70%	10,787.10	39.13%	5,964.11	21.64%	6,484.65	23.53%	27,564.29	100.00%
CREDIT-CARD	25.35	0.37%	2,253.35	32.93%	4,460.12	65.17%	104.57	1.53%	6,843.38	100.00%

Figure 7-136 Allowance Stage Wise Overview by Product



Provision Stage Wise Overview by Product

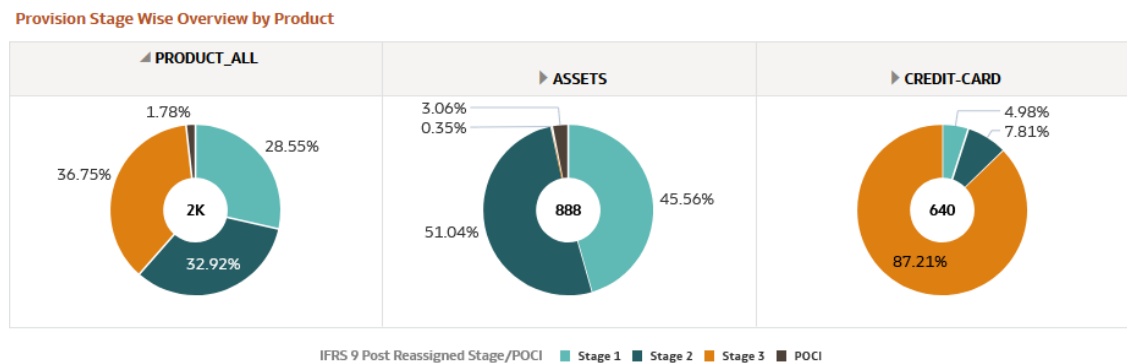
This report displays Provision in both absolute and percentage terms across IFRS 9 Stages.

Figure 7-137 Provision Stage Wise Overview by Product

Provision Stage Wise Overview by Product

Product Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total Provision	Grand Total Percentage of Provision
	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision		
PRODUCT_ALL	6,222.10	19.91%	11,545.91	36.94%	10,702.59	34.24%	2,786.98	8.92%	31,257.58	100.00%
ASSETS	6,207.96	30.91%	10,128.96	50.43%	959.46	4.78%	2,786.98	13.88%	20,083.36	100.00%
CREDIT-CARD	14.14	0.13%	1,416.95	12.66%	9,743.13	87.00%	14.57	0.13%	11,188.58	100.00%

Figure 7-138 Provision Stage Wise Overview by Product



ECL Stage Wise Overview by Product

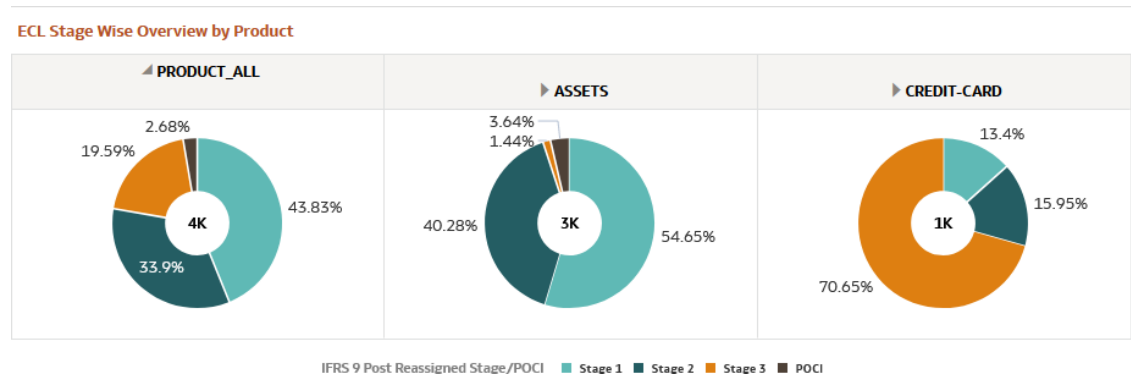
This report displays ECL in both absolute and percentage terms across IFRS 9 Stages.

Figure 7-139 ECL Stage Wise Overview by Product

ECL Stage Wise Overview by Product

Product Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total ECL	Grand Total Percentage of ECL
	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL		
PRODUCT_ALL	10,575.92	16.62%	22,907.60	36.00%	21,126.82	33.20%	9,016.63	14.17%	63,626.97	100.00%
ASSETS	10,536.41	23.05%	19,237.30	42.08%	6,923.57	15.15%	9,016.63	19.72%	45,713.92	100.00%
CREDIT-CARD	39.51	0.22%	5,670.30	20.35%	14,203.25	78.77%	118.93	0.66%	18,031.99	100.00%

Figure 7-140 ECL Stage Wise Overview by Product



EAD Stage Wise Overview by Product

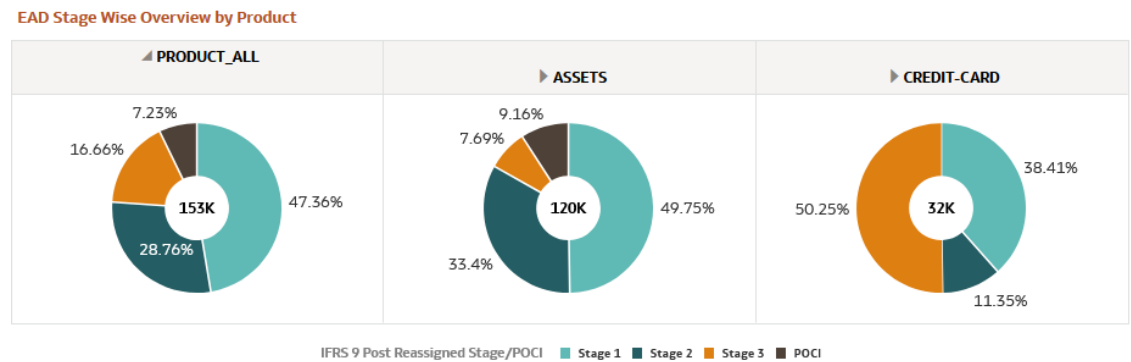
This report displays EAD in both absolute and percentage terms across IFRS 9 Stages.

Figure 7-141 EAD Stage Wise Overview by Product

EAD Stage Wise Overview by Product

Product Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total EAD	Grand Total Percentage of EAD
	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD		
PRODUCT_ALL	482,121.70	25.47%	630,825.80	50.70%	628,075.20	50.57%	313,632.60	15.26%	2,054,655.30	100.00%
ASSETS	469,778.00	28.50%	597,419.80	53.82%	307,510.70	18.65%	313,632.60	19.03%	1,648,121.10	100.00%
CREDIT-CARD	12,345.70	2.22%	73,406.00	13.22%	320,764.50	57.78%	148,666.75	26.78%	555,174.95	100.00%

Figure 7-142 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.

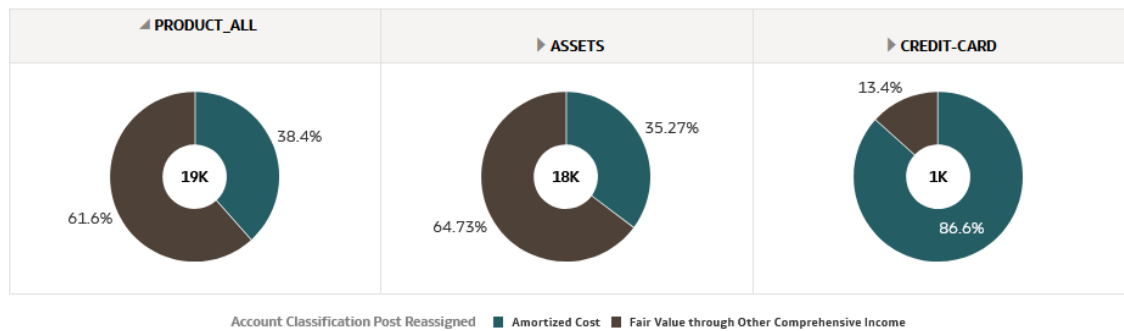
Figure 7-143 ECL Stage Wise Overview based on Account Classification by Product

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 7-144 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 7-145 Impairment Gain/Loss Overview by Product

Impairment Gain/Loss Overview by Product

Product Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total Impairment Gain/Loss	Grand Total Percentage of Impairment Gain/Loss
	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss		
▲ PRODUCT_ALL	32,108.76	57.03%	7,752.00	23.71%	11,526.00	35.25%	1,309.00	4.00%	52,695.76	100.00%
▶ ASSETS	4,356.76	15.56%	7,752.00	27.69%	11,526.00	41.18%	4,356.76	15.56%	27,991.52	100.00%
▶ CREDIT-CARD	7,752.00	85.59%	0.00	0.00%	0.00	0.00%	1,309.00	14.45%	9,061.00	100.00%

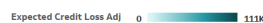
ECL Adjustment Overview by Product

This measure is calculated only for the Weighted Average scenario.

Figure 7-146 ECL Adjustment Overview by Product

ECL Adjustments Overview by Product

Product Hierarchy	Stage 1		Stage 2		Stage 3		Stage N/A		Grand Total Expected Credit Loss Adj	Grand Total Percentage of ECL Adjustments
	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments		
▶ PRODUCT_ALL	110,680.39	74.78%	8,648.85	5.84%	28,682.11	19.38%	0.00	0.00%	148,011.35	100.00%



- **For New Accounts:** The adjustment is equal to the Final ECL of the current period.
- **For Existing Accounts:** The adjustment is calculated as the difference between the Final ECL of the current period and the Final ECL of the previous period.

7.6.5 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, ECL and Amortization Process, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Industry Hierarchy Name and Reporting Currency Name.**

Allowance Stage Wise Overview by Industry

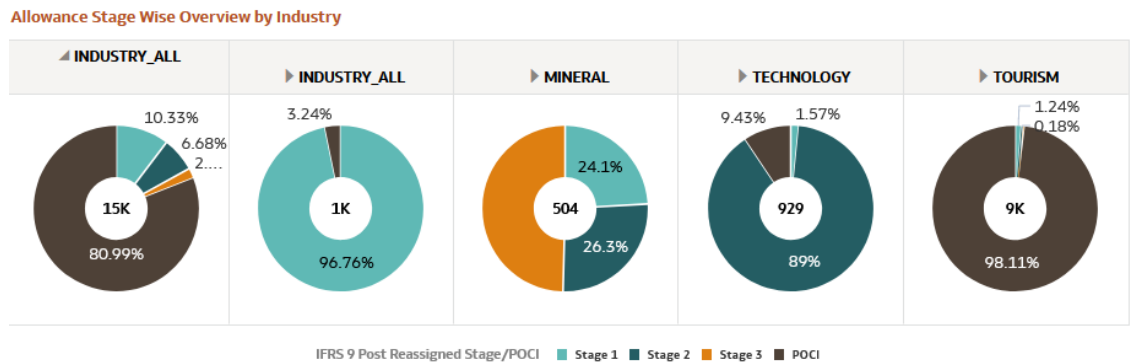
This report displays Allowance in both absolute and percentage terms across IFRS 9 Stages.

Figure 7-147 Allowance Stage Wise Overview by Industry

Allowance Stage Wise Overview by Industry

Industry Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total Allowance	Grand Total Percentage of Allowance
	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance		
▲ INDUSTRY_ALL	14,227.56	2.80%	175,870.66	35.39%	31,564.66	6.54%	274,049.55	55.40%	494,712.22	100.00%
▶ INDUSTRY_ALL	6,496.55	3.54%	168,594.53	86.67%	17,000.00	8.74%	2,443.33	1.26%	194,534.40	100.00%
▶ MINERAL	5,402.57	23.72%	5,950.00	41.48%	2,098.82	14.65%	2,892.57	20.17%	14,543.95	100.00%
▶ TECHNOLOGY	248.44	9.13%	248.44	9.13%	735.25	27.01%	1,490.05	54.74%	2,722.18	100.00%
▶ TOURISM	4,080.00	6.16%	277.70	0.42%	11,530.59	17.40%	50,367.60	76.02%	66,255.89	100.00%

Figure 7-148 Allowance Stage Wise Overview by Industry



Provision Stage Wise Overview by Industry

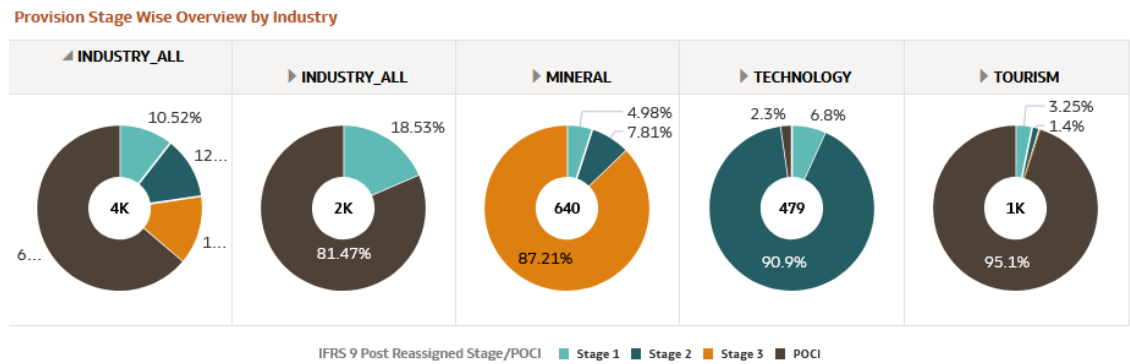
This report displays Provision in both absolute and percentage terms across IFRS 9 Stages.

Figure 7-149 Provision Stage Wise Overview by Industry

Provision Stage Wise Overview by Industry

Industry Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total Provision	Grand Total Percentage of Provision
	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision		
▲ INDUSTRY_ALL	14,121.66	35.06%	13,319.69	31.80%	12,476.37	29.20%	2,803.44	6.56%	42,721.15	100.00%
▶ INDUSTRY_ALL	7,899.56	68.91%	1,773.78	15.47%	1,773.78	15.47%	16.46	0.14%	11,463.58	100.00%
▶ MINERAL	14.14	0.13%	1,416.95	12.66%	9,743.13	87.08%	14.37	0.13%	11,188.58	100.00%
▶ TECHNOLOGY	1,107.96	9.19%	9,905.34	82.18%	928.06	7.70%	112.20	0.93%	12,053.56	100.00%
▶ TOURISM	5,100.00	63.31%	223.62	2.78%	31.40	0.39%	2,674.78	33.31%	8,029.80	100.00%

Figure 7-150 Provision Stage Wise Overview by Industry



ECL Stage Wise Overview by Industry

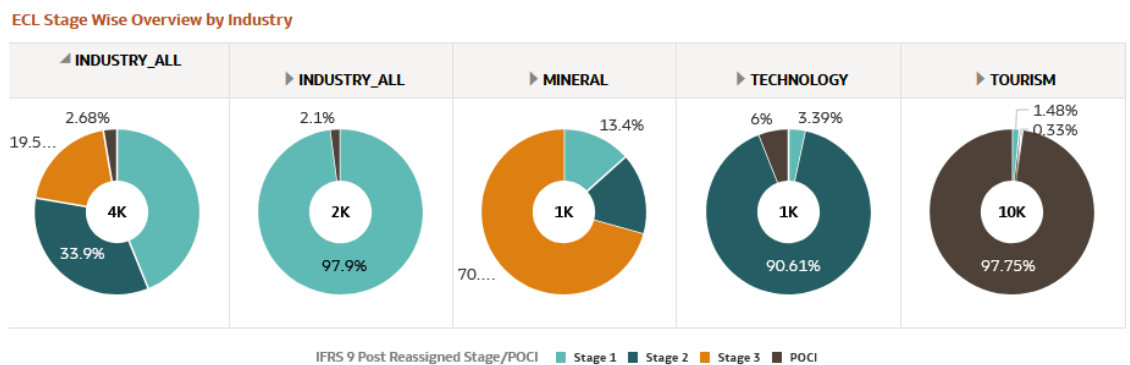
This report displays ECL in both absolute and percentage terms across IFRS 9 Stages.

Figure 7-151 ECL Stage Wise Overview by Industry

ECL Stage Wise Overview by Industry

Industry Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total ECL	Grand Total Percentage of ECL
	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL		
INDUSTRY_ALL	24,541.46	3.10%	265,856.69	33.54%	41,332.70	5.22%	461,816.39	58.34%	791,527.24	100.00%
INDUSTRY_ALL	14,396.11	5.10%	245,791.78	86.45%	18,775.78	6.66%	5,111.78	1.81%	282,073.45	100.00%
MINERAL	1,308.93	6.61%	11,194.50	56.50%	2,602.45	13.13%	4,707.30	23.76%	19,813.18	100.00%
TECHNOLOGY	1,356.41	14.64%	1,356.41	14.64%	4,804.49	51.87%	1,745.05	18.84%	9,262.37	100.00%
TOURISM	7,480.00	8.61%	7,514.00	8.65%	15,131.99	17.42%	56,716.08	65.31%	86,842.07	100.00%

Figure 7-152 ECL Stage Wise Overview by Industry



EAD Stage Wise Overview by Industry

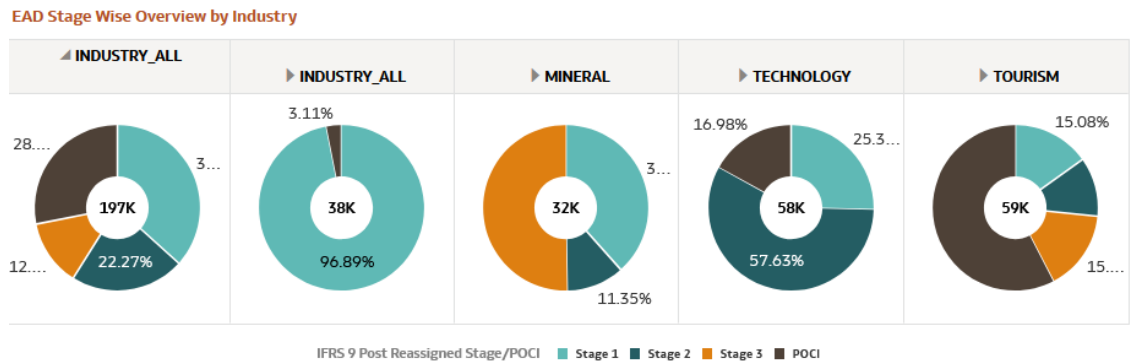
This report displays EAD in both absolute and percentage terms across IFRS 9 Stages.

Figure 7-153 EAD Stage Wise Overview by Industry

EAD Stage Wise Overview by Industry

Industry Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total EAD	Grand Total Percentage of EAD
	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD		
INDUSTRY_ALL	2,385,360.95	26.89%	2,288,628.40	25.79%	2,462,227.30	27.75%	1,736,182.80	19.57%	8,872,399.45	100.00%
INDUSTRY_ALL	287,922.20	12.30%	1,540,599.50	65.79%	187,737.80	8.02%	325,354.50	13.89%	2,341,614.00	100.00%
MINERAL	1,636,160.75	73.49%	223,890.00	10.06%	260,244.50	11.69%	106,160.75	4.77%	2,226,456.00	100.00%
TECHNOLOGY	423,878.00	27.74%	423,878.00	27.74%	480,448.90	31.44%	200,005.00	13.09%	1,528,209.90	100.00%
TOURISM	37,400.00	2.01%	100,260.90	5.39%	1,535,796.30	82.41%	189,733.60	10.19%	1,861,190.60	100.00%

Figure 7-154 EAD Stage Wise Overview by Industry



ECL Stage Wise Overview based on Account Classification by Industry Hierarchy

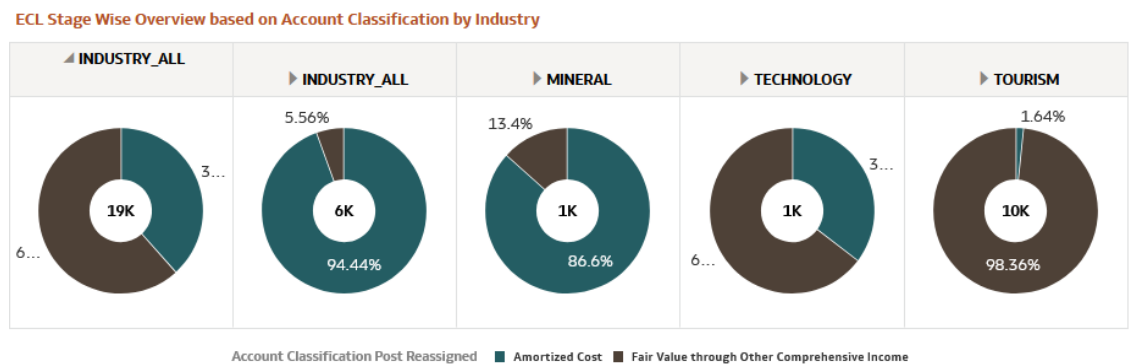
This report displays ECL in both absolute and percentage terms across account classifications.

Figure 7-155 ECL Stage Wise Overview based on Account Classification by Industry Hierarchy

ECL Stage Wise Overview based on Account Classification by Industry

Industry 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		
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 7-156 ECL Stage Wise Overview based on Account Classification by Industry Hierarchy



Impairment Gain/Loss Overview by Industry

Figure 7-157 Impairment Gain/Loss Overview by Industry

Impairment Gain/Loss Overview by Industry

Industry Hierarchy	Stage 1		Stage 2		Stage 3		POCI		Grand Total Impairment Gain/Loss	Grand Total Impairment Gain/Loss
	Impairment Gain/Loss	Impairment Gain/Loss	Impairment Gain/Loss	Impairment Gain/Loss	Impairment Gain/Loss	Impairment Gain/Loss	Impairment Gain/Loss	Impairment Gain/Loss		
INDUSTRY_ALL	27,077.11	27.26%	54,416.50	55.86%	37,779.78	37.17%	1,745.05	1.72%	101,648.44	100.00%
INDUSTRY_ALL	14,396.11	52.51%	11,118.00	25.10%	18,775.78	42.59%	0.00	0.00%	44,287.89	100.00%
MINERAL	1,479.00	10.45%	11,194.50	79.10%	0.00	0.00%	1,479.00	10.45%	14,152.50	100.00%
TECHNOLOGY	4,352.00	41.65%	4,352.00	41.65%	0.00	0.00%	1,745.05	16.70%	10,449.05	100.00%
TOURISM	7,480.00	21.85%	7,752.00	22.64%	19,006.00	55.51%	0.00	0.00%	34,238.00	100.00%

ECL Adjustment Overview by Industry

This measure is calculated only for the Weighted Average scenario.

Figure 7-158 ECL Adjustment Overview by Industry

ECL Adjustments Overview by Industry

Industry Hierarchy	Stage 1		Stage 2		Stage 3		Stage N/A		Grand Total Expected Credit Loss Adj	Grand Total Percentage of ECL Adjustments
	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments		
INDUSTRY_ALL	8,254.40	79.09%	1,011.44	9.69%	1,171.01	11.22%	0.00	0.00%	10,436.85	100.00%

Expected Credit Loss Adj 0 8K

- **For New Accounts:** The adjustment is equal to the Final ECL of the current period.
- **For Existing Accounts:** The adjustment is calculated as the difference between the Final ECL of the current period and the Final ECL of the previous period.

