

Solving Regulatory Reporting Challenges

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Agenda

- » New Regulation and Regulatory Reporting Challenges
- » Principles for Defining, Gathering, and Processing Risk Data Subject to Reporting Requirements
- » Moody's Analytics Regulatory ERM Solutions

Environment Subsequent to the Credit Crisis

The industry and regulatory response to the market dislocations that began in 2008 have necessitated that banks rethink their risk management technology and practices. Traditional approaches to financial risk management did not foresee or prevent the credit crisis. Therefore, in order for banks to remain competitive, they must keep up with the latest developments in risk measurement and management.

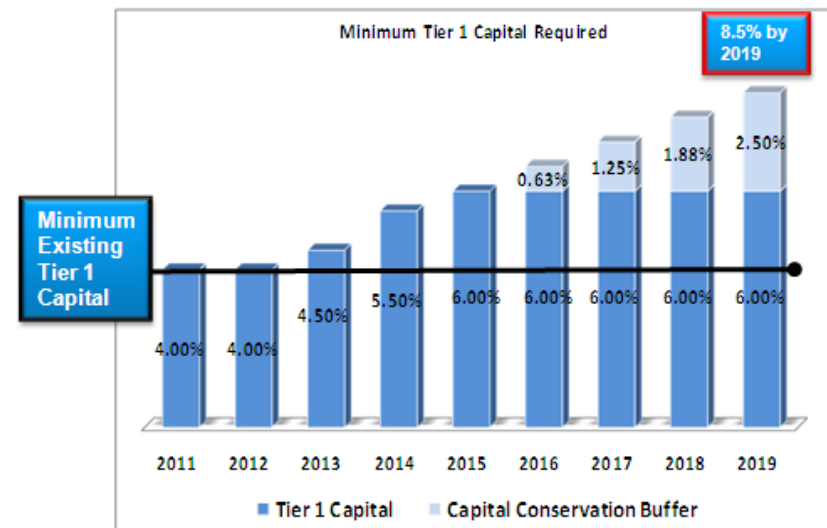
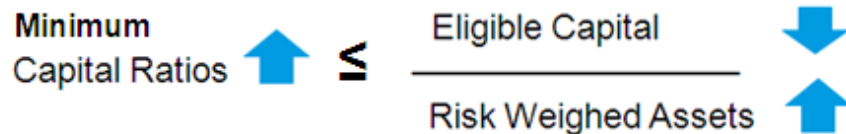
	<u>Lessons Learned