7.6.6 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, ECL and Amortization Process, 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 7-159 Account Based Report- Post- Stage Reassignment

Account Based Report - Post Stage Reassignment

IFRS 9 Stage/POCI:All Account Classification:Amortized Cost...+1

Customer ID	Account Number	Legal Entity	Organization Unit	Customer Type	Product	Industry	Expected Credit Loss (ECL) Method	IFRS 9 Stage/POCI	Account Classification	Allowance	Provision	Expected Credit Loss (ECL)	Carrying Amount	Undrawn Amount	Exposure At Default (EAD)	Probability of Default (PD)	Loss Given Default (LGD)
	ACCFIRSTPORT20	ACBC_JAPAN	ORG_ALL	Banks	CREDIT-CARD	TRAVELS	Provision Matrix Method	Stage 2	Amortized Cost	0.00	0.00	0.00	138,484.00	13,383.00	138,484.00	46.82	50.10
							Specific Provision Method	Stage 2	Amortized Cost	0.00	0.00	0.00	138,484.00	13,383.00	138,484.00	46.82	50.10
	ACCFIRSTPORT21	ACBC_PARIS	ORG_ALL	Banks	CREDIT-CARD	TRAVELS	Provision Matrix Method	Stage 2	Fair Value through Other Comprehensive Income	0.00	0.00	0.00	207,232.00	22,839.00	207,232.00	46.82	50.10
							Specific Provision Method	Stage 2	Fair Value through Other Comprehensive Income	0.00	0.00	0.00	207,232.00	22,839.00	207,232.00	46.82	50.10
	ACCFIRSTPORT22	ACBC_PARIS	ORG_ALL	Banks	CREDIT-CARD	TRAVELS	Provision Matrix Method	Stage 2	Amortized Cost	0.00	0.00	0.00	156,054.00	17,906.00	156,054.00	33.50	45.00
							Specific Provision Method	Stage 2	Amortized Cost	0.00	0.00	0.00	156,054.00	17,906.00	156,054.00	33.50	45.00
	ACCFIRSTPORT23	ACBC_TOKYO	ORG_ALL	Banks	CREDIT-CARD	TRAVELS	Provision Matrix Method	Stage 2	Amortized Cost	0.00	0.00	0.00	240,108.00	24,472.00	240,108.00	33.50	45.00
							Specific Provision Method	Stage 2	Amortized Cost	0.00	0.00	0.00	240,108.00	24,472.00	240,108.00	33.50	45.00
	ACCFIRSTPORT24	ACBC_TOKYO	ORG_ALL	Banks	CREDIT-CARD	TRAVELS	Provision Matrix Method	Stage 2	Fair Value through Other Comprehensive Income	0.00	0.00	0.00	248,254.00	20,756.00	248,254.00	60.86	55.50
							Specific Provision Method	Stage 2	Fair Value								

Figure 7-160 Account Based Report- Pre- Stage Reassignment

Account Based Report - Pre Stage Reassignment

IFRS 9 Stage/POCI:All Account Classification:Amortized Cost...+1

Customer ID	Account Number	Legal Entity	Organization Unit	Customer Type	Product	Industry	Expected Credit Loss (ECL) Method	IFRS 9 Stage/POCI	Account Classification	Pre Stage Allowance	Pre Stage Provision	Pre Stage Expected Credit Loss (ECL)	Carrying Amount	Undrawn Amount	Exposure At Default (EAD)	Probability of Default (PD)	Loss Given Default (LGD)
BNK	ACCFIRSTPORT10	ACBC_PARIS	ORG_ALL	Banks	CREDIT-CARD	TRAVELS	Provision Matrix Method	Stage 1	Amortized Cost	0.00	0.00	0.00	152,812.00	13,774.00	160,456.57	11.10	55.50
							Specific Provision Method	Stage 1	Amortized Cost	10,375.94	607.23	10,983.16	152,812.00	13,774.00	160,456.57	11.10	55.50
	ACCFIRSTPORT11	ACBC_TOKYO	ORG_ALL	Banks	CREDIT-CARD	TRAVELS	Provision Matrix Method	Stage 1	Amortized Cost	0.00	0.00	0.00	255,568.00	19,273.00	244,040.85	5.40	45.00
							Specific Provision Method	Stage 1	Amortized Cost	6,213.72	257.58	6,471.30	255,568.00	19,273.00	244,040.85	5.40	45.00
	ACCFIRSTPORT12	ACBC_TOKYO	ORG_ALL	Banks	CREDIT-CARD	TRAVELS	Provision Matrix Method	Stage 1	Fair Value through Other Comprehensive Income	0.00	0.00	0.00	229,850.00	14,404.00	237,066.40	8.00	50.10
							Specific Provision Method	Stage 1	Fair Value through Other Comprehensive Income	10,124.89	367.35	10,492.25	229,850.00	14,404.00	237,066.40	8.00	50.10
	ACCFIRSTPORT19	ACBC_JAPAN	ORG_ALL	Banks	CREDIT-CARD	TRAVELS	Provision Matrix Method	Stage 2	Fair Value through Other Comprehensive Income	0.00	0.00	0.00	228,044.00	14,143.00	228,044.00	46.82	0.00
							Specific Provision Method	Stage 2	Fair Value through Other Comprehensive Income	0.00	0.00	0.00	228,044.00	14,143.00	228,044.00	46.82	0.00
	ACCFIRSTPORT20	ACBC_JAPAN	ORG_ALL	Banks	CREDIT-CARD	TRAVELS	Provision Matrix Method	Stage 2	Amortized Cost	0.00	0.00	0.00	138,484.00	13,383.00	138,484.00	46.82	0.00

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

Figure 7-161 Account Based Report- Post- Stage Reassignment

Account Based Report - Post Stage Reassignment
IFRS 9 Post Reassigned Stage/POCI All Account Classification Post Reassigned Amortized Cost - 1

Customer ID	Account Number	Legal Entity Node	Org Unit Leaf Name	Customer Type	Prod Leaf Name	Industry Leaf Name	ECL Method	IFRS 9 Post Reassigned Stage/POCI	Account Classification Post Reassigned	Allowance	Provision	ECL	Carrying Amount	Undrawn Amount	EAD	PD (%)	LGD (%)	CCF (%)	Provision Rate (%)	Default Rate (%)	Gross Loss Rate (%)	Impairment Gain/Loss
BNK	ACC_ATTR_CLOSED	ACBC	ORG_ALL	Banks	CREDIT-CARD	INDUSTRY_ALL	Provision Matrix Method	Stage 1	Fair Value Through Other Comprehensive Income	21,750.00	513.35	21,236.65	150,000.00	15,000.00	315,375.00	14.50	24.50	24.50	14.50			22,303.25
	ATTR_SSI_ACC1	ACBC	RETAIL	Banks	CREDIT-CARD	MINERAL	Provision Matrix Method	Stage 2	Amortized Cost	22,066.11	1,560.38	23,626.29	118,655.00	21,713.00	126,815.50	18.60	54.50	54.50	18.60			27,126.29
	ATTR_SSI_ACC30	ACBC	IB	Banks	CREDIT-CARD	TECHNOLOGY	Provision Matrix Method	Stage 1	Fair Value Through Other Comprehensive Income	21,540.21	443.21	21,783.44	147,374.00	12,060.00	150,128.70	14.50	24.50	24.50	14.50			25,283.44
	ATTR_SSI_ACC300	ACBC	ORG_ALL	Banks	CREDIT-CARD	TECHNOLOGY	Provision Matrix Method	Stage 1	Amortized Cost	42,742.96	950.39	43,693.35	294,779.00	25,863.00	301,114.95	14.50	24.50	24.50	14.50			47,393.55
	ATTR_SSI_ACC305	ACBC	ORG_ALL	Banks	EDUCATION-LOAN	TECHNOLOGY	Specific Provision Method	Stage 1	Fair Value Through Other Comprehensive Income	10,833.13	245.56	11,078.48	294,779.00	25,863.00	301,114.95	14.50	24.50	24.50	14.50			12,278.48
	ATTR_SSI_ACC307	ACBC	ORG_ALL	Banks	CREDIT-CARD	TECHNOLOGY	Provision Matrix Method	POCI	Amortized Cost	54,828.89	1,701.65	56,530.55	294,779.00	25,863.00	303,701.05	14.50	24.50	24.50	14.50			57,730.55
	ATTR_SSI_ACC11	ACBC	IB	Banks	CREDIT-CARD	TECHNOLOGY	Provision Matrix Method	Stage 3	Amortized Cost	40,751.30	1,800.04	42,641.34	219,093.00	28,724.00	229,002.78	18.60	54.50	54.50	18.60			46,143.34
	ATTR_SSI_ACC12	ACBC	IB	Banks	CREDIT-CARD	TECHNOLOGY	Provision Matrix Method	Stage 2	Amortized Cost	41,939.28	687.81	42,627.09	225,480.00	10,453.00	229,086.29	18.60	54.50	54.50	18.60			46,127.09
	ATTR_SSI_ACC13	ACBC	IB	Banks	CREDIT-CARD	TECHNOLOGY	Provision Matrix Method	Stage 2	Amortized Cost	42,733.83	1,907.22	44,641.05	229,743.00	29,977.00	240,055.47	18.60	54.50	54.50	18.60			48,199.05
	ATTR_SSI_ACC14	ACBC	IB	Banks	CREDIT-CARD	TECHNOLOGY	Provision Matrix Method	Stage 2	Fair Value Through Other Comprehensive Income	37,640.26	1,372.62	38,812.88	202,367.00	17,823.00	208,115.25	18.60	54.50	54.50	18.60			42,312.88
	ATTR_SSI_ACC15	ACBC	IB	Banks	CREDIT-CARD	TECHNOLOGY	Provision Matrix Method	Stage 2	Amortized Cost	19,588.05	1,004.67	21,192.70	105,312.00	24,387.00	133,725.52	18.60	54.50	54.50	18.60			24,692.70
	ATTR_SSI_ACC23	ACBC	ORG_ALL	Banks	CREDIT-CARD	TELEPHONE	Provision Matrix Method	Stage 1	Amortized Cost	56,386.99	1,392.26	57,779.26	195,629.00	21,159.00	202,928.86	18.60	54.50	54.50	18.60			41,279.26

Figure 7-162 Account Based Report- Pre- Stage Reassignment

Account Based Report - Pre Stage Reassignment
Initial IFRS 9 Stage/POCI All Initial Account Classification Amortized Cost - 1

Customer ID	Account Number	Legal Entity Node	Org Unit Leaf Name	Customer Type	Prod Leaf Name	Industry Leaf Name	ECL Method	Initial IFRS 9 Stage/POCI	Initial Account Classification	Pre Stage Allowance	Pre Stage Provision	Pre Stage ECL	Carrying Amount	Undrawn Amount	Pre Stage EAD	Pre Stage PD (%)	Pre Stage LGD (%)	Pre Stage CCF (%)	Pre Stage Provision Rate (%)	Pre Stage Default Rate (%)	Gross Loss Rate (%)	Impairment Gain/Loss
BNK	ACC_ATTR_CLOSED	ACBC	ORG_ALL	Banks	CREDIT-CARD	INDUSTRY_ALL	Provision Matrix Method	Stage 1	Amortized Cost	27,900.00	987.00	28,887.00	150,000.00	15,000.00	315,375.00	18.60	54.50	54.50	18.60			22,303.25
	ATTR_SSI_ACC1	ACBC	RETAIL	Banks	CREDIT-CARD	MINERAL	Provision Matrix Method	Stage 1	Amortized Cost	22,066.11	1,560.38	23,626.29	118,655.00	21,713.00	126,815.50	18.60	54.50	54.50	18.60			27,126.29
	ATTR_SSI_ACC30	ACBC	IB	Banks	CREDIT-CARD	TECHNOLOGY	Provision Matrix Method	Stage 1	Fair Value Through Other Comprehensive Income	21,540.21	443.21	21,783.44	147,374.00	12,060.00	150,128.70	14.50	24.50	24.50	14.50			25,283.44
	ATTR_SSI_ACC300	ACBC	ORG_ALL	Banks	CREDIT-CARD	TECHNOLOGY	Provision Matrix Method	Stage 1	Amortized Cost	42,742.96	950.39	43,693.35	294,779.00	25,863.00	301,114.95	14.50	24.50	24.50	14.50			47,393.55
	ATTR_SSI_ACC305	ACBC	ORG_ALL	Banks	EDUCATION-LOAN	TECHNOLOGY	Specific Provision Method	Stage 1	Amortized Cost	10,833.13	245.56	11,078.48	294,779.00	25,863.00	301,114.95	14.50	24.50	24.50	14.50			12,278.48
	ATTR_SSI_ACC307	ACBC	ORG_ALL	Banks	CREDIT-CARD	TECHNOLOGY	Provision Matrix Method	POCI	Amortized Cost	54,828.89	1,701.65	56,530.55	294,779.00	25,863.00	303,701.05	18.60	54.50	54.50	18.60			57,730.55
	ATTR_SSI_ACC11	ACBC	IB	Banks	CREDIT-CARD	TECHNOLOGY	Provision Matrix Method	Stage 2	Amortized Cost	40,751.30	1,800.04	42,641.34	219,093.00	28,724.00	229,002.78	18.60	54.50	54.50	18.60			46,143.34
	ATTR_SSI_ACC12	ACBC	IB	Banks	CREDIT-CARD	TECHNOLOGY	Provision Matrix Method	Stage 2	Amortized Cost	41,939.28	687.81	42,627.09	225,480.00	10,453.00	229,086.29	18.60	54.50	54.50	18.60			46,127.09
	ATTR_SSI_ACC13	ACBC	IB	Banks	CREDIT-CARD	TECHNOLOGY	Provision Matrix Method	Stage 2	Amortized Cost	42,733.83	1,907.22	44,641.05	229,743.00	29,977.00	240,055.47	18.60	54.50	54.50	18.60			48,199.05
	ATTR_SSI_ACC14	ACBC	IB	Banks	CREDIT-CARD	TECHNOLOGY	Provision Matrix Method	Stage 2	Fair Value Through Other Comprehensive Income	37,640.26	1,372.62	38,812.88	202,367.00	17,823.00	208,115.25	18.60	54.50	54.50	18.60			42,312.88
	ATTR_SSI_ACC15	ACBC	IB	Banks	CREDIT-CARD	TECHNOLOGY	Provision Matrix Method	Stage 2	Amortized Cost	19,588.05	1,004.67	21,192.70	105,312.00	24,387.00	133,725.52	18.60	54.50	54.50	18.60			24,692.70
	ATTR_SSI_ACC23	ACBC	ORG_ALL	Banks	CREDIT-CARD	TELEPHONE	Provision Matrix Method	Stage 1	Amortized Cost	56,386.99	1,392.26	57,779.26	195,629.00	21,159.00	202,928.86	18.60	54.50	54.50	18.60			41,279.26

7.7 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:
 $Provision = PD * LGD * CCF * Undrawn Amount$

Note

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

7.7.1 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 7-163 Available Legal Entity Node

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

ACBC	ACBC_EUROPE	ACBC_ASIA	ACBC_ENGLAND	ACBC_FRANCE	ACBC_GERMANY	ACBC_INDIA	ACBC_JAPAN	ACBC_PARIS	ACBC_LYON	ACBC_MUMBAI	ACBC_DELHI	ACBC_TOKYO	ACBC_KYOTO
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To generate the below reports following dimensions are used: **As of date, Modelling Set, ECL and Amortization Process, 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.

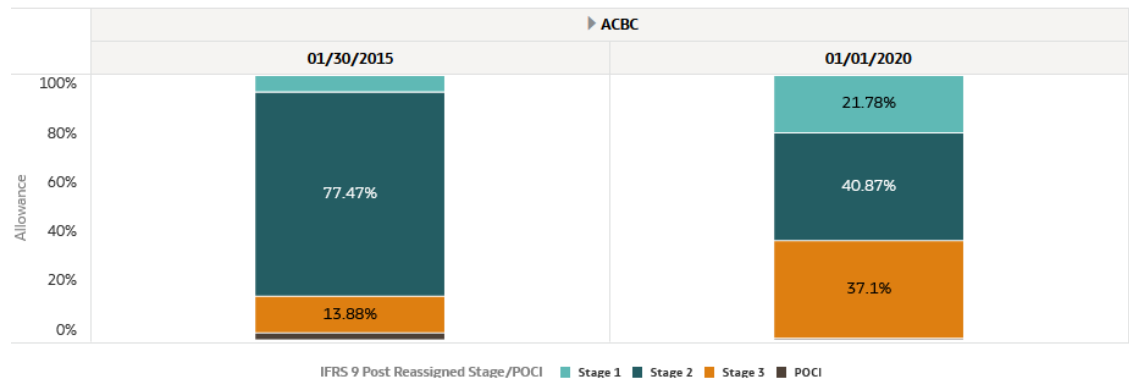
Figure 7-164 Allowance Trends by Legal Entity

Allowance Trends by Legal Entity

Legal Entity Hierarchy ²	01/30/2015						POCI		01/30/2015 Total		01/01/2020						01/01/2020 Total			
	Stage 1		Stage 2		Stage 3		Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Stage 1		Stage 2		Stage 3		Allowance	Percentage of Allowance		
	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance					Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance			Allowance	Percentage of Allowance
> ACBC	14,227.56	2.88%	175,079.66	35.39%	31,364.66	6.34%	274,049.35	55.40%	494,712.22	100.00%	15,100.34	19.94%	28,340.45	37.43%	25,724.23	33.97%	6,556.48	8.66%	75,721.49	100.0

Figure 7-165 Allowance Trends by Legal Entity

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.

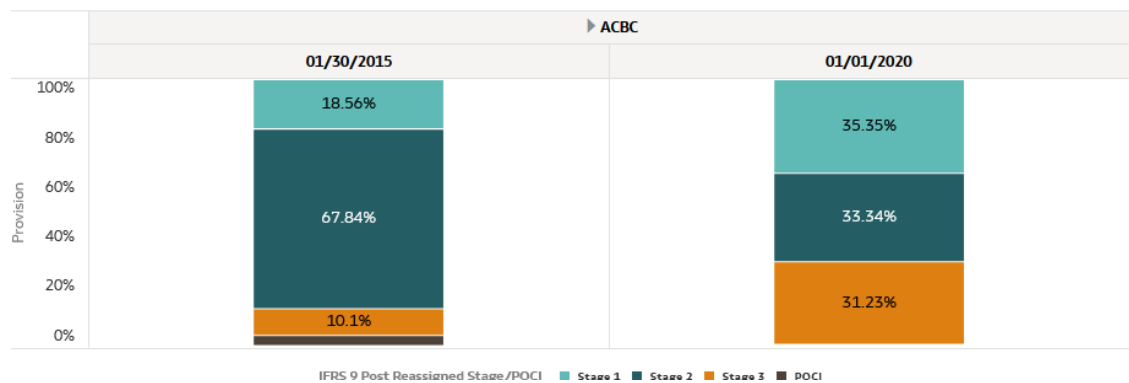
Figure 7-166 Provision Trends by Legal Entity

Provision Trends by Legal Entity

Legal Entity Hierarchy	01/30/2015						01/30/2015 Total		01/01/2020						01/01/2020 Total					
	Stage 1		Stage 2		Stage 3		POCI		Stage 1		Stage 2		Stage 3		POCI					
	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision				
ACBC	17,963.88	6.37%	65,657.53	23.27%	9,778.04	3.46%	188,884.04	66.90%	282,205.30	100.00%	14,121.66	33.06%	15,319.69	31.18%	12,476.37	29.20%	2,803.44	6.56%	42,721.15	100.00%

Figure 7-167 Provision Trends by Legal Entity

Provision Trends by Legal Entity



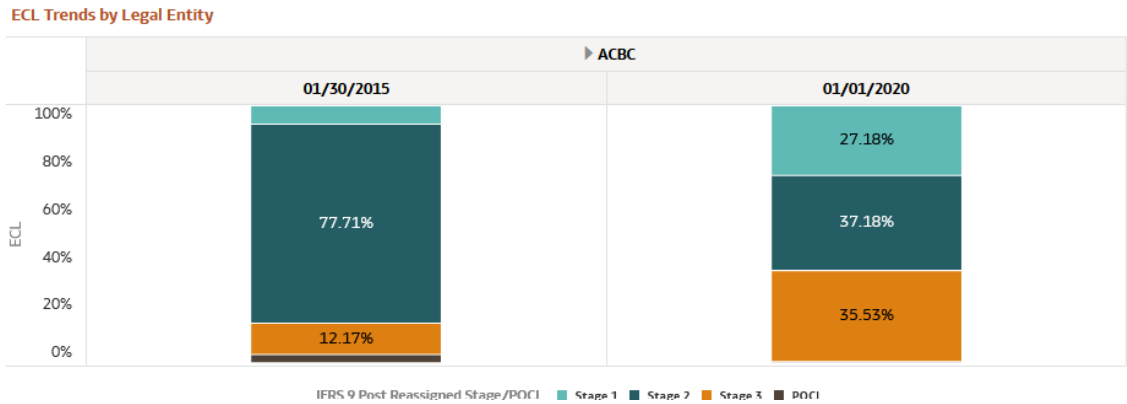
ECL Trends by Legal Entity

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

Figure 7-168 ECL Trends by Legal Entity

Legal Entity Hierarchy	01/30/2015								01/30/2015 Total		01/01/2020								01/01/2020 Total	
	Stage 1		Stage 2		Stage 3		POCI		ECL	Percentage of ECL	Stage 1		Stage 2		Stage 3		POCI		ECL	Percentage of ECL
	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL			ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL				
ACBC	24,541.46	3.10%	263,056.89	33.54%	41,312.70	5.22%	461,016.39	58.34%	791,527.24	100.00%	29,222.03	25.10%	39,981.38	34.34%	38,200.60	32.81%	9,016.63	7.74%	116,420.64	100.00%

Figure 7-169 ECL Trends by Legal Entity



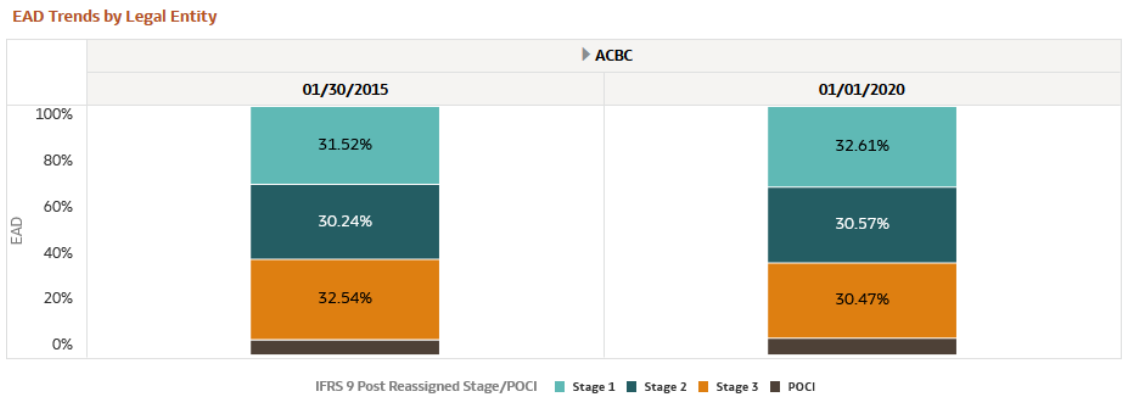
EAD Trends by Legal Entity

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

Figure 7-170 EAD Trends by Legal Entity

Legal Entity Hierarchy	01/30/2015								01/30/2015 Total		01/01/2020								EAD
	Stage 1		Stage 2		Stage 3		POCI		EAD	Percentage of EAD	Stage 1		Stage 2		Stage 3		POCI		
	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD			EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD			
ACBC	2,385,560.95	26.89%	2,288,628.40	25.79%	2,462,277.30	27.75%	1,756,182.80	19.57%	8,872,599.45	100.00%	855,045.90	50.68%	801,565.60	28.76%	798,813.00	28.67%	351,267.10	11.89%	2,786,687

Figure 7-171 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 7-172 Impairment Gain/Loss Trends by Legal Entity

Impairment Gain/Loss Trends by Legal Entity

Legal Entity Hierarchy	01/30/2015								01/30/2015 Total		01/01/2020								01/01/2020 Total
	Stage 1		Stage 2		Stage 3		POCI		Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Stage 1		Stage 2		Stage 3		POCI		
	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss			Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	
ACBC	27,707.31	27.26%	54,416.50	53.86%	57,779.78	57.17%	1,745.05	1.72%	101,648.44	100.00%	12,108.76	53.88%	7,752.00	21.69%	11,526.00	52.25%	4,556.76	12.19%	35,742.52

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

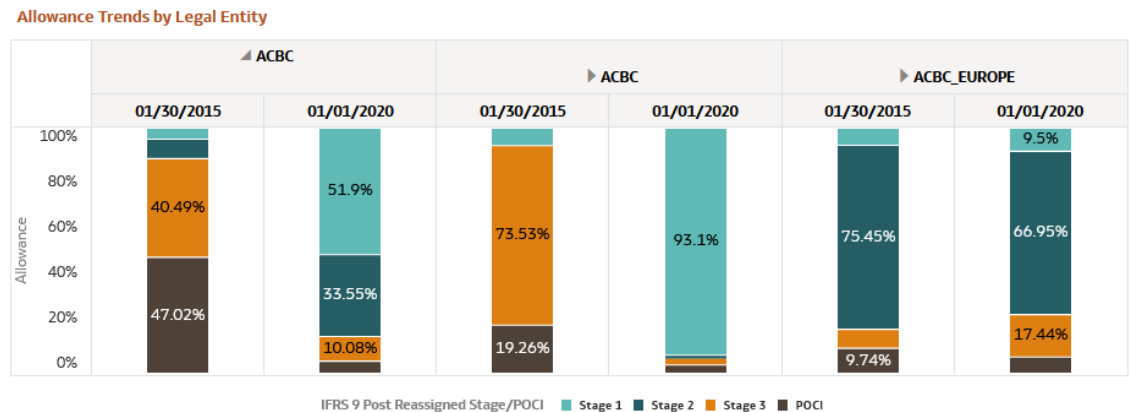
Allowance Trends by Legal Entity

Figure 7-173 Allowance Trends by Legal Entity

Allowance Trends by Legal Entity

Legal Entity Hierarchy	01/30/2015								01/30/2015 Total		01/01/2020								01/01/2020 Total	
	Stage 1		Stage 2		Stage 3		POCI		Allowance	Percentage of Allowance	Stage 1		Stage 2		Stage 3		POCI		Allowance	Percentage of Allowance
	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance			Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance				
ACBC	14,227.56	6.30%	175,070.66	77.47%	31,564.66	13.88%	5,355.89	2.36%	225,998.77	100.00%	15,100.34	21.78%	28,340.45	40.87%	25,724.25	37.10%	176.59	0.25%	69,341.40	100.00%
ACBC	4,080.00	6.16%	277.70	0.42%	11,530.59	17.40%	50,367.60	76.02%	66,255.89	100.00%	4,080.00	37.30%	1,127.70	10.31%	735.59	6.73%	4,994.60	45.66%	10,937.89	100.00%
ACBC_ASIA	6,496.55	3.34%	168,594.53	86.67%	17,000.00	8.74%	2,445.33	1.26%	194,534.40	100.00%	10,746.55	25.93%	15,300.00	36.94%	15,300.00	36.94%	71.83	0.17%	41,418.38	100.00%
ACBC_EUROPE	3,653.01	23.44%	6,198.44	39.79%	2,854.07	18.20%	2,892.57	18.57%	15,976.08	100.00%	275.79	1.17%	11,912.75	50.98%	9,688.64	41.47%	1,490.05	6.58%	25,365.23	100.00%

Figure 7-174 Allowance Trends by Legal Entity



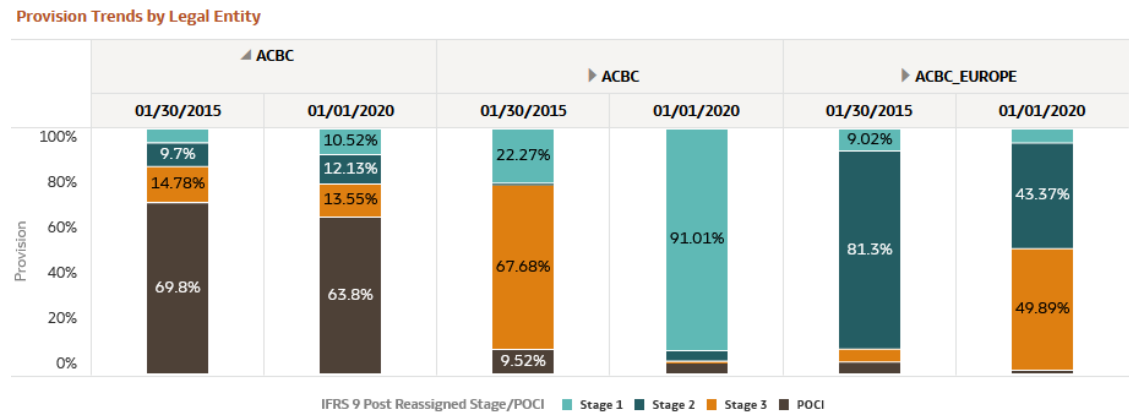
Provision Trends by Legal Entity

Figure 7-175 Provision Trends by Legal Entity

Provision Trends by Legal Entity

Legal Entity Hierarchy	01/30/2015								01/30/2015 Total		01/01/2020								01/01/2020 Total	
	Stage 1		Stage 2		Stage 3		POCI		Provision	Percentage of Provision	Stage 1		Stage 2		Stage 3		POCI		Provision	Percentage of Provision
	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision			Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision				
ACBC	17,963.88	6.37%	65,657.33	23.27%	9,778.04	3.46%	188,884.04	66.90%	282,203.30	100.00%	14,121.66	33.06%	13,319.69	31.18%	12,476.37	29.20%	2,803.44	6.56%	42,721.15	100.00%
ACBC	3,400.00	24.99%	225.62	1.64%	3,431.40	25.22%	6,552.48	48.13%	13,607.50	100.00%	5,100.00	65.51%	225.62	2.78%	31.40	0.39%	2,674.78	33.51%	8,029.80	100.00%
ACBC_ASIA	7,899.56	11.07%	59,081.26	82.82%	1,773.78	2.49%	2,583.46	3.62%	71,338.05	100.00%	7,899.56	68.91%	1,773.78	15.47%	1,773.78	15.47%	16.46	0.14%	11,463.58	100.00%
ACBC_EUROPE	6,664.32	36.25%	6,352.46	34.55%	4,572.86	24.87%	796.37	4.35%	18,586.01	100.00%	1,122.10	4.83%	11,332.29	48.74%	10,671.19	45.94%	112.20	0.48%	25,227.78	100.00%

Figure 7-176 Provision Trends by Legal Entity



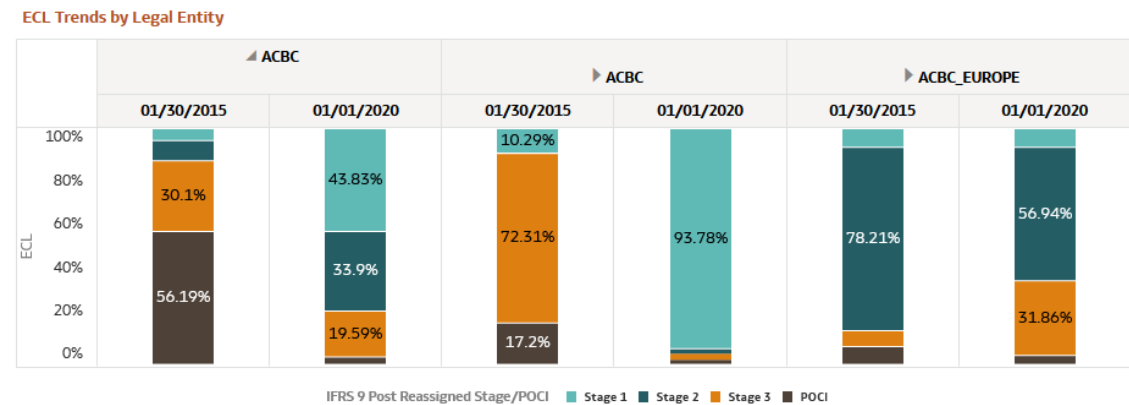
ECL Trends by Legal Entity

Figure 7-177 ECL Trends by Legal Entity

ECL Trends by Legal Entity

As Of Date	01/30/2015								01/01/2020							
	Stage 1		Stage 2		Stage 3		POCI		Stage 1		Stage 2		Stage 3		POCI	
Legal Entity Hierarchy	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL
ACBC	24,541.46	5.30%	265,806.69	55.54%	41,312.70	5.22%	461,810.99	58.54%	791,527.24	100.00%	29,222.05	27.18%	39,981.58	55.53%	118.93	0.13%
ACBC	7,480.00	8.61%	7,514.00	8.65%	15,131.99	17.42%	56,716.08	65.33%	86,842.67	100.00%	9,180.00	50.67%	501.31	2.77%	766.99	4.23%
ACBC_ASIA	14,396.11	2.12%	945,993.70	13.84%	18,771.78	2.76%	405,555.26	59.29%	680,316.93	100.00%	18,646.11	35.32%	17,073.79	32.54%	17,073.78	32.54%
ACBC_EUROPE	2,665.55	9.75%	32,550.91	45.92%	7,406.95	27.10%	4,707.50	17.22%	27,550.49	100.00%	1,395.92	3.15%	22,406.29	50.60%	20,559.85	45.98%
Total	24,541.46	5.30%	265,806.69	55.54%	41,312.70	5.22%	461,810.99	58.54%	791,527.24	100.00%	29,222.05	27.18%	39,981.58	55.53%	118.93	0.13%

Figure 7-178 ECL Trends by Legal Entity



EAD Trends by Legal Entity

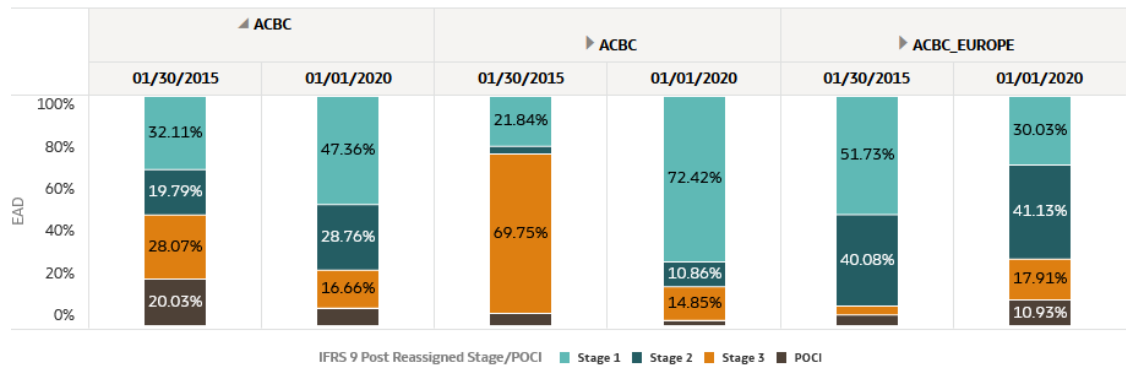
Figure 7-179 EAD Trends by Legal Entity

EAD Trends by Legal Entity

As Of Date	01/30/2015								01/01/2020							
	Stage 1		Stage 2		Stage 3		POCI		Stage 1		Stage 2		Stage 3		POCI	
Legal Entity Hierarchy	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD
ACBC	2,385,560.95	31.52%	2,208,630.40	30.34%	2,462,227.30	32.54%	431,515.25	5.70%	7,567,731.90	100.00%	855,041.90	32.63%	801,563.60	30.57%	798,813.00	30.47%
ACBC	57,400.00	2.01%	100,260.90	5.39%	1,555,796.30	62.41%	189,733.60	10.19%	1,861,190.60	100.00%	45,900.00	10.13%	100,160.90	22.14%	135,396.10	33.87%
ACBC_ASIA	787,922.20	12.30%	1,540,599.50	65.79%	187,757.80	8.02%	525,354.50	18.89%	2,541,614.00	100.00%	372,922.20	50.94%	170,737.80	25.32%	170,737.80	25.32%
ACBC_EUROPE	2,060,038.75	57.95%	647,768.00	18.22%	740,693.40	20.84%	116,160.75	2.99%	3,554,666.90	100.00%	436,221.70	27.24%	530,564.90	33.13%	476,679.10	29.64%
Total	2,385,560.95	31.52%	2,208,630.40	30.34%	2,462,227.30	32.54%	431,515.25	5.70%	7,567,731.90	100.00%	855,041.90	32.63%	801,563.60	30.57%	798,813.00	30.47%

Figure 7-180 EAD Trends by Legal Entity

EAD Trends by Legal Entity



Impairment Gain/Loss Trends by Legal Entity

Figure 7-181 Impairment Gain/Loss Trends by Legal Entity

Impairment Gain/Loss Trends by Legal Entity

Legal Entity Hierarchy	01/30/2015						01/30/2015 Total		01/01/2020						01/01/2020 Total				
	Stage 1	Stage 2	Stage 3	POCI	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Stage 1	Stage 2	Stage 3	POCI	Impairment Gain/Loss	Percentage of Impairment Gain/Loss					
ACBC	27,707.13	27.26%	54,416.50	35.86%	57,779.78	37.17%	1,745.05	1.72%	101,648.44	100.00%	12,108.76	33.88%	7,752.00	21.69%	13,526.00	32.25%	4,356.76	12.19%	55,745.52
ACBC_ASIA	7,480.00	21.85%	7,752.00	22.64%	19,006.00	55.51%	0.00	0.00%	34,238.00	100.00%	0.00	0.00%	7,752.00	32.80%	13,526.00	48.77%	4,356.76	18.45%	23,654.76
ACBC_EUROPE	5,851.00	25.51%	15,546.50	68.02%	0.00	0.00%	1,479.00	6.47%	22,856.50	100.00%	12,108.76	100.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	12,108.76

ECL Adjustment Trends by Legal Entity

This measure is calculated only for the Weighted Average scenario.

Figure 7-182 ECL Adjustment Trends by Legal Entity

ECL Adjustment Trends by Legal Entity

Legal Entity Hierarchy	01/31/2016							
	Stage 1		Stage 2		Stage 3		Stage N/A	
	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments
ACBC	247,103.79	96.88%	6,648.85	3.04%	28,682.11	10.08%	0.00	0.00%

- **For New Accounts:** The adjustment is equal to the Final ECL of the current period.
- **For Existing Accounts:** The adjustment is calculated as the difference between the Final ECL of the current period and the Final ECL of the previous period.

7.7.2 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, ECL and Amortization Process, Consolidation Type, Legal Entity Node, and Reporting Currency Name.**

Allowance Trends by Organization Unit

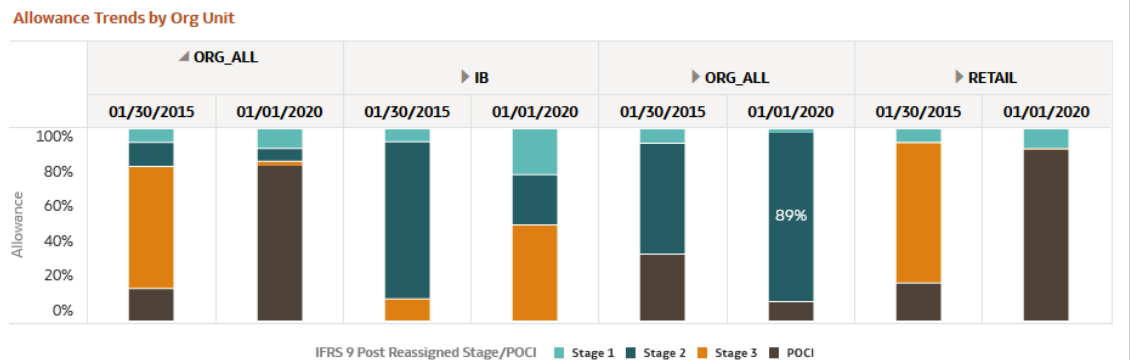
This report displays Allowance in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 7-183 Allowance Trends by Organization Unit

Org Unit Hierarchy	01/30/2015								01/01/2020											
	Stage 1		Stage 2		Stage 3		POCI		Stage 1		Stage 2		Stage 3		POCI					
	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance				
ORG_ALL	14,277.54	2.80%	175,070.66	33.39%	31,344.64	6.34%	274,049.35	53.80%	494,722.22	100.00%	15,100.34	19.94%	28,340.45	37.43%	25,724.23	33.97%	6,554.48	8.66%	75,721.49	100.00%
COMMERCIAL	6,496.55	3.34%	168,594.55	66.07%	17,000.00	8.74%	2,445.55	1.26%	104,554.40	100.00%	10,746.55	25.95%	15,300.00	36.94%	15,300.00	36.94%	71.83	0.17%	41,438.38	100.00%
IB	5,402.57	23.72%	5,950.00	41.48%	2,098.82	14.65%	2,892.57	20.37%	14,545.95	100.00%	25.55	0.37%	2,253.55	52.93%	4,460.12	65.17%	104.57	1.53%	6,845.38	100.00%
ORG_ALL	748.44	9.13%	248.44	9.13%	735.25	27.01%	1,490.05	54.74%	2,722.18	100.00%	248.44	3.49%	9,659.40	58.10%	5,228.52	31.43%	1,490.05	8.96%	16,626.41	100.00%
RETAIL	4,080.00	6.16%	777.70	0.42%	11,530.59	17.40%	50,367.60	76.02%	66,255.89	100.00%	4,080.00	37.50%	1,127.70	10.31%	735.59	6.73%	4,994.60	45.66%	10,957.89	100.00%

Allowance Trends by Organization Unit

Figure 7-184 Allowance Trends by Organization Unit



Provision Trends by Organization Unit

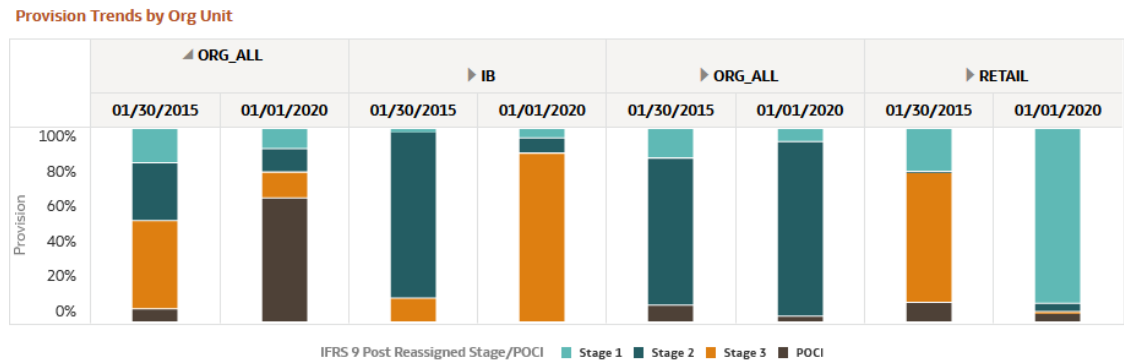
This report displays Provision in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 7-185 Provision Trends by Organization Unit

Org Unit Hierarchy	As Of Date	01/30/2015								01/01/2020											
		Stage 1		Stage 2		Stage 3		POCI		Stage 1		Stage 2		Stage 3		POCI					
		Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision				
ORG_ALL		37,963.88	6.37%	65,697.53	23.27%	9,778.04	3.46%	188,804.04	66.89%	282,203.50	100.00%	14,321.66	33.06%	13,310.69	31.38%	12,476.37	29.20%	2,803.44	6.56%	42,723.15	100.00%
COMMERCIAL		7,899.56	11.07%	59,081.26	82.82%	1,773.78	2.49%	2,585.46	3.62%	71,358.05	100.00%	7,899.56	68.91%	1,773.78	15.47%	1,773.78	15.47%	16.44	0.14%	11,461.58	100.00%
IB		5,556.37	45.92%	5,244.50	43.34%	503.63	4.16%	796.37	6.58%	12,100.86	100.00%	14.14	0.13%	1,416.95	12.46%	9,745.13	87.08%	14.37	0.13%	11,188.58	100.00%
ORG_ALL		1,107.96	16.31%	1,107.96	16.31%	4,009.24	59.88%	530.00	7.51%	6,795.16	100.00%	1,107.96	9.19%	9,905.34	82.18%	928.06	7.70%	112.20	0.93%	12,053.56	100.00%
RETAIL		3,480.00	24.99%	223.62	1.64%	3,431.40	25.22%	6,552.48	48.15%	13,607.50	100.00%	3,480.00	63.51%	223.62	2.78%	31.40	0.39%	2,674.78	33.31%	8,029.80	100.00%

Provision Trends by Organization Unit

Figure 7-186 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.

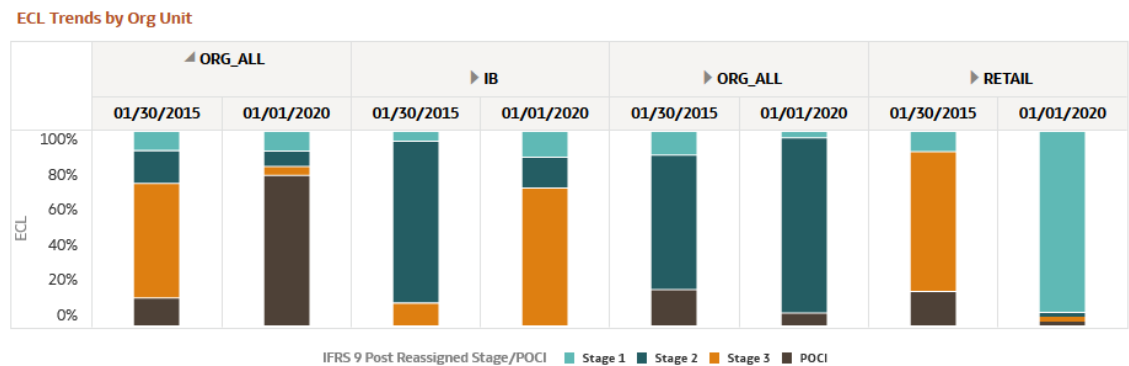
Figure 7-187 ECL Trends by Organization Unit

ECL Trends by Org Unit

Org Unit Hierarchy	01/30/2015								01/30/2015 Total		01/01/2020								01/01/2020 Total	
	Stage 1		Stage 2		Stage 3		POCI		ECL	Percentage of ECL	Stage 1		Stage 2		Stage 3		POCI		ECL	Percentage of ECL
	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL			ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL				
ORG_ALL	24,541.46	5.30%	263,826.66	55.54%	41,312.70	5.22%	461,316.18	58.54%	791,527.24	100.00%	29,212.08	25.10%	39,981.38	34.34%	88,200.60	52.81%	9,016.61	7.74%	116,470.64	100.00%
COMMERCIAL	14,396.11	5.30%	245,793.70	56.65%	10,775.78	4.66%	5,111.78	1.81%	282,075.45	100.00%	10,646.11	35.52%	17,075.78	32.54%	17,075.78	32.54%	0.00	0.00%	52,795.67	100.00%
IB	1,308.93	6.61%	11,194.50	56.50%	2,602.45	15.15%	4,707.30	23.76%	19,815.38	100.00%	39.51	0.22%	3,670.30	20.35%	14,405.25	78.77%	118.93	0.66%	18,051.99	100.00%
ORG_ALL	1,356.41	14.64%	1,356.41	14.64%	4,804.49	51.87%	1,745.05	18.84%	9,262.57	100.00%	1,356.41	4.92%	18,735.99	67.89%	6,156.58	22.51%	1,547.25	4.88%	27,596.24	100.00%
RETAIL	7,480.00	8.61%	7,514.00	8.65%	15,151.99	17.42%	56,716.08	65.51%	86,842.07	100.00%	9,180.00	50.67%	501.51	2.77%	766.99	4.25%	7,669.38	42.55%	18,117.68	100.00%

ECL Trends by Organization Unit

Figure 7-188 ECL Trends by Organization Unit



EAD Trends by Organization Unit

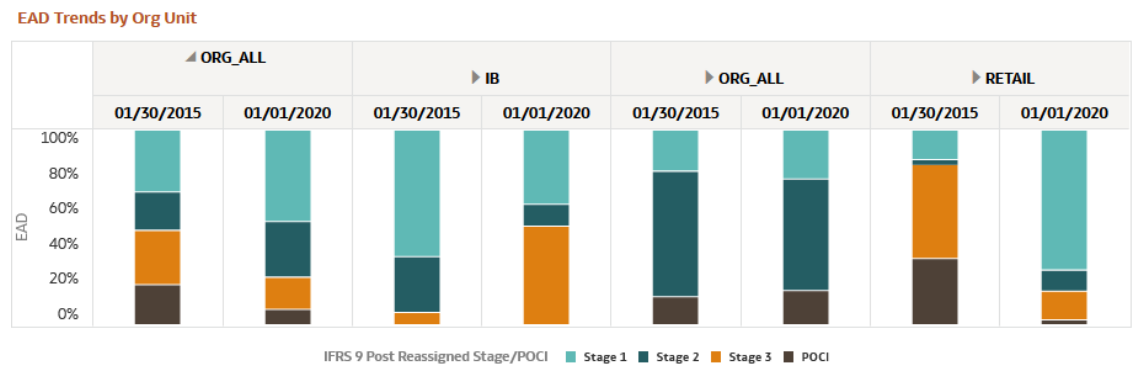
This report displays EAD in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 7-189 EAD Trends by Organization Unit

Org Unit Hierarchy	01/30/2015								01/30/2015 Total		01/01/2020								01/01/2020
	Stage 1		Stage 2		Stage 3		POCI		EAD	Percentage of EAD	Stage 1		Stage 2		Stage 3		POCI		EAD
	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD			EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD	
ORG_ALL	7,585,568.95	11.52%	2,788,628.40	39.34%	2,462,277.80	32.54%	433,135.25	5.70%	7,567,771.90	100.00%	855,043.90	12.61%	801,563.60	30.57%	798,811.00	30.47%	166,115.25	6.34%	2,621,735.75
COMMERCIAL	297,922.20	12.30%	2,540,599.20	65.79%	387,737.80	8.02%	325,354.50	15.89%	2,541,614.00	100.00%	372,922.20	50.84%	170,737.80	23.52%	170,737.80	23.52%	17,654.50	2.41%	732,052.30
IB	2,656,160.75	73.49%	223,890.00	10.08%	260,344.50	11.89%	106,160.75	4.77%	2,226,456.00	100.00%	11,343.70	2.22%	73,486.00	13.22%	320,764.50	59.78%	148,660.75	26.78%	555,174.95
ORG_ALL	425,878.00	27.74%	423,878.00	27.74%	489,448.90	31.44%	200,005.00	13.09%	1,528,209.90	100.00%	423,878.00	35.47%	457,138.90	38.25%	155,914.60	12.88%	160,225.00	13.41%	1,195,176.50
RETAIL	37,400.00	2.01%	100,260.90	5.39%	1,513,796.10	82.41%	189,733.60	10.19%	1,861,190.60	100.00%	45,900.00	10.13%	100,260.90	22.14%	155,396.10	33.87%	153,387.60	33.86%	452,944.60

EAD Trends by Organization Unit

Figure 7-190 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.

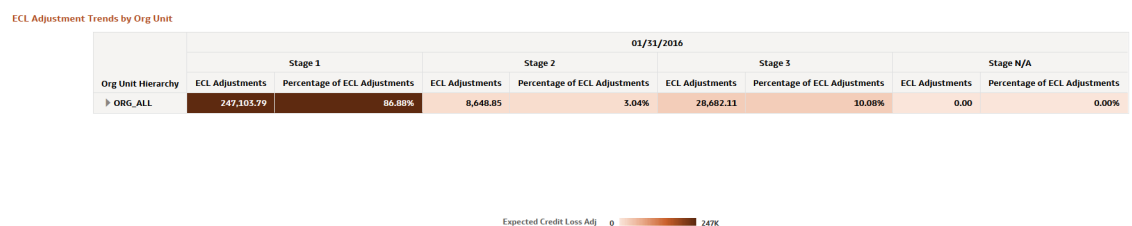
Figure 7-191 Impairment Gain/Loss Trends by Organization Unit

Org Unit Hierarchy	01/30/2015						01/30/2015 Total		01/01/2020						01/01/2020				
	Stage 1		Stage 2		Stage 3		POCI		Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Stage 1		Stage 2		Stage 3		POCI		Impairment Gain/Loss
	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss			Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss			
ORG_ALL	27,072.11	27.26%	54,416.50	55.86%	57,779.78	57.37%	1,745.05	1.72%	101,648.44	100.00%	12,108.76	33.88%	7,752.00	21.69%	11,526.00	32.25%	4,556.76	12.37%	35,743.52
COMMERCIAL	14,396.11	32.51%	11,118.00	25.10%	18,773.78	42.39%	0.00	0.00%	44,287.89	100.00%	0.00	0.00	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00
IB	1,479.00	10.45%	11,394.50	79.30%	0.00	0.00%	1,479.00	10.45%	14,152.50	100.00%	7,752.00	85.55%	0.00	0.00%	0.00	0.00%	1,509.00	14.45%	9,061.00
ORG_ALL	4,352.00	41.65%	4,352.00	41.65%	0.00	0.00%	1,745.05	16.70%	10,449.05	100.00%	4,356.76	100.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	4,356.76
RETAIL	7,480.00	21.85%	7,752.00	22.64%	39,006.00	55.51%	0.00	0.00%	54,238.00	100.00%	0.00	0.00%	7,752.00	52.80%	11,526.00	48.77%	4,556.76	18.45%	25,654.76

ECL Adjustment Trends by Org Unit

This measure is calculated only for the Weighted Average scenario.

Figure 7-192 ECL Adjustment Trends by Org Unit



- **For New Accounts:** The adjustment is equal to the Final ECL of the current period.
- **For Existing Accounts:** The adjustment is calculated as the difference between the Final ECL of the current period and the Final ECL of the previous period.

7.7.3 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, ECL and Amortization Process, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Customer Type, and Reporting Currency Name.**

Allowance Trends by Customer Type

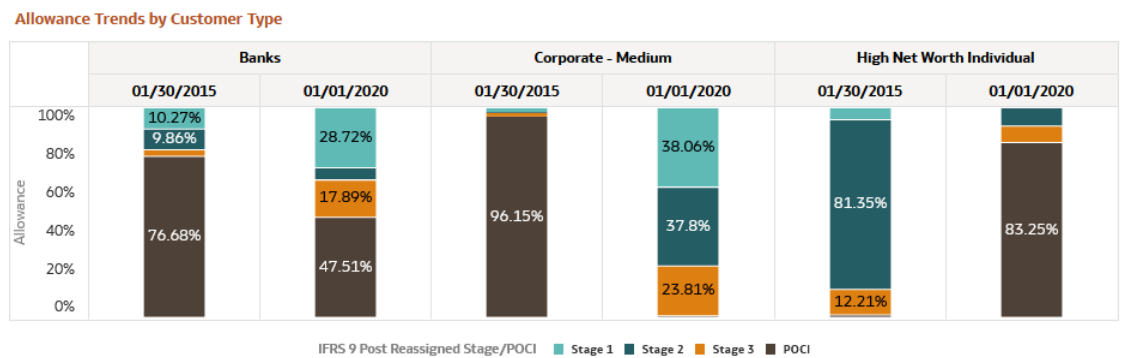
This report displays Allowance in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 7-193 Allowance Trends by Customer Type

Allowance Trends by Customer Type

Customer Type	01/30/2015						01/30/2015 Total		01/01/2020						01/01/2020 Total					
	Stage 1		Stage 2		Stage 3		POCI	Allowance	Percentage of Allowance	Stage 1		Stage 2		Stage 3		POCI	Allowance	Percent of Allowance		
	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance				Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance					
Banks	7,955.28	10.27%	7,618.98	9.86%	2,469.20	3.20%	59,256.00	76.68%	77,279.46	100.00%	12,935.28	28.72%	2,651.00	5.89%	8,058.28	17.89%	21,402.00	47.51%	45,046.56	100%
Corporate - Medium	4,800.00	1.77%	874.50	0.32%	4,800.00	1.77%	261,402.00	96.15%	271,876.50	100.00%	9,829.82	38.06%	9,764.00	37.80%	6,151.20	23.81%	84.50	0.33%	25,829.52	100%
High Net Worth Individual	13,879.02	5.72%	191,472.00	81.35%	29,630.40	12.21%	1,753.00	0.72%	242,734.42	100.00%	19,600.00	8.73%	18,000.00	8.02%	186,985.00	83.25%	224,485.00	100%		

Figure 7-194 Allowance Trends by Customer Type



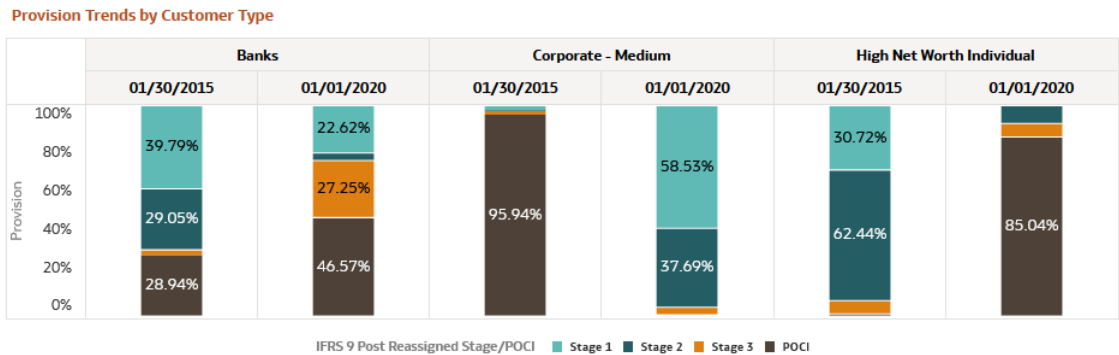
Provision Trends by Customer Type

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

Figure 7-195 Provision Trends by Customer Type

Customer Type	01/30/2015								01/30/2015 Total		01/01/2020								01/01/2020 Total	
	Stage 1		Stage 2		Stage 3		POCI		Provision	Percentage of Provision	Stage 1		Stage 2		Stage 3		POCI		Provision	Percentage of Provision
	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision			Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision				
Banks	10,597.08	59.79%	7,756.56	29.05%	592.50	2.22%	7,708.80	28.94%	26,654.94	100.00%	10,597.08	22.62%	1,667.00	3.56%	12,765.02	27.25%	21,813.60	46.57%	46,842.70	100.00%
Corporate - Medium	4,000.00	1.79%	1,039.36	0.47%	4,000.00	1.79%	213,813.60	95.94%	222,852.96	100.00%	17,186.64	58.53%	11,066.00	37.69%	1,091.84	3.72%	19.36	0.07%	29,363.84	100.00%
High Net Worth Individual	33,683.70	30.72%	68,468.00	62.44%	6,911.08	6.30%	600.00	0.55%	109,662.78	100.00%	2,674.14	8.40%	2,086.80	6.56%	27,060.40	85.04%	31,821.54	100.00%		

Figure 7-196 Provision Trends by Customer Type



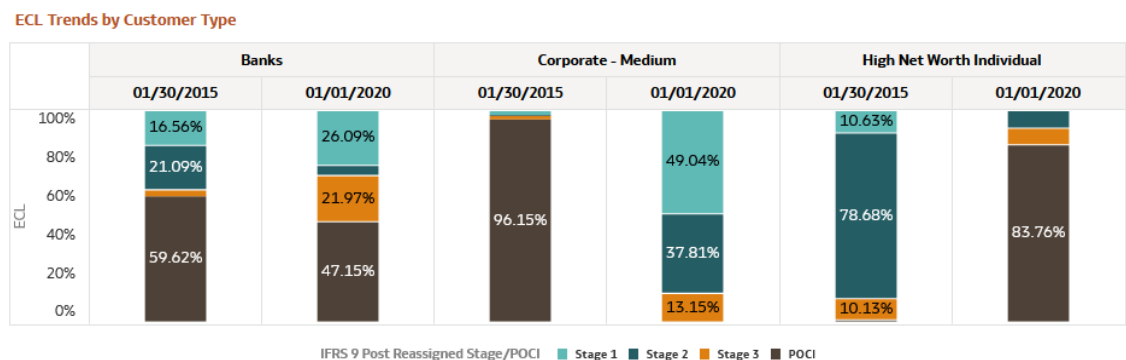
ECL Trends by Customer Type

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

Figure 7-197 ECL Trends by Customer Type

Customer Type	01/30/2015								01/30/2015 Total		01/01/2020								01/01/2020 Total	
	Stage 1		Stage 2		Stage 3		POCI		ECL	Percentage of ECL	Stage 1		Stage 2		Stage 3		POCI		ECL	Percentage of ECL
	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL			ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL				
Banks	18,532.38	16.56%	23,605.78	21.09%	3,061.70	2.74%	66,726.80	59.62%	111,926.66	100.00%	23,532.38	26.09%	4,318.00	4.79%	19,823.32	21.97%	42,535.60	47.15%	90,209.50	100.00%
Corporate - Medium	8,800.00	1.78%	1,413.86	0.29%	8,800.00	1.78%	474,535.60	96.15%	495,549.46	100.00%	27,016.48	49.04%	20,830.00	37.81%	7,243.04	13.15%	0.00	0.00%	55,089.52	100.00%
High Net Worth Individual	58,562.72	10.63%	285,400.00	78.68%	36,743.48	10.13%	2,053.00	0.57%	362,757.20	100.00%	21,299.14	8.36%	20,080.80	7.88%	213,405.40	83.76%	254,791.54	100.00%		

Figure 7-198 ECL Trends by Customer Type



EAD Trends by Customer Type

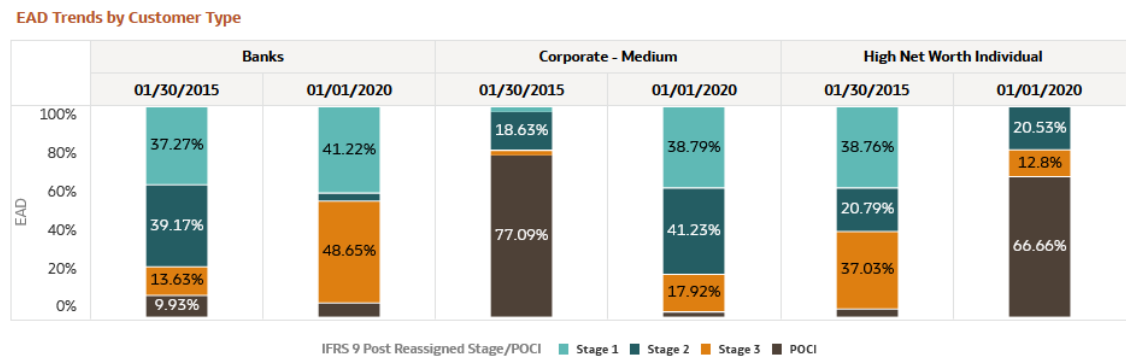
This report displays EAD in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 7-199 EAD Trends by Customer Type

EAD Trends by Customer Type

Customer Type	01/30/2015								01/01/2020										
	Stage 1		Stage 2		Stage 3		POCI		Stage 1		Stage 2		Stage 3		POCI				
	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD			
Banks	857,412.00	37.27%	880,054.00	39.17%	506,370.00	31.65%	225,216.00	9.95%	2,246,852.00	100.00%	957,432.00	41.22%	86,560.00	5.80%	3,306,292.00	48.65%	144,052.00	6.55%	2,274
Corporate - Medium	44,000.00	2.34%	582,770.00	38.65%	44,000.00	2.14%	3,584,052.00	77.99%	2,054,822.00	100.00%	391,922.00	38.79%	416,600.00	41.23%	381,076.00	17.97%	20,770.00	2.06%	1,010
High Net Worth Individual	2,665,551.00	58.76%	1,429,700.00	20.77%	2,546,568.00	37.05%	235,300.00	3.47%	6,878,919.00	100.00%			322,302.00	20.55%	200,868.00	12.80%	3,045,748.00	66.66%	1,568

Figure 7-200 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 7-201 Impairment Gain/Loss Trends by Customer Type

Impairment Gain/Loss Trends by Customer Type

Customer Type	01/30/2015								01/01/2020										
	Stage 1		Stage 2		Stage 3		POCI		Stage 1		Stage 2		Stage 3		POCI				
	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss			
Banks	22,056.60	44.59%	27,410.00	55.41%	0.00	0.00%	0.00	0.00%	49,466.60	100.00%	5,125.60	-37.14%	0.00	0.00%	-38,927.74	-137.14%	0.00	0.00%	-13,902
Corporate - Medium	8,800.00	50.00%	0.00	0.00%	8,800.00	50.00%	0.00	0.00%	17,600.00	100.00%	26,375.00	100.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	26,375
High Net Worth Individual	70,860.00	58.25%	13,080.00	10.75%	35,646.80	29.51%	2,053.00	1.69%	121,639.80	100.00%			0.00	0.00%	0.00	0.00%	-290,062.00	-100.00%	290,062

ECL Adjustment Trends by Customer Type

This measure is calculated only for the Weighted Average scenario.

Figure 7-202 ECL Adjustment Trends by Customer Type

ECL Adjustment Trends by Customer Type

Customer Type	01/31/2016							
	Stage 1		Stage 2		Stage 3		Stage N/A	
	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments
Banks	245,590.90	91.60%	5,027.94	2.12%	16,696.27	6.28%	0.00	0.00%
Corporate - Large	586.12	11.24%	1,115.93	32.50%	1,931.81	56.26%	0.00	0.00%

Expected Credit Loss Adj 0 244K

- **For New Accounts:** The adjustment is equal to the Final ECL of the current period.
- **For Existing Accounts:** The adjustment is calculated as the difference between the Final ECL of the current period and the Final ECL of the previous period.

7.7.4 Expected Credit Loss Trends Reports by Product

This is the fourth canvas under Expected Credit Loss Trends 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.

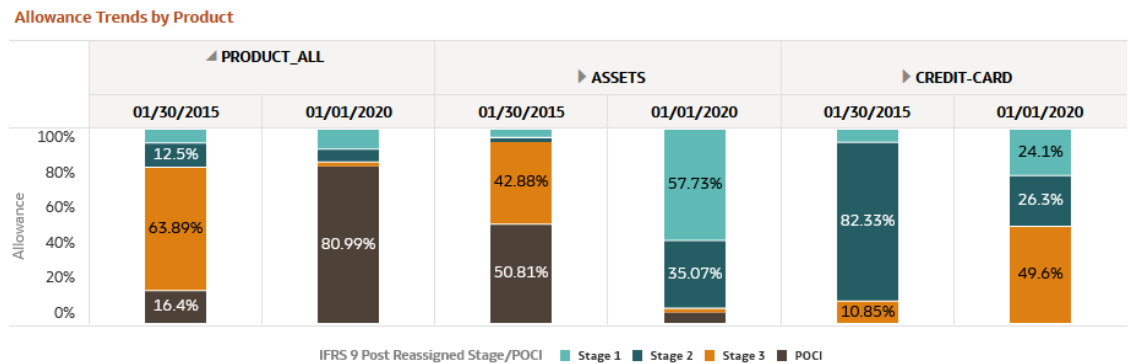
To generate the below reports following dimensions are used: **As of date, Modelling Set, ECL and Amortization Process, Consolidation Type, Legal Entity Node, and Reporting Currency Name.**

Allowance Trends by Product

Figure 7-203 Allowance Trends by Product

Product Hierarchy	01/30/2015								01/30/2015 Total		01/01/2020								01/01/2020 Total	
	Stage 1		Stage 2		Stage 3		POCI		Allowance	Percentage of Allowance	Stage 1		Stage 2		Stage 3		POCI		Allowance	Percentage of Allowance
	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance			Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance				
PRODUCT_ALL	7,731.01	9.61%	6,476.13	8.05%	14,364.66	17.86%	51,877.65	64.48%	80,429.45	100.00%	4,353.79	12.69%	13,040.45	38.02%	10,424.23	30.39%	6,484.65	18.90%	34,303.11	100.00%
ASSETS	4,328.44	6.28%	526.13	0.76%	12,265.84	17.78%	51,877.65	75.18%	68,978.06	100.00%	4,328.44	15.70%	10,787.30	39.13%	5,964.11	21.64%	6,484.65	23.53%	27,564.29	100.00%
CREDIT-CARD	3,402.57	23.72%	5,950.00	41.48%	2,098.82	14.61%	2,892.57	20.17%	14,345.95	100.00%	25.35	0.37%	2,253.35	32.93%	4,460.12	65.17%	104.57	1.53%	6,843.38	100.00%

Figure 7-204 Allowance Trends by Product



Provision Trends by Product

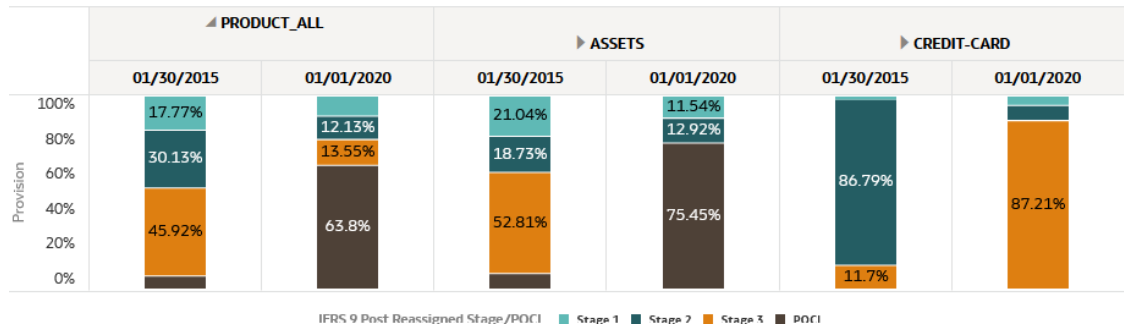
This report displays Provision in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 7-205 Provision Trends by Product

Product Hierarchy	01/30/2015								01/30/2015 Total		01/01/2020								01/01/2020 Total	
	Stage 1		Stage 2		Stage 3		POCI		Provision	Percentage of Provision	Stage 1		Stage 2		Stage 3		POCI		Provision	Percentage of Provision
	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision			Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision				
PRODUCT_ALL	10,064.52	51.34%	6,076.08	28.99%	8,084.26	38.24%	7,880.40	37.27%	31,707.24	100.00%	6,222.10	19.91%	11,245.01	34.94%	10,700.59	34.24%	2,786.98	8.92%	31,257.58	100.00%
ASSETS	4,507.96	22.89%	1,331.58	6.53%	7,500.64	36.78%	7,882.40	34.62%	20,402.65	100.00%	6,207.96	30.91%	10,128.96	50.43%	959.46	4.78%	2,786.98	13.88%	20,883.36	100.00%
CREDIT-CARD	5,556.57	45.92%	5,244.30	43.54%	505.63	4.16%	796.57	6.58%	12,100.86	100.00%	14.14	0.13%	1,416.95	12.66%	9,745.13	87.68%	14.57	0.13%	11,188.58	100.00%

Figure 7-206 Provision Trends by Product

Provision Trends by Product



ECL Trends by Product

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

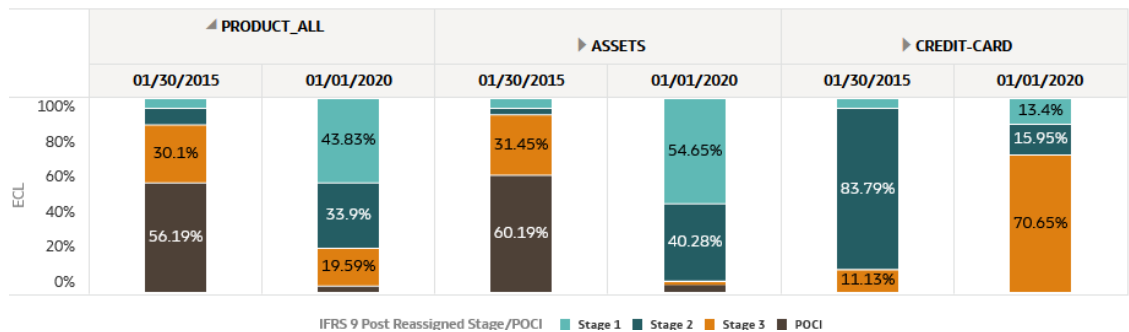
Figure 7-207 ECL Trends by Product

ECL Trends by Product

Product Hierarchy	01/30/2015								01/30/2015 Total		01/01/2020								01/01/2020 Total	
	Stage 1		Stage 2		Stage 3		POCI		ECL	Percentage of ECL	Stage 1		Stage 2		Stage 3		POCI		ECL	Percentage of ECL
	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL			ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL				
PRODUCT_ALL	10,145.35	9.12%	20,044.91	18.04%	22,538.92	20.27%	50,461.13	52.57%	111,210.31	100.00%	10,575.92	16.62%	22,907.60	36.00%	21,126.82	33.20%	9,016.63	14.17%	65,626.97	100.00%
ASSETS	8,836.41	9.19%	8,070.41	9.23%	19,936.48	20.74%	50,461.13	60.81%	96,104.43	100.00%	10,536.41	23.05%	19,237.30	42.08%	6,921.57	15.15%	9,016.63	19.72%	45,713.92	100.00%
CREDIT-CARD	1,508.93	6.61%	13,194.50	56.50%	2,602.45	13.13%	4,707.30	23.76%	19,813.18	100.00%	59.51	0.22%	5,670.30	20.35%	14,203.25	78.77%	118.95	0.66%	18,031.99	100.00%

Figure 7-208 ECL Trends by Product

ECL Trends by Product



EAD Trends by Product

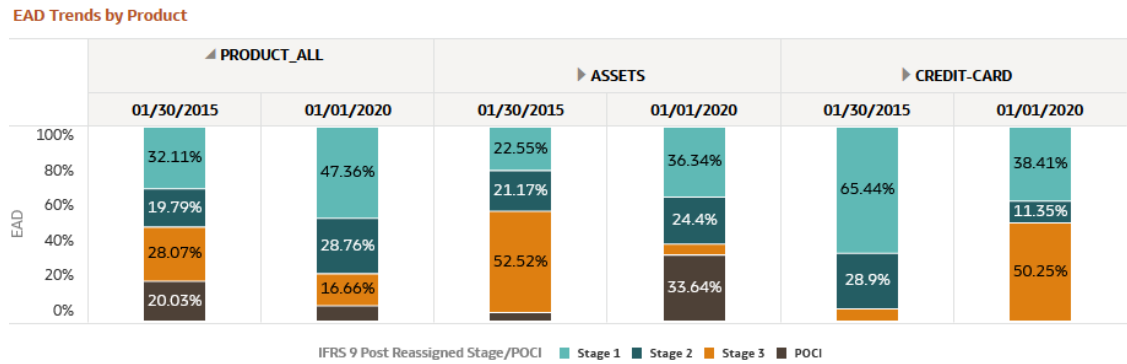
This report displays EAD in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 7-209 EAD Trends by Product

EAD Trends by Product

Product Hierarchy	01/30/2015								01/30/2015 Total		01/01/2020								01/01/2020 Total	
	Stage 1		Stage 2		Stage 3		POCI		EAD	Percentage of EAD	Stage 1		Stage 2		Stage 3		POCI		EAD	Percentage of EAD
	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD			EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD				
PRODUCT_ALL	2,097,438.75	58.07%	1,486,028.90	13.58%	2,274,489.50	41.28%	389,738.60	7.07%	5,509,695.75	100.00%	482,121.70	23.47%	630,825.80	30.70%	6,28,075.20	50.57%	313,612.60	15.26%	2,054,635.30	100.00%
ASSETS	481,278.00	13.61%	524,138.90	15.46%	2,014,245.00	59.43%	389,738.60	11.50%	3,389,400.50	100.00%	469,778.00	28.50%	557,419.80	33.82%	307,310.70	18.65%	313,612.60	19.03%	1,648,121.30	100.00%
CREDIT-CARD	1,656,160.75	75.49%	2,235,890.00	10.06%	260,244.50	11.69%	100,160.75	4.77%	2,228,456.00	100.00%	12,345.70	2.22%	73,406.00	13.27%	3,200,764.50	57.78%	148,660.75	26.78%	555,174.95	100.00%

Figure 7-210 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 7-211 Impairment Gain/Loss Trends by Product

Product Hierarchy	01/30/2015				01/01/2020				01/30/2015 Total		01/01/2020		01/01/2020 Total	
	Stage 1	Stage 2	Stage 3	POCI	Stage 1	Stage 2	Stage 3	POCI	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss
PRODUCT_ALL	15,331.00	23.21%	23,298.50	40.62%	19,006.00	35.13%	1,745.05	3.04%	57,360.55	100.00%	12,108.76	35.88%	7,752.00	21.69%
ASSETS	11,852.00	26.86%	12,104.00	27.09%	19,006.00	42.53%	1,745.05	3.91%	44,687.05	100.00%	4,356.76	15.56%	7,752.00	27.69%
CREDIT-CARD	1,479.00	10.45%	11,194.50	79.30%	0.00	0.00%	1,479.00	10.45%	14,152.50	100.00%	7,752.00	85.55%	0.00	0.00%

ECL Adjustment Trends by Product

This measure is calculated only for the Weighted Average scenario.

Figure 7-212 ECL Adjustment Trends by Product

Product Hierarchy	Stage 1		Stage 2		Stage 3		Stage N/A	
	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments
PRODUCT_ALL	247,103.79	86.88%	8,648.85	3.04%	28,682.11	10.08%	0.00	0.00%

- **For New Accounts:** The adjustment is equal to the Final ECL of the current period.
- **For Existing Accounts:** The adjustment is calculated as the difference between the Final ECL of the current period and the Final ECL of the previous period.

7.7.5 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, ECL and Amortization Process, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Industry Hierarchy Name, and Reporting Currency Name.**

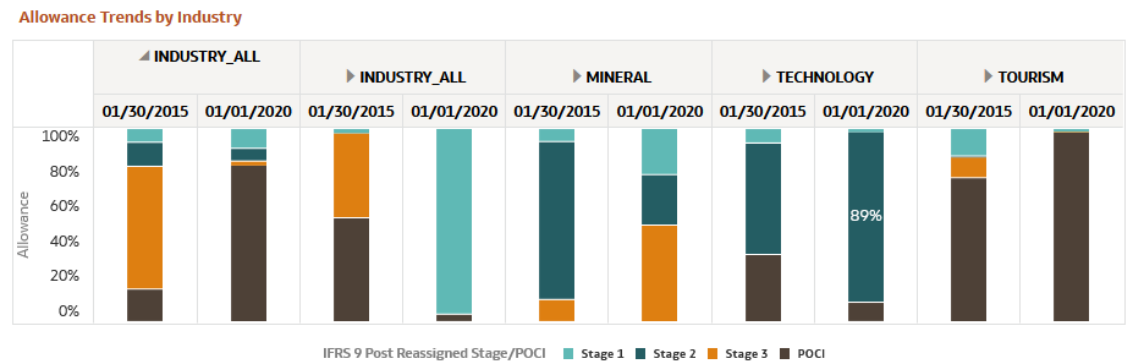
Allowance Trends by Industry

Figure 7-213 Allowance Trends by Industry

Allowance Trends by Industry

Industry Hierarchy	01/30/2015								01/30/2015 Total		01/01/2020								01/01/2020 Total	
	Stage 1		Stage 2		Stage 3		POCI		Allowance	Percentage of Allowance	Stage 1		Stage 2		Stage 3		POCI		Allowance	Percentage of Allowance
	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance			Allowance	Percentage of Allowance	Allowance	Percentage of Allowance	Allowance	Percentage of Allowance				
INDUSTRY_ALL	14,227.56	2.88%	175,070.66	35.39%	31,564.66	6.34%	794,049.55	55.40%	494,712.22	100.00%	15,300.54	19.94%	28,540.45	37.43%	25,724.23	33.97%	6,556.48	8.66%	75,721.49	100.00%
INDUSTRY_ALL	6,496.55	5.34%	168,594.53	86.67%	17,000.00	8.74%	2,443.33	1.26%	194,554.40	100.00%	10,746.55	25.95%	15,300.00	36.94%	15,300.00	36.94%	71.83	0.17%	41,418.38	100.00%
MINERAL	5,402.57	23.72%	5,950.00	41.48%	2,098.82	14.63%	2,892.57	20.17%	14,545.95	100.00%	25.35	0.37%	2,253.53	52.93%	4,460.32	65.17%	104.57	1.53%	6,845.38	100.00%
TECHNOLOGY	248.44	9.13%	248.44	9.13%	735.25	27.01%	1,490.05	54.74%	2,722.18	100.00%	248.44	1.49%	9,459.40	58.30%	5,228.52	31.45%	1,490.05	8.96%	16,626.41	100.00%
TOURISM	4,080.00	6.16%	277.70	0.42%	11,530.59	17.40%	50,367.60	76.02%	66,255.89	100.00%	4,080.00	37.50%	1,127.70	10.51%	735.59	6.73%	4,994.60	45.66%	10,937.89	100.00%

Figure 7-214 Allowance Trends by Industry



Provision Trends by Industry

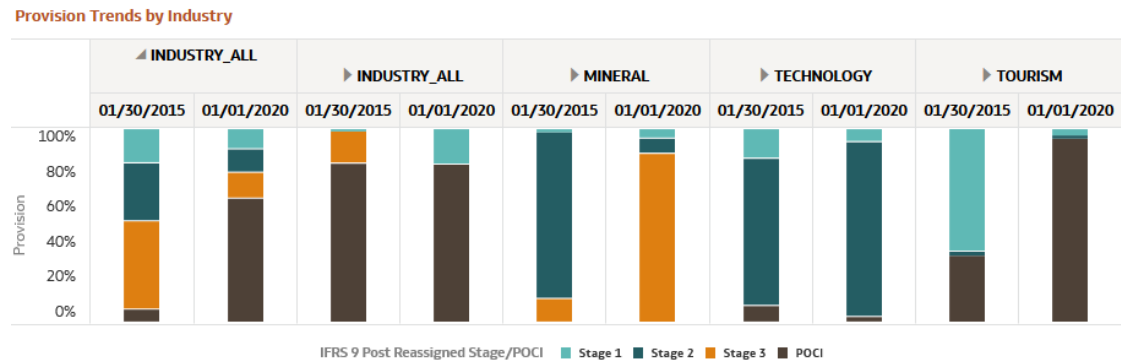
This report displays Provision in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 7-215 Provision Trends by Industry

Provision Trends by Industry

Industry Hierarchy	As Of Date		01/30/2015								01/30/2015 Total		01/01/2020								01/01/2020 Total	
	Provision	Percentage of Provision	Stage 1		Stage 2		Stage 3		POCI		Provision	Percentage of Provision	Stage 1		Stage 2		Stage 3		POCI		Provision	Percentage of Provision
			Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision			Provision	Percentage of Provision	Provision	Percentage of Provision	Provision	Percentage of Provision				
INDUSTRY_ALL	17,963.88	6.37%	65,657.33	23.27%	9,778.04	3.46%	188,004.04	66.90%	282,203.30	100.00%	14,121.66	33.06%	13,319.69	31.18%	12,476.37	29.20%	2,803.44	6.56%	42,721.15	100.00%		
INDUSTRY_ALL	7,899.56	11.07%	59,081.26	82.82%	1,773.78	2.49%	2,583.46	3.62%	71,538.05	100.00%	7,899.56	68.91%	1,773.78	15.47%	1,773.78	15.47%	16.46	0.14%	11,465.38	100.00%		
MINERAL	5,556.37	45.92%	5,244.50	43.54%	505.63	4.16%	796.37	6.58%	12,100.86	100.00%	34.14	0.13%	1,416.95	12.64%	9,745.13	87.08%	14.37	0.13%	11,188.58	100.00%		
TECHNOLOGY	1,107.96	16.31%	1,107.96	16.31%	4,069.24	59.88%	510.00	7.51%	6,795.16	100.00%	1,107.96	9.19%	9,905.34	82.18%	928.06	7.70%	112.20	0.93%	12,055.56	100.00%		
TOURISM	3,400.00	24.99%	225.62	1.64%	3,431.40	25.22%	6,552.48	48.15%	15,607.50	100.00%	3,400.00	65.51%	225.62	2.78%	53.40	0.39%	2,674.78	33.31%	8,029.80	100.00%		

Figure 7-216 Provision Trends by Industry



ECL Trends by Industry

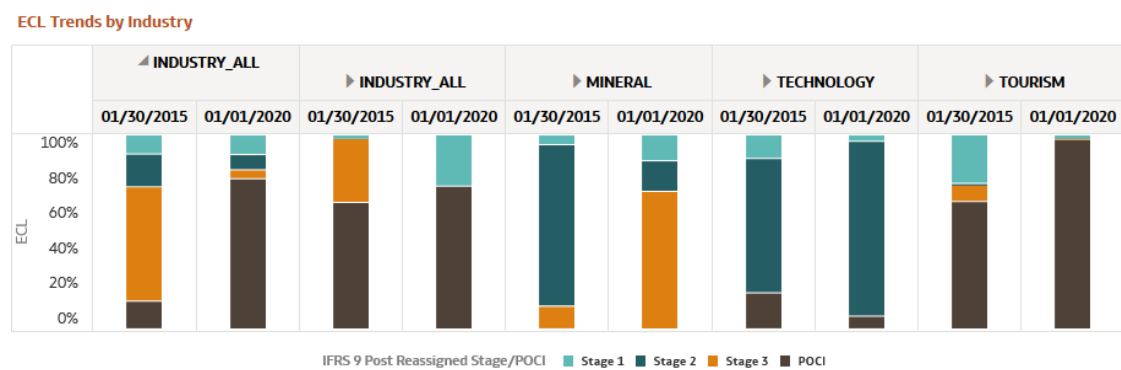
This report displays ECL in both absolute and percentage terms across IFRS 9 Stages and dates.

Figure 7-217 ECL Trends by Industry

ECL Trends by Industry

Industry Hierarchy	01/30/2015								01/30/2015 Total		01/01/2020								01/01/2020 Total	
	Stage 1		Stage 2		Stage 3		POCI		ECL	Percentage of ECL	Stage 1		Stage 2		Stage 3		POCI		ECL	Percentage of ECL
	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL			ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL				
INDUSTRY_ALL	24,541.46	3.10%	263,856.69	33.34%	41,312.70	5.22%	461,816.39	58.34%	791,527.24	100.00%	29,222.03	25.10%	39,981.38	34.34%	38,200.60	32.81%	9,016.63	7.74%	116,420.64	100.00%
INDUSTRY_ALL	14,396.11	5.10%	245,991.78	86.43%	18,773.78	6.66%	5,111.78	1.81%	282,073.45	100.00%	18,646.11	35.32%	17,073.78	32.34%	17,073.78	32.34%	0.00	0.00%	52,793.67	100.00%
MINERAL	1,308.93	6.61%	11,194.50	56.50%	2,602.45	13.13%	4,707.50	23.76%	19,813.18	100.00%	39.51	0.22%	3,670.30	20.35%	34,203.25	78.77%	118.93	0.66%	18,031.99	100.00%
TECHNOLOGY	1,356.41	14.64%	1,356.41	14.64%	4,804.49	51.87%	1,745.05	18.84%	9,262.37	100.00%	1,356.41	4.92%	18,735.99	67.89%	6,156.58	22.31%	1,347.25	4.88%	27,596.24	100.00%
TOURISM	7,480.00	8.61%	7,514.00	8.65%	15,131.99	17.42%	56,716.08	65.51%	86,842.07	100.00%	9,180.00	50.67%	501.51	2.77%	766.99	4.23%	7,649.38	42.33%	18,117.68	100.00%

Figure 7-218 ECL Trends by Industry



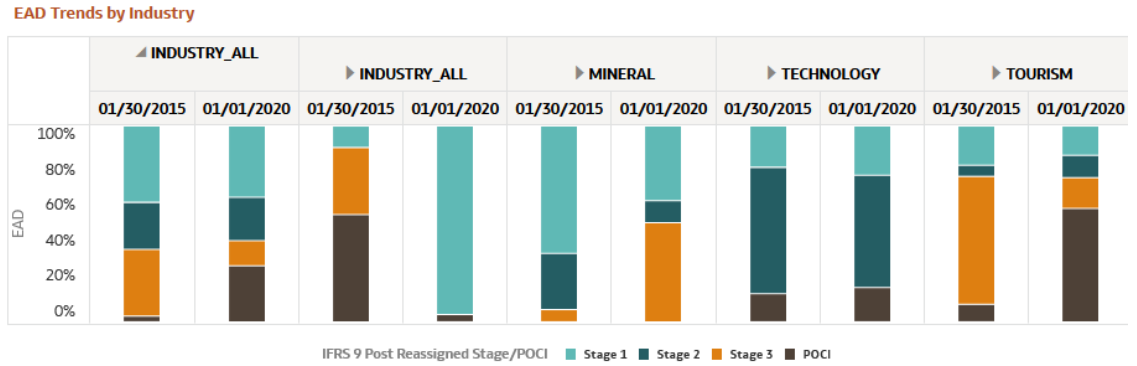
EAD Trends by Industry

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

Figure 7-219 EAD Trends by Industry

Industry Hierarchy	01/30/2015								01/30/2015 Total		01/01/2020								01/01/20	
	Stage 1		Stage 2		Stage 3		POCI		EAD	Percentage of EAD	Stage 1		Stage 2		Stage 3		POCI		EAD	Percentage of EAD
	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD			EAD	Percentage of EAD	EAD	Percentage of EAD	EAD	Percentage of EAD				
INDUSTRY_ALL	2,585,360.95	26.89%	2,280,630.40	25.79%	2,462,277.50	27.75%	1,756,382.80	19.57%	8,072,599.45	100.00%	855,043.90	30.68%	801,563.60	28.76%	790,033.00	28.67%	331,267.30	11.89%	2,786,687.60	
INDUSTRY_ALL	287,912.20	11.50%	1,540,599.50	65.79%	387,757.80	8.02%	525,534.50	33.89%	2,541,614.00	100.00%	572,922.20	50.94%	170,757.80	23.52%	170,757.80	23.52%	17,654.50	2.41%	752,052.50	
MINERAL	1,636,160.75	73.49%	223,890.00	10.06%	260,244.50	11.69%	106,160.75	4.77%	2,226,456.00	100.00%	12,143.70	2.22%	73,486.00	13.22%	520,764.50	57.78%	148,660.75	26.78%	555,174.95	
TECHNOLOGY	423,878.00	27.74%	423,878.00	27.74%	480,448.90	31.44%	200,005.00	13.09%	1,528,209.90	100.00%	423,878.00	35.47%	457,158.90	38.25%	355,914.60	12.88%	160,225.00	13.41%	1,195,176.50	
TOURISM	57,400.00	2.01%	100,260.90	5.59%	1,535,796.10	62.41%	189,735.60	10.19%	1,861,190.60	100.00%	45,900.00	10.15%	100,260.90	22.14%	353,596.10	33.87%	153,387.60	33.80%	452,944.60	

Figure 7-220 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 7-221 Impairment Gain/Loss Trends by Industry

Industry Hierarchy	01/30/2015								01/30/2015 Total		01/01/2020								01/01/20	
	Stage 1		Stage 2		Stage 3		POCI		Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Stage 1		Stage 2		Stage 3		POCI		Impairment Gain/Loss	Percentage of Impairment Gain/Loss
	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss			Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss	Impairment Gain/Loss	Percentage of Impairment Gain/Loss				
INDUSTRY_ALL	27,707.11	77.26%	34,616.50	33.88%	37,779.70	37.17%	1,745.05	1.72%	301,648.44	100.00%	12,108.76	33.88%	7,752.00	21.69%	11,526.00	32.25%	4,356.76	12.19%	35,745.52	
INDUSTRY_ALL	14,596.11	32.51%	11,118.00	25.10%	14,773.28	42.39%	0.00	0.00%	44,287.89	100.00%	0.00	0.00	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	
MINERAL	1,479.00	10.45%	11,194.50	99.10%	0.00	0.00%	1,479.00	10.45%	14,152.50	100.00%	7,752.00	85.55%	0.00	0.00%	0.00	0.00%	1,509.00	14.45%	9,063.00	
TECHNOLOGY	4,352.00	41.65%	4,352.00	41.65%	0.00	0.00%	1,745.05	16.70%	10,449.05	100.00%	4,356.76	100.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	4,356.76	
TOURISM	7,480.00	21.85%	7,752.00	22.64%	19,056.00	55.51%	0.00	0.00%	54,278.00	100.00%	0.00	0.00%	7,752.00	32.80%	11,526.00	48.77%	4,356.76	18.45%	23,644.76	

ECL Adjustment Trends by Industry

This measure is calculated only for the Weighted Average scenario.

Figure 7-222 ECL Adjustment Trends by Industry

Industry Hierarchy	01/31/2016							
	Stage 1		Stage 2		Stage 3		Stage N/A	
	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments	ECL Adjustments	Percentage of ECL Adjustments
INDUSTRY_ALL	8,411.45	79.40%	1,011.44	9.55%	1,171.01	11.05%	0.00	0.00%

Expected Credit Loss Adj 0 BK

- **For New Accounts:** The adjustment is equal to the Final ECL of the current period.
- **For Existing Accounts:** The adjustment is calculated as the difference between the Final ECL of the current period and the Final ECL of the previous period.

7.7.6 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, ECL and Amortization Process, Consolidation Type, and Legal Entity Node, Account Number and Reporting Currency Name.**

Figure 7-223 Account Based Report

Account Based ECL Report

Customer ID: All Account Number: All

As Of Date	Legal Entity	Organization Unit	Product	Customer Type	Customer ID	Account Number	IFRS 9 Final Stage/ POCI	Account Classification	Expected Credit Loss (ECL) Method	Allowance	Provision	Expected Credit Loss (ECL)	Carrying Amount	Undrawn Amount	Exposure At Default (EAD)	Probability of Default (PD)	Loss Given Default (LGD)
03/31/2016	ACBC_ASIA	ORG_ALL	ASSETS	Individual	INDI	LOANCONACL5	Stage N/A	Fair Value through Profit or Loss	Specific Provision Method	0.00	0.00	0.00	80,000.00	120,000.00	0.00		
						LOANCONACL6	Stage N/A	Fair Value through Profit or Loss	Specific Provision Method	0.00	0.00	0.00	80,000.00	120,000.00	0.00		
						LOANCONACL7	Stage 5	Amortized Cost	Specific Provision Method	2,505.35	1,725.40	4,230.74	80,000.00	120,000.00	126,100.00	57.95	307.33
						LOANCONACL8	Stage 5	Amortized Cost	Specific Provision Method	2,505.35	1,725.40	4,230.74	80,000.00	120,000.00	126,100.00	57.95	307.33
						LOANCONACL9	Stage 5	Amortized Cost	Specific Provision Method	2,505.35	1,725.40	4,230.74	80,000.00	120,000.00	126,100.00	57.95	307.33
						LOANCONACL14	Stage 5	Amortized Cost	Forward Exposure Method	0.00	0.00	0.00	40,000.00	60,000.00	63,050.00	28.98	153.67
									Specific Provision Method	1,252.67	862.70	2,115.37	40,000.00	60,000.00	63,050.00	28.98	153.67
						LOANCONACL17	Stage 5	Amortized Cost	Forward Exposure Method	0.00	0.00	0.00	40,000.00	60,000.00	63,050.00	28.98	153.67
									Specific Provision Method	1,252.67	862.70	2,115.37	40,000.00	60,000.00	63,050.00	28.98	153.67
			LOANCONACL19	Stage 5	Amortized Cost	Forward Exposure Method	0.00	0.00	0.00	40,000.00	60,000.00	63,050.00	28.98	153.67			
						Specific Provision	1,252.67	862.70	2,115.37	40,000.00	60,000.00	63,050.00	28.98	153.67			

7.8 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:
 $Provision = PD * LGD * CCF * Undrawn\ Amount$

Note

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

7.8.1 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 7-224 ECL Overview

Reporting Currency	Count of Accounts	Allowance	Provision	ECL	Total Carrying Amount	Total Undrawn Amount	EAD
US Dollar	323	225,998.77	96,779.08	339,529.93	6,344,621.00	9,397,039.00	7,567,731.90

This ribbon provides an overview of the below items:

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

Figure 7-225 Available Legal Entity Node

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

ACBC	ACBC_EUROPE	ACBC_ASIA	ACBC_ENGLAND	ACBC_FRANCE	ACBC_GERMANY	ACBC_INDIA	ACBC_JAPAN	ACBC_PARIS	ACBC_LYON	ACBC_MUMBAI	ACBC_DELHI	ACBC_TOKYO	ACBC_KYOTO
------	-------------	-----------	--------------	-------------	--------------	------------	------------	------------	-----------	-------------	------------	------------	------------

To generate the below reports following dimensions are used: **As of date, Modelling Set, ECL and Amortization Process, 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

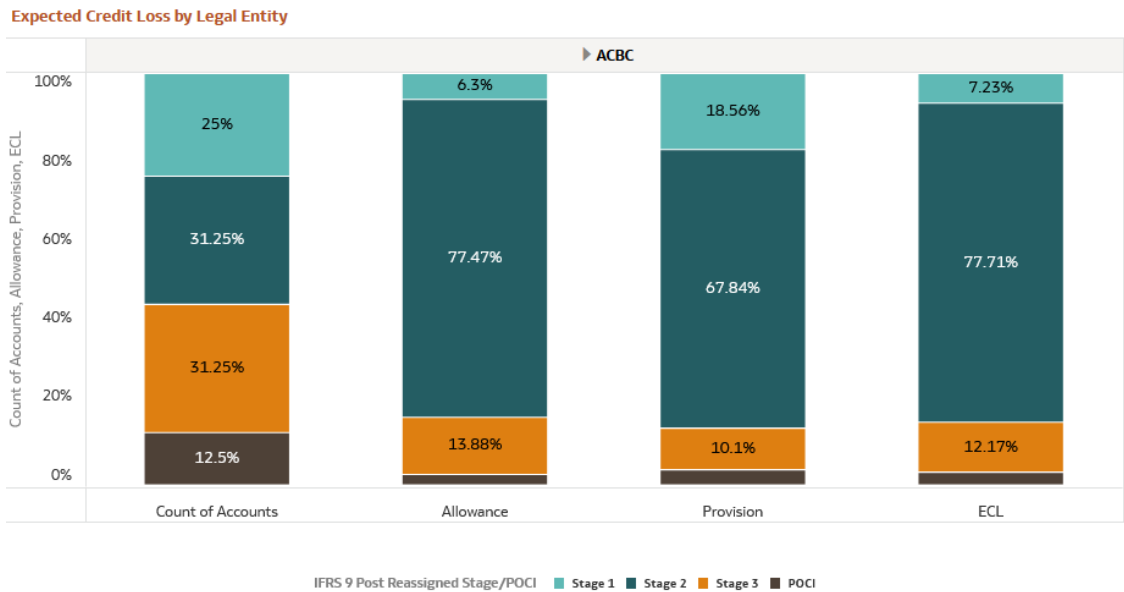
This report displays the number of accounts, Allowances, Provisions and ECL in absolute terms across IFRS 9 stages.

Figure 7-226 Expected Credit Loss by Legal Entity

Expected Credit Loss by Legal Entity

Legal Entity Hierarchy	Count of Accounts	Stage 1			Stage 2			Stage 3			POCI			Grand Total Count of Accounts	Grand Total Allowance	Grand Total Provision	Grand Total ECL			
		Allowance	Provision	ECL	Count of Accounts	Allowance	Provision	ECL	Count of Accounts	Allowance	Provision	ECL	Count of Accounts					Allowance	Provision	ECL
ACBC	68	34,227.56	37,965.88	24,543.46	85	375,079.66	65,697.55	203,826.69	85	51,564.66	9,778.04	43,532.70	51	274,049.35	188,004.04	461,016.59	289	494,732.22	282,205.30	791,527.24

Figure 7-227 Expected Credit Loss by Legal Entity



Exposure at Default by Legal Entity

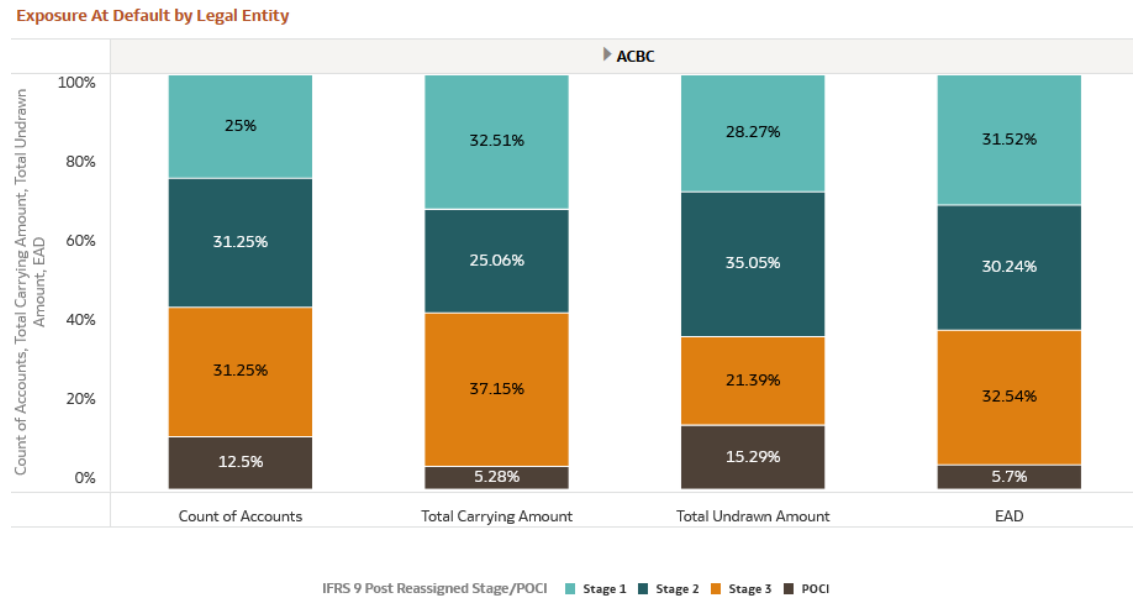
This report displays the number of accounts, Total carrying Amount, Total undrawn Amount and Exposure At Default in absolute terms across IFRS 9 stages.

Figure 7-228 Exposure at Default by Legal Entity

Exposure At Default by Legal Entity

Legal Entity Hierarchy	Count of Accounts	Stage 1			Stage 2			Stage 3			POCI			Grand Total Count of Accounts	Grand Total Total Carrying Amount	Grand Total Total Undrawn Amount	Grand Total EAD			
		Total Carrying Amount	Total Undrawn Amount	EAD	Count of Accounts	Total Carrying Amount	Total Undrawn Amount	EAD	Count of Accounts	Total Carrying Amount	Total Undrawn Amount	EAD	Count of Accounts					Total Carrying Amount	Total Undrawn Amount	EAD
ACBC	180	928,888.00	2,490,468.00	1,446,081.00	300	529,920.00	948,720.00	878,054.00	40	273,080.00	472,420.00	508,790.00	40	888,888.00	789,520.00	1,109,756.00	360	2,632,768.00	4,660,120.00	5,942,101.00

Figure 7-229 Exposure at Default by Legal Entity



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

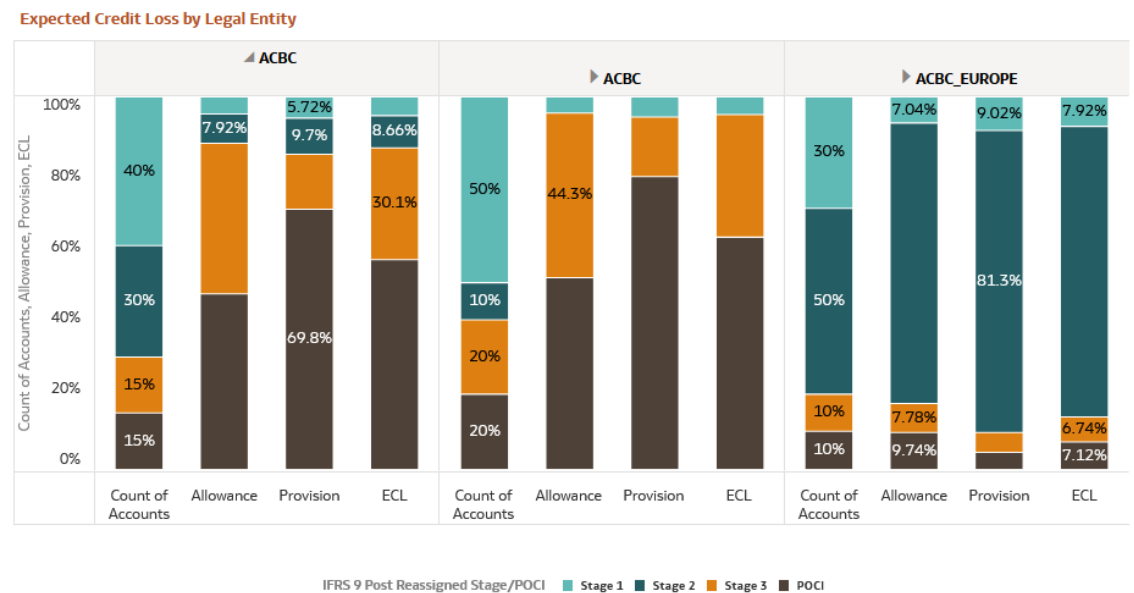
Expected Credit Loss by Legal Entity

Figure 7-230 Expected Credit Loss by Legal Entity

Expected Credit Loss by Legal Entity

Legal Entity Hierarchy	Stage 1				Stage 2				Stage 3				POCI				Grand Total Count of Accounts	Grand Total Allowance	Grand Total Provision	Grand Total ECL
	Count of Accounts	Allowance	Provision	ECL	Count of Accounts	Allowance	Provision	ECL	Count of Accounts	Allowance	Provision	ECL	Count of Accounts	Allowance	Provision	ECL				
ACBC	68	14,227.56	17,965.88	24,543.46	85	175,070.06	65,607.55	265,856.69	85	33,364.66	9,778.04	43,332.70	54	5,355.89	5,379.82	9,819.08	272	225,998.77	96,779.08	339,529.93
ACBC	17	4,080.00	3,400.00	7,480.00	17	277.70	225.62	5,514.00	34	11,530.59	3,431.40	15,331.99	17	50,367.60	6,552.48	56,716.08	85	66,255.89	13,607.50	86,842.07
ACBC_ASIA	17	4,496.55	7,899.56	14,396.11	54	188,944.55	59,681.26	245,793.78	37	17,000.00	3,775.78	10,775.78	17	2,445.55	2,583.46	5,111.78	85	194,534.40	71,538.05	282,075.45
ACBC_EUROPE	34	3,651.01	6,664.32	2,665.35	34	6,198.44	6,352.46	32,550.91	34	2,834.07	4,572.86	7,406.93	17	2,892.57	796.37	4,707.30	119	15,576.08	18,386.01	27,330.49

Figure 7-231 Expected Credit Loss by Legal Entity



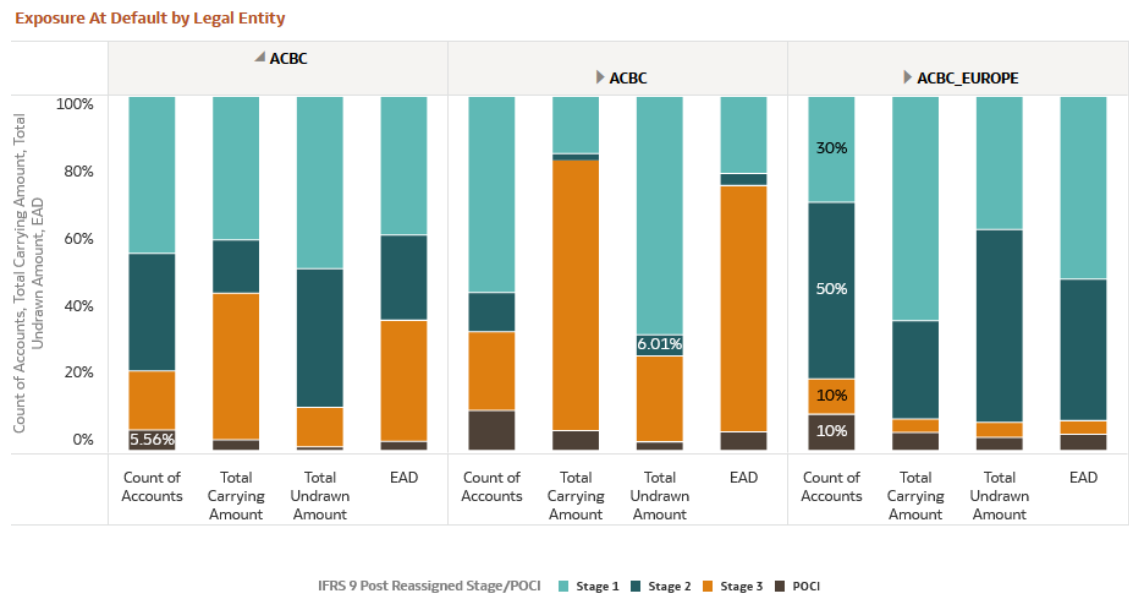
Exposure at Default by Legal Entity

Figure 7-232 Exposure at Default by Legal Entity

Exposure At Default by Legal Entity

Legal Entity Hierarchy	Stage 1				Stage 2				Stage 3				POCI				Grand Total Count of Accounts	Grand Total Total Carrying Amount	Grand Total Undrawn Amount
	Count of Accounts	Total Carrying Amount	Total Undrawn Amount	EAD	Count of Accounts	Total Carrying Amount	Total Undrawn Amount	EAD	Count of Accounts	Total Carrying Amount	Total Undrawn Amount	EAD	Count of Accounts	Total Carrying Amount	Total Undrawn Amount	EAD			
ACBC	68	1,738,685.00	2,164,899.00	2,595,560.95	85	1,325,099.00	2,685,926.00	2,288,628.40	85	1,965,925.00	1,658,341.00	2,462,227.30	51	1,097,536.00	1,759,117.00	1,754,382.80	289	6,065,245.00	8,226,292.00
ACBC_ASIA	17	20,400.00	34,000.00	57,400.00	17	55,539.00	149,075.00	100,160.90	14	1,510,538.00	54,927.00	1,555,796.30	17	167,892.00	54,604.00	189,753.60	85	1,754,549.00	2,927,000.00
ACBC_EUROPE	34	1,568,552.00	1,725,921.00	2,060,058.75	54	1,072,921.00	1,170,943.00	1,540,999.50	54	285,407.00	1,524,288.00	740,695.40	17	149,095.00	170,000.00	200,000.00	119	2,197,405.00	4,794,000.00

Figure 7-233 Exposure at Default by Legal Entity



7.8.2 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, ECL and Amortization Process, Consolidation Type, Legal Entity Node, , and Reporting Currency Name.**

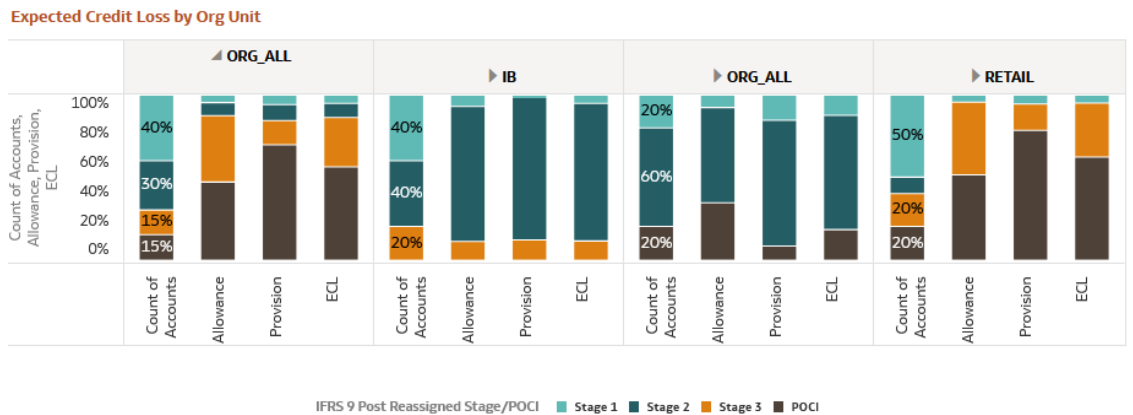
Expected Credit Loss by Organization Unit

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

Figure 7-234 Expected Credit Loss by Organization Unit

Org Unit Hierarchy	Stage 1				Stage 2				Stage 3				POCI				Grand Total Count of Accounts	Grand Total Allowance	Grand Total Provision	Grand Total ECL
	Count of Accounts	Allowance	Provision	ECL	Count of Accounts	Allowance	Provision	ECL	Count of Accounts	Allowance	Provision	ECL	Count of Accounts	Allowance	Provision	ECL				
ORG_ALL	68	14,277.56	17,963.88	24,541.46	85	375,899.66	65,657.53	265,856.69	85	31,564.66	9,778.04	43,132.70	34	5,335.89	3,379.82	9,919.08	272	225,998.77	96,779.08	339,529.93
COMMERCIAL	17	6,496.55	7,899.58	14,396.11	34	348,394.83	59,881.26	245,793.78	17	17,000.00	1,773.78	18,773.78	17	222,193.70	381,741.56	403,535.26	85	414,282.78	250,496.16	680,316.93
IB	17	3,402.57	5,556.37	1,308.93	17	5,950.00	5,244.50	11,194.50	17	2,098.82	503.63	2,602.45	17	2,892.57	796.37	4,707.30	68	14,343.95	12,100.86	19,813.18
ORG_ALL	17	248.44	1,107.96	1,356.41	17	248.44	1,107.96	1,356.41	17	735.25	4,069.24	4,804.49	17	1,490.05	510.00	1,745.05	68	2,722.38	6,795.16	9,282.37
RETAIL	17	4,080.00	3,400.00	7,480.00	17	277.70	223.62	7,514.00	34	11,530.59	5,433.40	15,331.99	17	50,367.60	6,552.48	56,716.08	85	66,255.89	13,607.50	86,842.07

Figure 7-235 Expected Credit Loss by Organization Unit



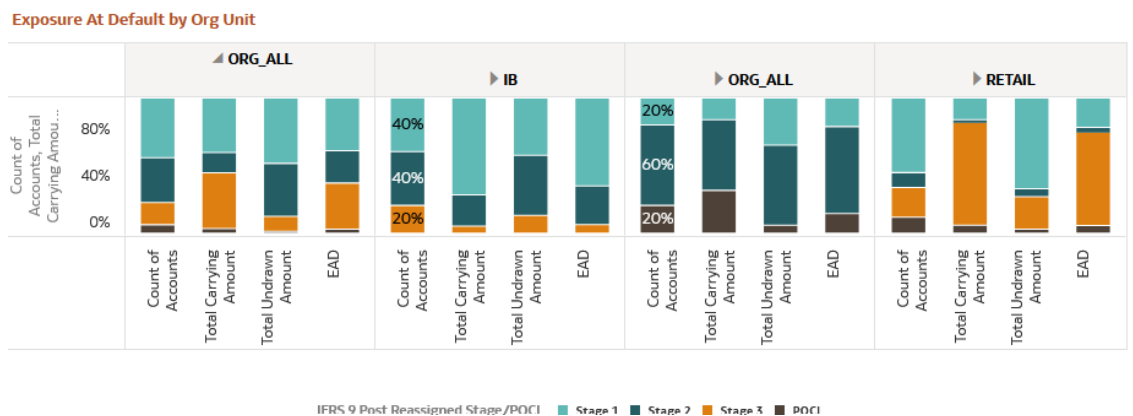
Exposure at Default by Organization Unit

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 7-236 Exposure at Default by Organization Unit

Org Unit Hierarchy	Stage 1				Stage 2				Stage 3				POCI				Grand Total Count of Accounts	Grand Total Carrying Amount	Grand Total Undrawn Amount	Grand Total EAD
	Count of Accounts	Total Carrying Amount	Total Undrawn Amount	EAD	Count of Accounts	Total Carrying Amount	Total Undrawn Amount	EAD	Count of Accounts	Total Carrying Amount	Total Undrawn Amount	EAD	Count of Accounts	Total Carrying Amount	Total Undrawn Amount	EAD				
ORG_ALL	68	1,718,683.00	2,314,899.00	2,385,560.99	85	3,325,099.00	2,488,926.00	2,788,626.96	85	3,965,925.00	1,838,341.00	2,462,227.30	51	1,697,556.00	1,759,137.00	1,756,182.80	289	6,065,243.00	8,226,281	
COMMERCIAL	17	129,933.00	394,978.00	289,722.20	34	3,072,923.00	1,270,945.00	1,540,995.90	17	370,000.00	59,326.00	187,757.80	17	740,659.00	1,234,335.00	1,346,444.20	85	2,113,491.00	3,159,544	
IB	17	1,490,713.00	581,793.00	1,656,160.75	17	119,000.00	209,788.00	223,890.00	17	209,882.00	187,875.00	260,244.50	17	130,713.00	581,791.00	106,160.75	68	1,950,308.00	1,541,231	
ORG_ALL	17	77,659.00	1,154,130.00	423,878.00	17	77,659.00	1,154,130.00	423,878.00	17	75,525.00	1,358,413.00	480,448.90	17	149,005.00	170,000.00	200,005.00	68	377,808.00	5,854,671	
RETAIL	17	20,400.00	34,000.00	37,400.00	17	55,539.00	149,073.00	100,260.90	34	1,510,518.00	54,927.00	1,533,796.30	17	167,892.00	54,604.00	189,733.60	85	1,754,349.00	292,609	

Figure 7-237 Exposure at Default by Organization Unit



7.8.3 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, ECL and Amortization Process, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Customer Type, and Reporting Currency Name.**

Expected Credit Loss by Customer Type

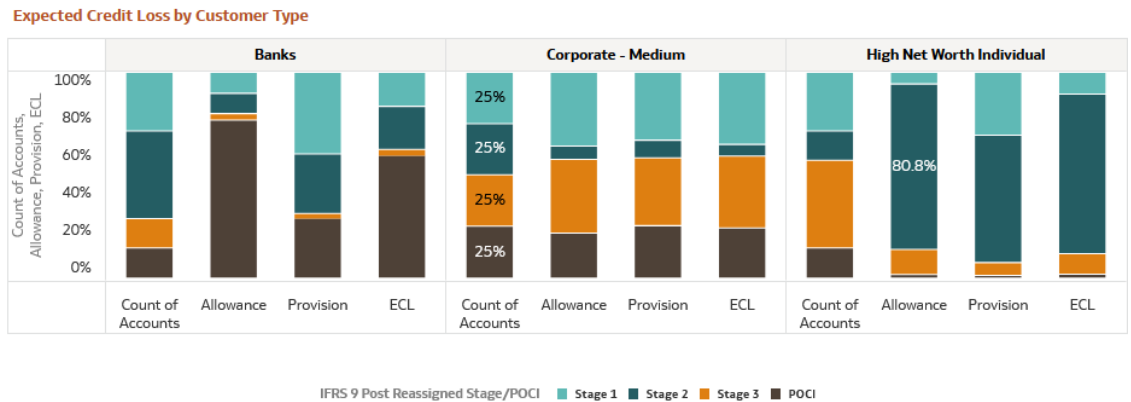
This report displays the number of accounts, Allowances, Provisions and ECL in absolute terms across IFRS 9 stages.

Figure 7-238 Expected Credit Loss by Customer Type

Expected Credit Loss by Customer Type

Customer Type	Stage 1				Stage 2				Stage 3				POCI				Grand Total Count of Accounts	Grand Total Allowance	Grand Total Provision	Grand Total ECL
	Count of Accounts	Allowance	Provision	ECL	Count of Accounts	Allowance	Provision	ECL	Count of Accounts	Allowance	Provision	ECL	Count of Accounts	Allowance	Provision	ECL				
Banks	40	7,955.28	10,597.08	18,532.58	60	7,638.98	7,756.56	25,605.78	20	2,469.20	592.50	3,063.70	20	59,256.00	7,708.80	66,724.80	140	77,779.46	26,654.94	111,924.66
Corporate - Medium	20	4,800.00	4,000.00	8,800.00	20	874.50	1,039.36	1,413.86	20	4,800.00	4,000.00	8,800.00	20	2,874.50	3,039.36	6,013.86	80	13,549.00	12,078.72	25,027.72
High Net Worth Individual	40	13,879.02	13,683.70	38,562.72	20	197,472.00	68,468.00	785,400.00	60	29,630.40	6,913.08	36,743.48	20	3,403.02	936.90	5,538.00	140	244,384.44	309,999.68	366,242.20

Figure 7-239 Expected Credit Loss by Customer Type



Exposure at Default by Customer Type

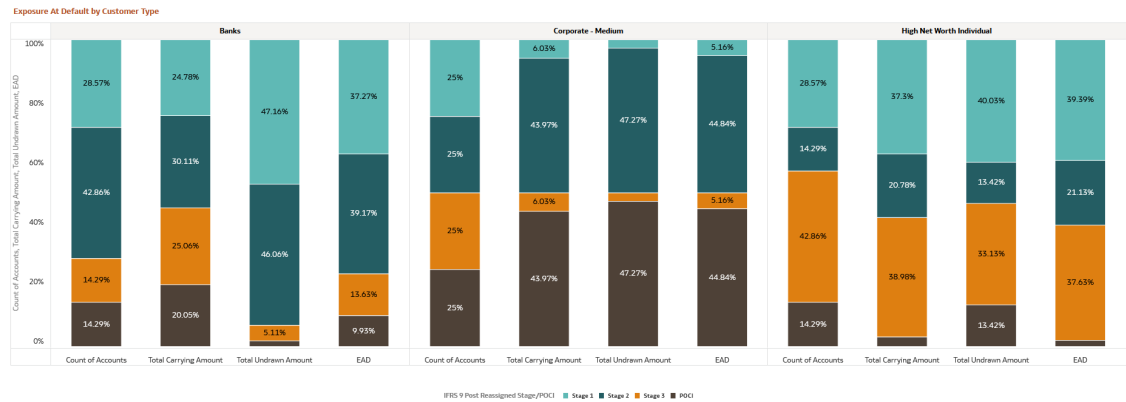
This report displays the number of accounts, Total carrying Amount, Total undrawn Amount and Exposure At Default in absolute terms across IFRS 9 stages

Figure 7-240 Exposure at Default by Customer Type

Exposure At Default by Customer Type

Customer Type	Stage 1				Stage 2				Stage 3				POCI				Grand Total Count of Accounts	Grand Total Carrying Amount	Grand Total Undrawn Amount	Grand Total EAD
	Count of Accounts	Total Carrying Amount	Total Undrawn Amount	EAD	Count of Accounts	Total Carrying Amount	Total Undrawn Amount	EAD	Count of Accounts	Total Carrying Amount	Total Undrawn Amount	EAD	Count of Accounts	Total Carrying Amount	Total Undrawn Amount	EAD				
Banks	40	244,200.00	1,822,400.00	837,432.00	60	296,680.00	1,799,980.00	880,034.00	20	246,910.00	197,580.00	306,370.00	20	397,510.00	64,240.00	223,216.00	140	985,310.00	3,864,200.00	
Corporate - Medium	20	24,000.00	40,000.00	44,000.00	20	174,000.00	692,900.00	382,770.00	20	24,000.00	40,000.00	44,000.00	20	174,000.00	692,900.00	382,770.00	80	397,800.00	1,465,800.00	
High Net Worth Individual	40	1,931,300.00	2,041,800.00	2,665,251.00	20	1,892,360.00	684,880.00	3,427,700.00	60	2,039,588.00	1,689,960.00	2,546,568.00	20	155,780.00	684,400.00	124,895.00	140	5,232,020.00	5,100,900.00	

Figure 7-241 Exposure at Default by Customer Type



7.8.4 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, ECL and Amortization Process, Consolidation Type, , Legal Entity Node, , and Reporting Currency Name.**

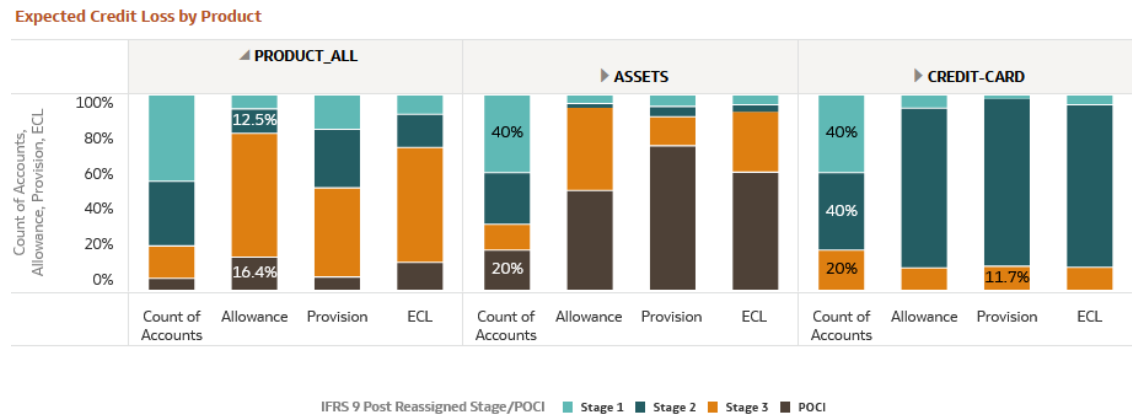
Expected Credit Loss by Product

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

Figure 7-242 Expected Credit Loss by Product

Product Hierarchy	Stage 1				Stage 2				Stage 3				POCI				Grand Total Count of Accounts	Grand Total Allowance	Grand Total Provision	Grand Total ECL
	Count of Accounts	Allowance	Provision	ECL	Count of Accounts	Allowance	Provision	ECL	Count of Accounts	Allowance	Provision	ECL	Count of Accounts	Allowance	Provision	ECL				
PRODUCT_ALL	51	7,751.01	10,064.32	10,145.35	51	6,476.13	6,576.08	20,064.91	68	14,364.66	8,004.26	22,538.92	34	51,897.65	7,062.48	58,463.13	204	80,429.45	31,707.14	111,210.51
ASSETS	54	4,328.44	4,507.96	8,856.41	34	526.13	1,351.58	8,870.41	51	12,265.84	7,500.64	19,836.48	34	51,897.65	7,062.48	58,463.13	153	68,978.06	20,402.65	96,104.45
CREDIT-CARD	17	3,402.57	5,556.37	1,308.93	17	5,950.00	5,244.50	11,194.50	17	2,098.82	503.63	2,602.45	17	2,892.57	796.37	4,707.30	68	14,545.95	12,100.86	19,811.18

Figure 7-243 Expected Credit Loss by Product



Exposure at Default by Product

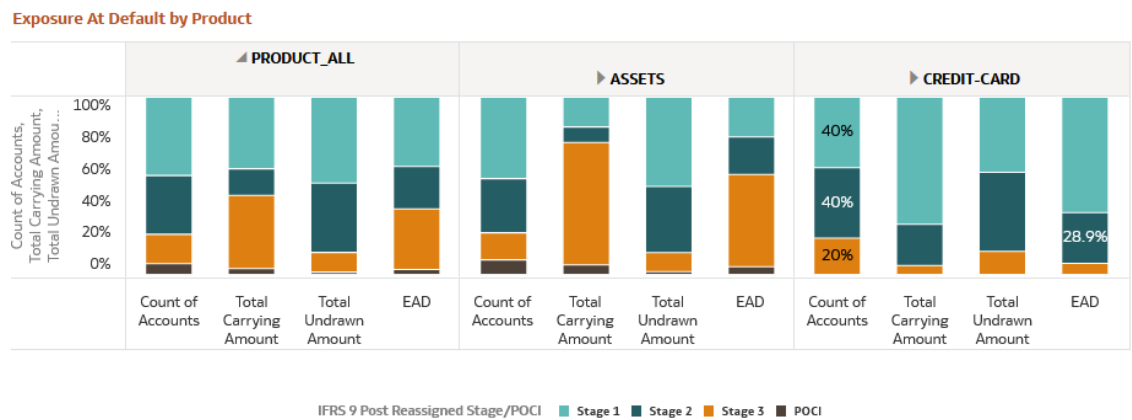
This report displays the number of accounts, Total carrying Amount, Total undrawn Amount and Exposure At Default in absolute terms across IFRS 9 stages

Figure 7-244 Exposure at Default by Product

Exposure At Default by Product

Product Hierarchy	Stage 1				Stage 2				Stage 3				POCI				Grand Total Count of Accounts	Grand Total Total Carrying Amount	Grand Total Total Undrawn Amount
	Count of Accounts	Total Carrying Amount	Total Undrawn Amount	EAD	Count of Accounts	Total Carrying Amount	Total Undrawn Amount	EAD	Count of Accounts	Total Carrying Amount	Total Undrawn Amount	EAD	Count of Accounts	Total Carrying Amount	Total Undrawn Amount	EAD			
PRODUCT_ALL	51	1,588,752.00	1,769,923.00	2,097,438.75	51	252,178.00	1,512,965.00	940,032.90	60	1,725,925.00	1,579,215.00	2,274,489.50	34	516,897.00	224,664.00	309,738.60	204	3,951,752.00	5,086,723.00
ASSETS	34	98,019.00	1,188,150.00	461,278.00	34	135,178.00	1,303,203.00	524,138.90	51	1,584,043.00	1,411,340.00	2,014,245.00	34	516,897.00	224,664.00	309,738.60	155	2,132,157.00	4,127,777.00
CREDIT-CARD	17	1,490,713.00	581,773.00	1,636,160.75	17	119,000.00	209,760.00	225,894.00	17	209,882.00	167,875.00	260,244.50	17	150,713.00	581,773.00	106,160.75	68	1,950,308.00	1,541,257.00

Figure 7-245 Exposure at Default by Product



7.8.5 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, ECL and Amortization Process, Consolidation Type, Legal Entity Hierarchy Name, Legal Entity Node, Industry Hierarchy Name and Reporting Currency Name.**

Expected Credit Loss by Industry

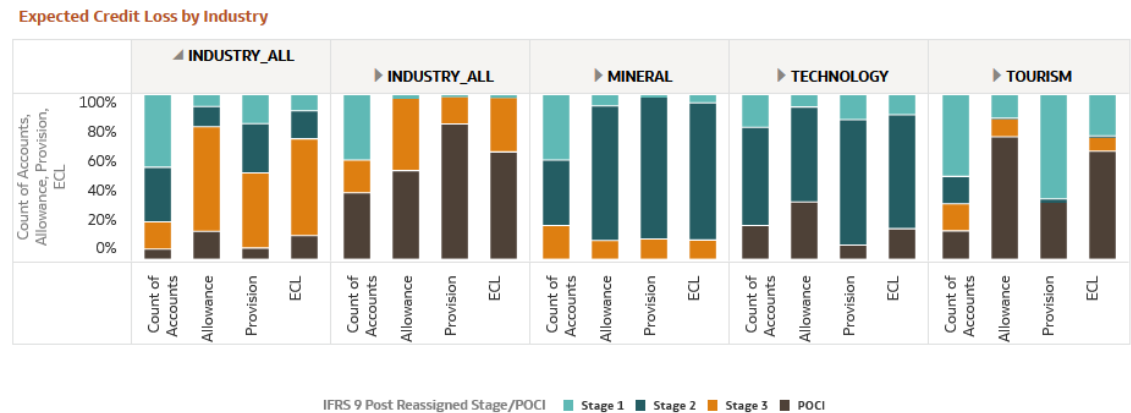
This report displays the number of accounts, Allowances, Provisions and ECL in absolute terms across IFRS 9 stages.

Figure 7-246 Expected Credit Loss by Industry

Expected Credit Loss by Industry

Industry Hierarchy	Stage 1				Stage 2				Stage 3				POCI			Grand Total Count of Accounts	Grand Total Allowance	Grand Total Provision	Grand Total ECL	
	Count of Accounts	Allowance	Provision	ECL	Count of Accounts	Allowance	Provision	ECL	Count of Accounts	Allowance	Provision	ECL	Count of Accounts	Allowance	Provision					ECL
INDUSTRY_ALL	80	17,765.10	16,613.72	54,378.86	100	55,541.90	10,670.22	47,036.92	100	30,265.80	14,678.00	44,941.88	80	29,315.50	25,111.36	55,141.40	560	110,486.10	72,073.78	179,501.06
INDUSTRY_ALL	20	12,641.00	9,293.60	21,936.60	20	18,000.00	2,086.80	20,086.80	20	18,000.00	2,086.80	20,086.80	20	52,472.00	48,528.00	105,468.00	80	106,115.00	61,995.20	167,570.20
MINERAL	20	29.82	16.64	46.48	20	2,251.00	1,667.00	4,318.00	40	5,247.20	11,462.50	16,799.70	20	123.02	16.90	139.92	100	8,051.04	11,163.04	21,214.10
TECHNOLOGY	20	292.28	1,501.48	1,595.78	40	11,564.00	11,653.34	22,042.34	20	6,151.20	1,091.84	7,243.04	20	1,715.00	132.00	1,583.00	100	19,540.48	14,180.64	32,464.16
TOURISM	20	4,800.00	6,000.00	10,800.00	20	1,326.70	265.00	509.78	20	865.40	56.94	902.34	20	5,076.00	5,346.80	9,022.80	80	12,868.10	9,446.82	21,314.92

Figure 7-247 Expected Credit Loss by Industry



Exposure at Default by Industry

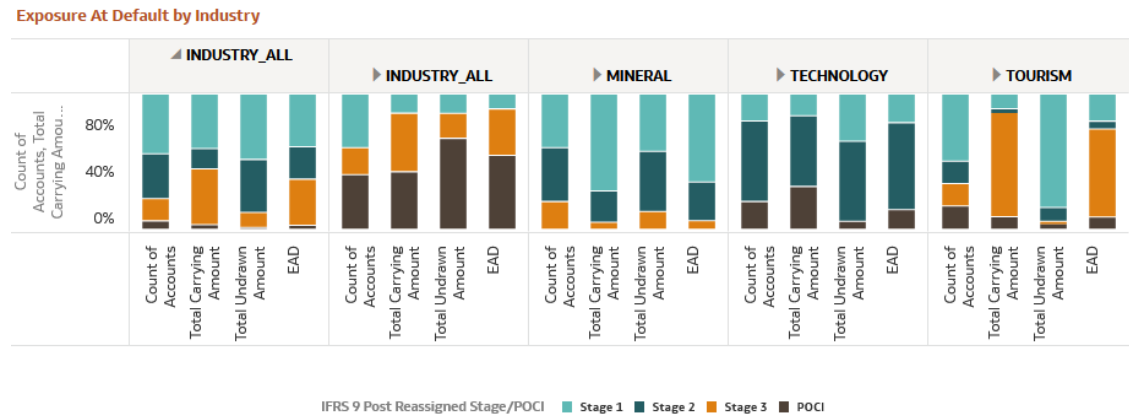
This report displays the number of accounts, Total carrying Amount, Total undrawn Amount and Exposure at Default in absolute terms across IFRS 9 stages

Figure 7-248 Exposure at Default by Industry

Exposure At Default by Industry

Industry Hierarchy	Stage 1				Stage 2				Stage 3				POCI				Grand Total Count of Accounts	Grand Total Total Carrying Amount	Grand Total Total Undrawn Amount	Grand Total EAD
	Count of Accounts	Total Carrying Amount	Total Undrawn Amount	EAD	Count of Accounts	Total Carrying Amount	Total Undrawn Amount	EAD	Count of Accounts	Total Carrying Amount	Total Undrawn Amount	EAD	Count of Accounts	Total Carrying Amount	Total Undrawn Amount	EAD				
INDUSTRY_ALL	80	377,520.00	1,099,820.00	1,005,934.00	100	556,140.00	950,040.00	945,018.00	100	631,580.00	705,770.00	939,780.00	80	581,040.00	596,070.00	533,778.00	560	1,946,300.00	5,952,600.00	5,422,508
INDUSTRY_ALL	20	252,860.00	464,680.00	438,732.00	20	180,000.00	69,560.00	200,868.00	20	180,000.00	69,560.00	200,868.00	20	16,900.00	12,900.00	20,770.00	80	629,760.00	616,700.00	861,238
MINERAL	20	9,570.00	17,540.00	14,522.00	20	55,020.00	66,680.00	86,560.00	40	124,720.00	544,500.00	377,870.00	20	135,780.00	84,460.00	174,895.00	100	340,840.00	712,780.00	655,147
TECHNOLOGY	20	93,540.00	1,157,000.00	496,680.00	40	259,780.00	638,420.00	537,854.00	20	153,780.00	68,240.00	181,076.00	20	175,500.00	44,000.00	188,500.00	100	678,200.00	2,108,460.00	1,406,096
TOURISM	20	24,000.00	60,000.00	54,000.00	20	65,540.00	175,580.00	117,954.00	20	173,080.00	24,620.00	180,466.00	20	597,520.00	264,240.00	705,216.00	80	859,940.00	524,240.00	1,055,634

Figure 7-249 Exposure at Default by Industry



7.9 Multidimensional ECL Report

This section provides information on the Multidimensional ECL Report.

7.9.1 ECL Stage Wise Overview by Legal Entity

To generate the below reports following dimensions are used: **As of date, Modelling Set, ECL and Amortization Process, Consolidation Type, Legal Entity, Economic Scenario, and Reporting Currency.**

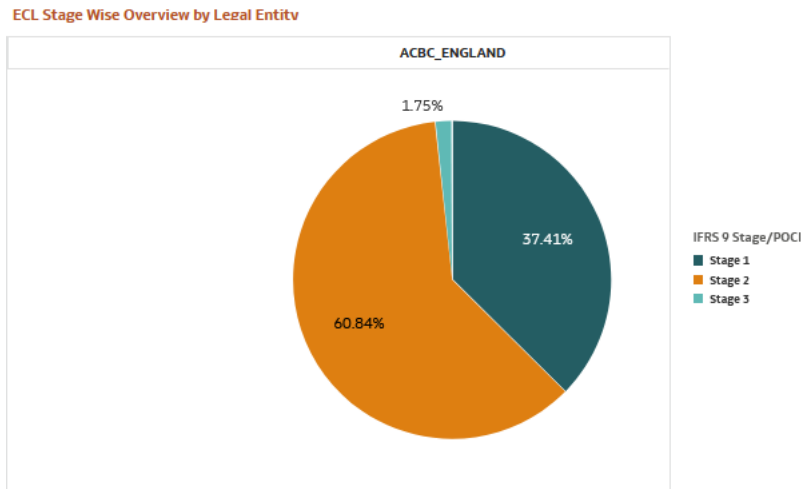
The following set of reports are generated with the flag as *Standalone*.

Figure 7-250 ECL Stage Wise Overview by Legal Entity

ECL Stage Wise Overview by Legal Entity

Legal Entity	Stage 1	Stage 2	Stage 3
ACBC_ENGLAND	152,830.62	248,531.92	7,134.88

Figure 7-251 ECL Stage Wise Overview by Legal Entity



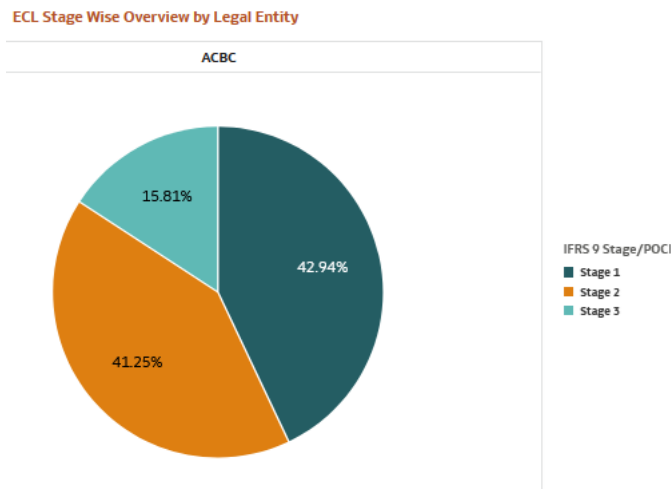
The following set of reports are generated with the flag as *Consolidated*.

Figure 7-252 ECL Stage Wise Overview by Legal Entity

ECL Stage Wise Overview by Legal Entity

Legal Entity	Stage 1	Stage 2	Stage 3
ACBC	1,937,858.85	1,861,354.55	713,616.00

Figure 7-253 ECL Stage Wise Overview by Legal Entity



7.9.2 ECL Stage Wise Overview by Organization Unit

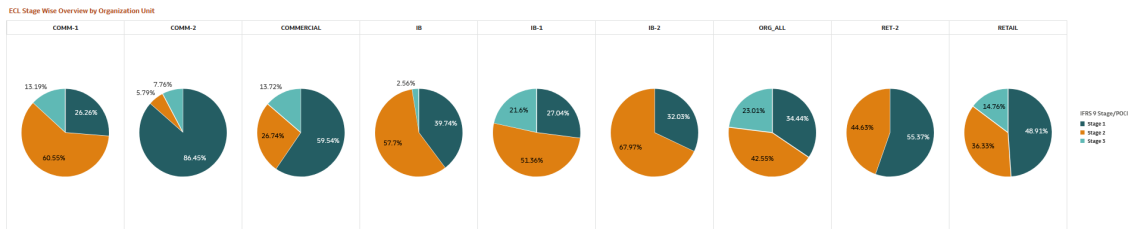
To generate the below reports following dimensions are used: **As of date, Modelling Set, ECL and Amortization Process, Consolidation Type, Legal Entity, Economic Scenario, and Reporting Currency.**

Figure 7-254 ECL Stage Wise Overview by Organization Unit

ECL Stage Wise Overview by Organization Unit

Organization Unit	Stage 1	Stage 2	Stage 3
COMM-1	84,510.94	194,865.76	42,466.83
COMM-2	310,657.27	20,795.14	27,889.53
COMMERCIAL	220,719.71	99,124.52	50,853.34
IB	122,218.43	177,444.10	7,874.10
IB-1	182,617.37	346,877.30	145,876.80
IB-2	7,410.47	15,725.00	
ORG_ALL	128,366.97	158,616.99	85,763.93
RET-2	101,208.06	81,566.77	
RETAIL	371,934.39	276,246.30	112,262.83

Figure 7-255 ECL Stage Wise Overview by Organization Unit



7.9.3 ECL Stage Wise Overview by Product

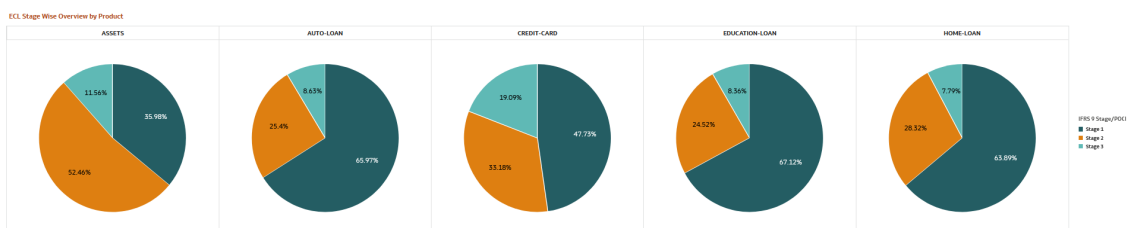
To generate the below reports following dimensions are used: **As of date, Modelling Set, ECL and Amortization Process, Consolidation Type, Legal Entity, Economic Scenario, and Reporting Currency.**

Figure 7-256 ECL Stage Wise Overview by Product

ECL Stage Wise Overview by Product

Product	Stage 1	Stage 2	Stage 3
ASSETS	537,276.45	783,259.44	172,563.05
AUTO-LOAN	138,733.39	53,422.46	18,145.75
CREDIT-CARD	640,277.24	445,026.86	256,104.57
EDUCATION-LOAN	64,489.33	23,564.15	8,032.38
HOME-LOAN	148,867.21	65,988.96	18,141.60

Figure 7-257 ECL Stage Wise Overview by Product



7.9.4 ECL Stage Wise Overview by Customer Type

To generate the below reports following dimensions are used: **As of date, Modelling Set, ECL and Amortization Process, Consolidation Type, Legal Entity, Economic Scenario, and Reporting Currency.**

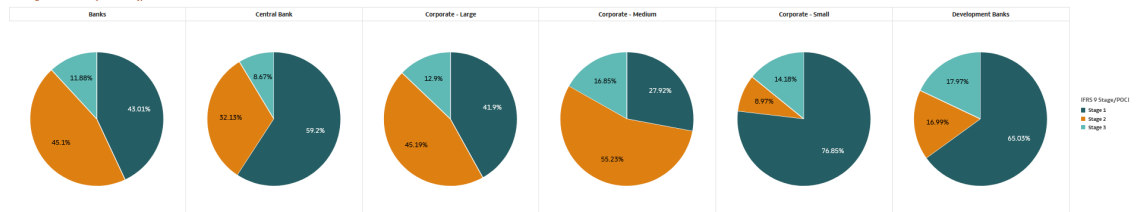
Figure 7-258 ECL Stage Wise Overview by Customer Type

ECL Stage Wise Overview by Customer Type

Customer Type	Stage 1	Stage 2	Stage 3
Banks	535,906.21	562,002.77	148,079.74
Central Bank	103,265.14	56,036.22	15,120.50
Corporate - Large	211,885.95	228,507.64	65,251.89
Corporate - Medium	214,397.49	424,039.18	129,360.43
Corporate - Small	142,613.54	16,648.47	26,308.68
Development Banks	321,575.29	84,027.59	88,866.11

Figure 7-259 ECL Stage Wise Overview by Customer Type

ECL Stage Wise Overview by Customer Type



7.9.5 Account Based ECL Report

You can drill-down the ECL from one dimension to another till the account level. The drill-down follows this path: **Legal Entity > Organization Unit > Product > Customer Type > Account**

Figure 7-260 Account Based ECL Report

Account Based ECL Report

Customer ID: All Account Number: All

As of Date	Legal Entity	Organization Unit	Product	Customer Type	Customer ID	Account Number	IFRS 9 Final Stage/ POCI	Account Classification	Expected Credit Loss (ECL) Method	Allowance	Provision	Expected Credit Loss (ECL)	Carrying Amount	Undrawn Amount	Exposure At Default (EAD)	Probability of Default (PD)	Loss Given Default (LGD)	Credit Conversion Factor (CCF)	Provision Rate	Default Rate	Gross Loss Rate	Impairment Gain/Loss
01/31/2017	ACB_CASA	IB-2	AUTO-LOAN	Central Bank	CENBK	CF_ACC3	Stage 2	Amortized Cost	Specific Provision Method	1,058.08	87.17	1,125.25	115,794.00	24,911.00	122,333.14	3.19	26.25	26.25	8.50			4,600.25
						CF_ACC4	Stage 2	Amortized Cost	Specific Provision Method	1,765.52	68.65	1,834.17	195,559.00	24,713.00	200,046.38	3.19	26.25	26.25	8.50			5,850.95
						CF_ACC5	Stage 2	Amortized Cost	Specific Provision Method	2,240.79	74.87	2,315.66	245,692.00	27,799.00	212,981.36	3.19	26.25	26.25	8.50			6,412.64
						CF_ACC_CURT_STG_3	Stage 2	Amortized Cost	Specific Provision Method	1,058.08	87.17	1,125.25	115,794.00	24,911.00	122,333.14	3.19	26.25	26.25	8.50			4,600.25
						CF_ACC_CURT_STG_4	Stage 2	Amortized Cost	Specific Provision Method	1,765.52	68.65	1,834.17	195,559.00	24,713.00	200,046.38	3.19	26.25	26.25	8.50			5,850.95
						CF_ACC_CURT_STG_5	Stage 1	Amortized Cost	Specific Provision Method	2,240.79	74.87	2,315.66	245,692.00	27,799.00	212,981.36	3.19	26.25	26.25	8.50			6,412.64
	ORG_ALL	CREDIT-CARD		Banks	BNK	LOANCONBRFL0AT1	Stage 1	Amortized Cost	Specific Provision Method	0.00	0.00	0.00	8,646.74	0.00	8,646.74							0.00
	RET-2	ASSETS		Banks	BNK	SPM_ACC4	Stage 1	Amortized Cost	Specific Provision Method	5,375.18	275.89	5,651.07	211,181.00	20,643.00	220,470.35	5.40	45.00	45.00	5.40			10,513.07
						SPM_ACC5	Stage 1	Amortized Cost	Specific Provision Method	2,949.59	287.55	3,237.14	111,777.00	21,531.00	121,408.75	5.40	45.00	45.00	5.40			7,212.14
						SPM_ACC6	Stage 1	Fair Value Through Other Comprehensive Income	Specific Provision Method	5,430.77	220.71	5,651.48	205,731.00	16,534.00	211,342.30	5.40	45.00	45.00	5.40			9,952.48
						SPM_ACC7	Stage 1	Fair Value Through Other Comprehensive Income	Specific Provision Method	5,288.65	339.94	5,628.57	200,213.00	15,451.00	211,096.91	5.40	45.00	45.00	5.40			8,878.57
						SPM_ACC8	Stage 2	Amortized Cost	Specific Provision Method	13,654.80	830.59	14,485.38	126,285.00	12,451.00	132,915.38	18.53	53.25	53.25	8.50			18,253.38
						SPM_ACC_CURT_STG_4	Stage 1	Amortized Cost	Specific Provision Method	5,375.18	275.89	5,651.07	211,181.00	20,643.00	220,470.35	5.40	45.00	45.00	5.40			10,513.07

7.10 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.

7.10.1 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, Attribution Analysis, 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 7-261 Attribution Analysis - ECL

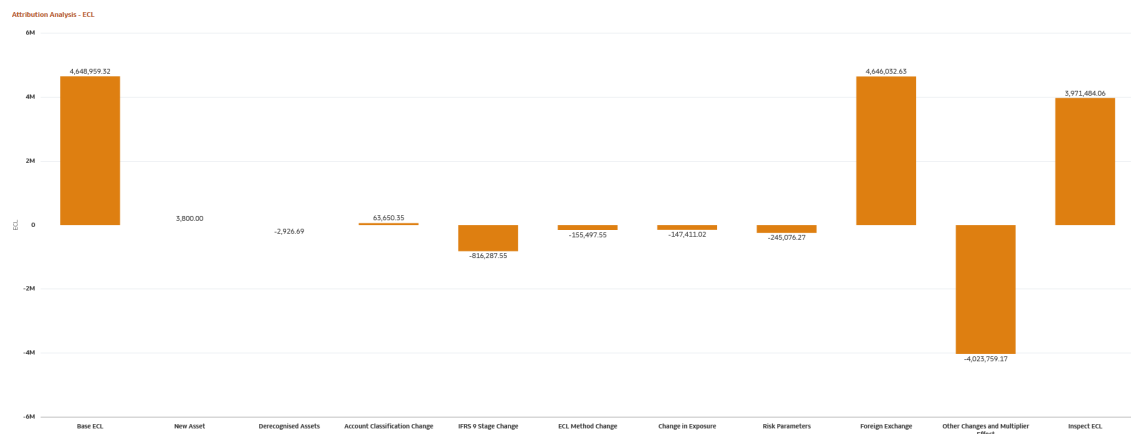


Figure 7-262 Attribution Analysis - ECL

Customer Type	Base ECL		New Asset		Derecognised Assets		Account Classification Change		IFRS 9 Stage Change		ECL Method Change		Change in Exposure		Risk Parameters		Foreign Exchange		Other Changes and Multiplier Effect		Inspect ECL	
	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL	ECL	Percentage of ECL
Banks	2,879,488.82	61.94%	3,800.00	100.00%	-2,926.69	100.00%	43,083.37	67.69%	-487,560.03	57.28%	-50,899.38	32.48%	-147,411.02	100.00%	-245,076.27	100.00%	2,878,562.33	61.91%	-2,359,280.84	58.81%	2,530,374.33	63.71%
Corporate - Small	1,766,470.50	38.06%					20,566.98	32.91%	148,737.55	42.73%	-58,498.17	47.52%	0.00	0.00%	0.00	0.00%	1,766,470.50	38.09%	-1,664,473.28	41.17%	1,441,309.69	36.29%
Grand Total	4,646,959.32	100.00%	3,800.00	100.00%	-2,926.69	100.00%	63,650.35	100.00%	-826,287.55	100.00%	-355,497.55	100.00%	-147,411.02	100.00%	-245,076.27	100.00%	4,646,052.63	100.00%	-4,021,759.27	100.00%	3,971,484.06	100.00%

7.10.2 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, Attribution Analysis, Consolidation Type, Legal Entity Node, and Reporting Currency Name.**

Figure 7-263 Attribution Analysis - Drill Down for Risk Parameters



Figure 7-264 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%

7.11 Models

This section contains information on the Models reports

7.11.1 Cyclical Factor Model Reports

7.11.1.1 Model Details

Figure 7-265 Model Details

Model Details

Modelling Set Name	Legal Entity Name	Org Unit Name	Frequency	Sr No	Portfolio
MS_CFM	ACBC	ORG_ALL	Monthly	1	Product-CREDIT-CARD,Customer Type-Banks,Industry-MINERAL,Country-Korea (Democratic Peoples Republic of)
				2	Product-CREDIT-CARD,Customer Type-Banks,Industry-TRAVELS,Country-Korea (Democratic Peoples Republic of)

7.11.1.2 Model Performance

Figure 7-266 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

7.11.1.3 Cyclical Factor Values

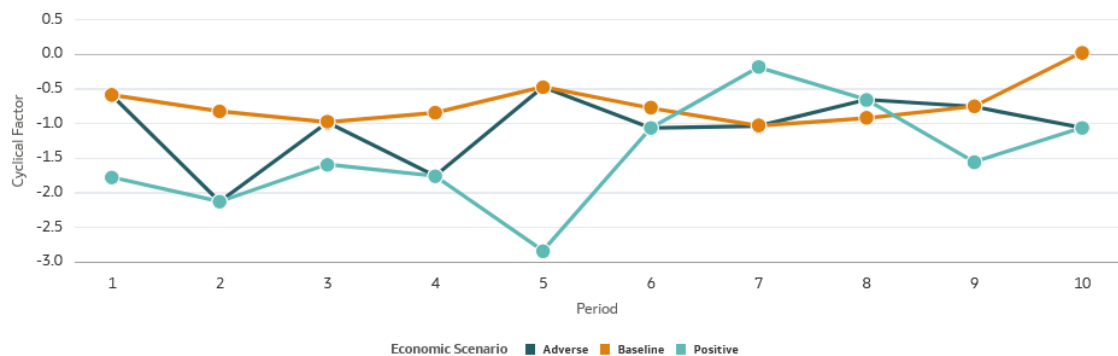
Figure 7-267 Cyclical Factor Values

Cyclical Factor Values

Period	Adverse	Baseline	Positive
	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 7-268 Cyclical Factor Values

Cyclical Factor Values



7.11.2 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 7-269 Model Details

Model Details

Modelling Set Name	Legal Entity Name	Org Unit Name	Sr No	Portfolio
Auto_MS_ECL	ACBC	ORG_ALL	1	Product-PRODUCT_ALL, Customer Type-All, Industry-INDUSTRY_ALL
Auto_MS_ECL	ACBC	ORG_ALL	2	Product-PRODUCT_ALL, Customer Type-Individual

7.11.2.1 PD Term Structure - Economic Scenario

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

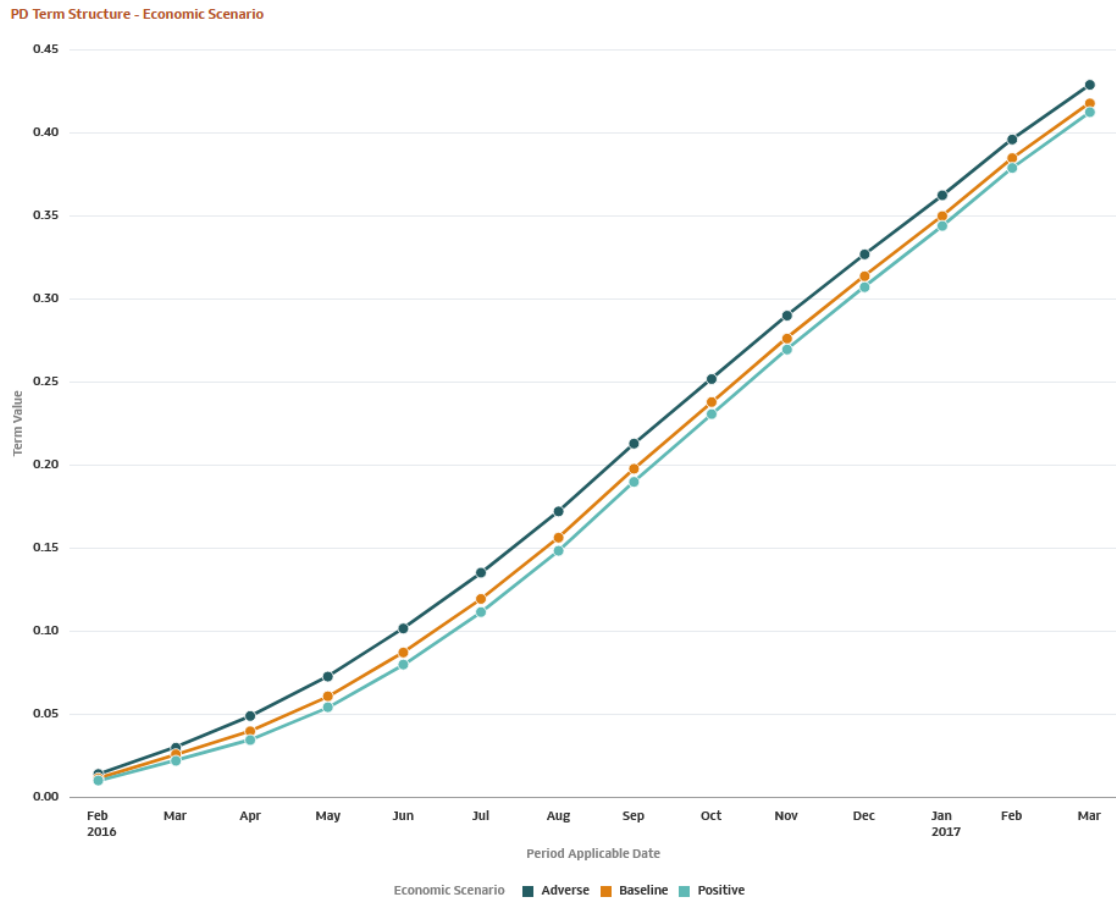
The following global filters must be selected with a single value: As of Date, Modelling Set Name, PD Model, DPD Band, Type of PD and Term Structure Basis

Figure 7-270 PD Term Structure - Economic Scenario - DPD

PD Term Structure - Economic Scenario

Period Applicable Date	Adverse	Baseline	Positive
02/29/2016	0.01	0.01	0.01
03/31/2016	0.03	0.03	0.02
04/30/2016	0.05	0.04	0.03
05/31/2016	0.07	0.06	0.05
06/30/2016	0.10	0.09	0.08
07/31/2016	0.14	0.12	0.11
08/31/2016	0.17	0.16	0.15
09/30/2016	0.21	0.20	0.19
10/31/2016	0.25	0.24	0.23
11/30/2016	0.29	0.28	0.27
12/31/2016	0.33	0.31	0.31
01/31/2017	0.36	0.35	0.34
02/28/2017	0.40	0.38	0.38
03/31/2017	0.43	0.42	0.41

Figure 7-271 PD Term Structure - Economic Scenario - DPD



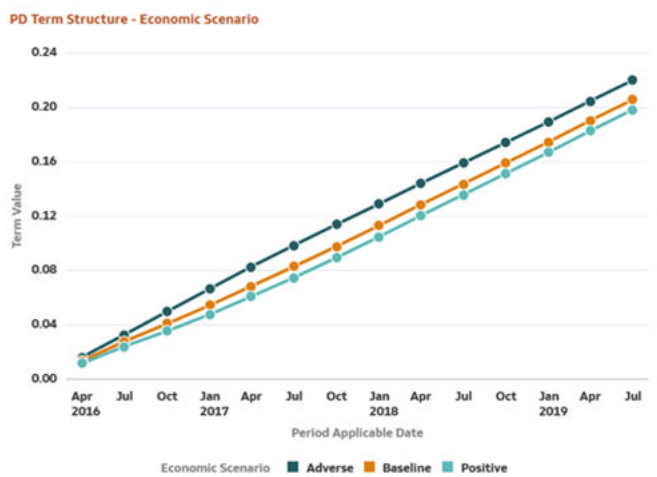
The following global filters must be selected with single value; **As of Date, Modelling Set Name, PD Model, Rating Type, Rating, Type of PD and Term Structure Basis.**

Figure 7-272 PD Term Structure - Economic Scenario - Rating

PD Term Structure - Economic Scenario

Period Applicable Date	Adverse	Baseline	Positive
04/30/2016	0.02	0.01	0.01
07/31/2016	0.03	0.03	0.02
10/31/2016	0.05	0.04	0.04
01/31/2017	0.07	0.05	0.05
04/30/2017	0.08	0.07	0.06
07/31/2017	0.10	0.08	0.07
10/31/2017	0.11	0.10	0.09
01/31/2018	0.13	0.11	0.10
04/30/2018	0.14	0.13	0.12
07/31/2018	0.16	0.14	0.14
10/31/2018	0.17	0.16	0.15
01/31/2019	0.19	0.17	0.17
04/30/2019	0.20	0.19	0.18
07/31/2019	0.22	0.21	0.20

Figure 7-273 PD Term Structure - Economic Scenario - Rating



7.11.2.2 PD Term Structure - Rating

This section displays the PD Term Structure - Rating report.

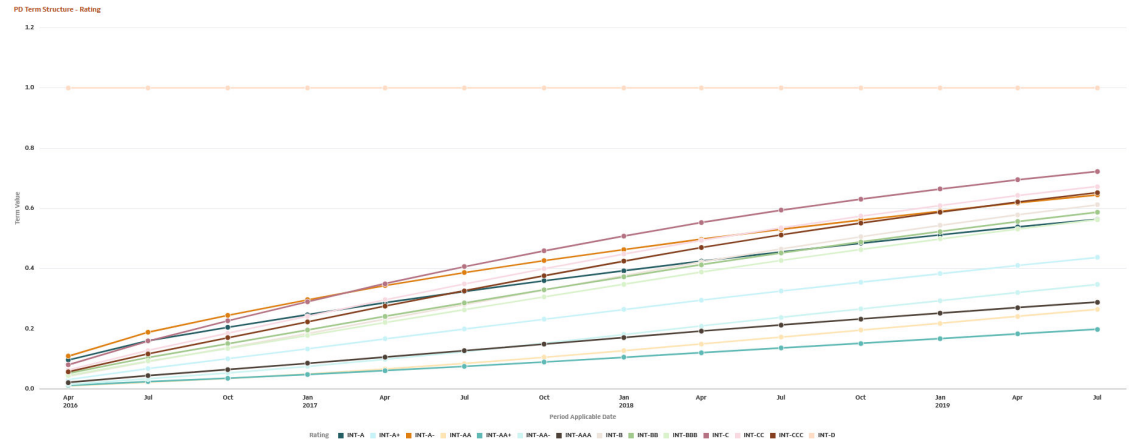
The following global filters must be selected with single value; **As of Date**, **Modelling Set Name**, **Rating Type**, **PD Model**, **Type of PD**, **Economic Scenario**, and **Term Structure Basis**. For the **Rating** filter, all the values can be selected.

Figure 7-274 PD Term Structure - Rating

PD Term Structure - Rating

Period Applicable Date	INT-A	INT-A+	INT-A-	INT-AA	INT-AA+	INT-AA-	INT-AAA	INT-B	INT-BB	INT-BBB	INT-C	INT-CC	INT-CCC	INT-D
04/30/2016	0.10	0.03	0.11	0.01	0.01	0.01	0.02	0.04	0.05	0.04	0.08	0.06	0.06	1.00
07/31/2016	0.16	0.07	0.19	0.02	0.02	0.03	0.04	0.09	0.10	0.09	0.16	0.13	0.12	1.00
10/31/2016	0.20	0.10	0.24	0.03	0.04	0.05	0.06	0.14	0.15	0.13	0.23	0.19	0.17	1.00
01/31/2017	0.25	0.13	0.30	0.05	0.05	0.07	0.08	0.18	0.20	0.18	0.29	0.24	0.22	1.00
04/30/2017	0.29	0.17	0.34	0.07	0.06	0.10	0.11	0.23	0.24	0.22	0.35	0.30	0.28	1.00
07/31/2017	0.32	0.20	0.39	0.08	0.07	0.12	0.13	0.28	0.29	0.26	0.41	0.35	0.33	1.00
10/31/2017	0.36	0.23	0.43	0.10	0.09	0.15	0.15	0.33	0.33	0.31	0.46	0.40	0.38	1.00
01/31/2018	0.39	0.26	0.46	0.13	0.10	0.18	0.17	0.38	0.37	0.35	0.51	0.45	0.42	1.00
04/30/2018	0.42	0.29	0.50	0.15	0.12	0.21	0.19	0.42	0.41	0.39	0.55	0.49	0.47	1.00
07/31/2018	0.45	0.32	0.53	0.17	0.14	0.24	0.21	0.46	0.45	0.43	0.59	0.53	0.51	1.00
10/31/2018	0.48	0.35	0.56	0.19	0.15	0.27	0.23	0.51	0.49	0.46	0.63	0.57	0.55	1.00
01/31/2019	0.51	0.38	0.59	0.22	0.17	0.29	0.25	0.54	0.52	0.50	0.66	0.61	0.59	1.00
04/30/2019	0.54	0.41	0.62	0.24	0.18	0.32	0.27	0.58	0.56	0.53	0.69	0.64	0.62	1.00
07/31/2019	0.56	0.44	0.64	0.26	0.20	0.35	0.29	0.61	0.59	0.56	0.72	0.67	0.65	1.00

Figure 7-275 PD Term Structure - Rating



7.11.2.3 PD Term Structure - DPD Band

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

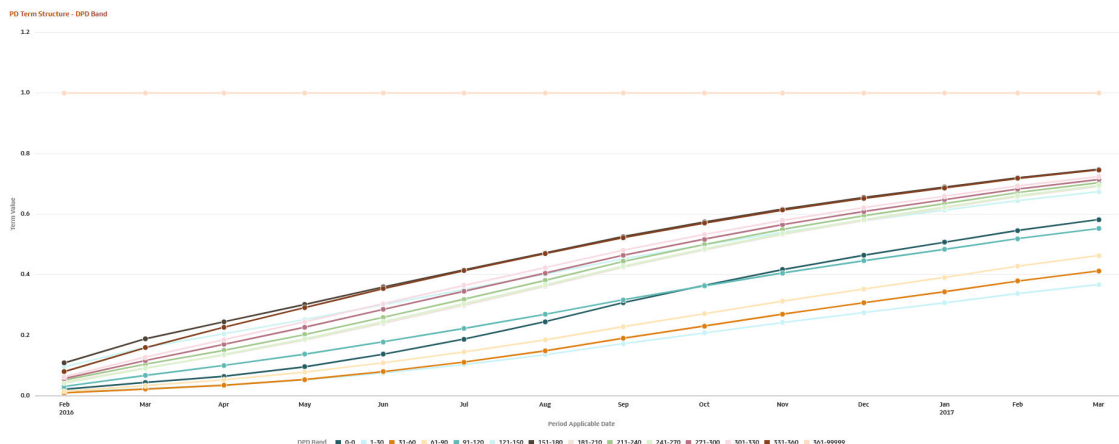
The following Global filters must be selected as a single value; **As of Date, Modelling Set Name, PD Model, Type of PD, Economic Scenario** and **Term Structure Basis**. For the **DPD Band** filter all the values can be selected.

Figure 7-276 PD Term Structure - DPD Band

PD Term Structure - DPD Band

Period Applicable Date	0-0	1-30	31-60	61-90	91-120	121-150	151-180	181-210	211-240	241-270	271-300	301-330	331-360	361-99999
02/29/2016	0.02	0.01	0.01	0.01	0.03	0.10	0.11	0.04	0.05	0.04	0.06	0.06	0.08	1.00
03/31/2016	0.04	0.02	0.02	0.03	0.07	0.16	0.19	0.09	0.10	0.09	0.12	0.13	0.16	1.00
04/30/2016	0.06	0.04	0.03	0.05	0.10	0.20	0.24	0.13	0.15	0.14	0.17	0.19	0.23	1.00
05/31/2016	0.10	0.05	0.05	0.08	0.14	0.25	0.30	0.18	0.20	0.19	0.23	0.24	0.29	1.00
06/30/2016	0.14	0.08	0.08	0.11	0.18	0.30	0.36	0.24	0.26	0.24	0.29	0.30	0.35	1.00
07/31/2016	0.19	0.10	0.11	0.14	0.22	0.35	0.42	0.30	0.32	0.30	0.35	0.36	0.41	1.00
08/31/2016	0.24	0.14	0.15	0.18	0.27	0.40	0.47	0.36	0.38	0.37	0.41	0.42	0.47	1.00
09/30/2016	0.31	0.17	0.19	0.23	0.32	0.45	0.53	0.42	0.44	0.43	0.46	0.48	0.52	1.00
10/31/2016	0.36	0.21	0.23	0.27	0.36	0.50	0.57	0.48	0.50	0.49	0.52	0.53	0.57	1.00
11/30/2016	0.42	0.24	0.27	0.31	0.41	0.54	0.62	0.53	0.55	0.54	0.57	0.58	0.61	1.00
12/31/2016	0.46	0.28	0.31	0.35	0.45	0.58	0.65	0.58	0.59	0.58	0.61	0.62	0.65	1.00
01/31/2017	0.51	0.31	0.34	0.39	0.48	0.61	0.69	0.62	0.63	0.62	0.65	0.66	0.69	1.00
02/28/2017	0.55	0.34	0.38	0.43	0.52	0.65	0.72	0.66	0.67	0.66	0.68	0.69	0.72	1.00
03/31/2017	0.58	0.37	0.41	0.46	0.55	0.67	0.75	0.69	0.70	0.69	0.71	0.72	0.75	1.00

Figure 7-277 PD Term Structure - DPD Band



7.12 Disclosure Reports

This section contains information on the Disclosure Reports.

7.12.1 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 7-278 35H Report

Disclosure Report - 35 H

Attr Factor Disclosure Hierarchy	Stage 1	Stage 2	Stage 3	POCI	Grand Total
Beginning Balance	305,783.51	12,462,161.06	134,382.92	142,986.09	13,045,313.58
Transfer to Stage 1	8,074,624.44	-8,074,624.44			0.00
Transfer to Stage 2	-20,489.29	112,620.36	-92,131.07		0.00
Transfer to Stage 3	-125,183.14	-59,984.57	185,167.71		0.00
Increase in ECL due to change in Credit Risk		15,973.10	97,624.40		113,597.50
Decrease in ECL due to change in Credit Risk	-13,546.95	0.00			-13,546.95
Changes in Account Classification	-18,735.88	86,976.48			68,240.61
New Financial Assets Originated or Purchased	4,310.88				4,310.88
Financial Assets that have been Derecognized			-42,251.85		-42,251.85
Write-offs	-139,744.00	-183,880.00	-106,160.00	-45,312.00	-475,096.00
Recovery	73,656.00	69,080.00	36,160.00	25,312.00	204,208.00
Changes in Model or Risk Parameters	525.66	-8,719,397.85	35,122.01	-16,071.47	-8,699,821.65
Changes in ECL Methodology	403,604.04				403,604.04
Changes in Exchange Rate	8,215,999.44	4,440,172.42	185,167.71	142,986.09	12,984,325.66
Other Changes and Multiplier Effect	-15,907,998.52	392,799.07	-149,718.02	-108,906.22	-15,773,823.69
Ending Balance	852,805.99	541,895.64	283,363.80	140,994.50	1,819,059.93

Figure 7-279 35H Report - Expanded Changes in Model or Risk Parameters

Disclosure Report - 35 H

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

7.12.2 35I

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 7-280 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	
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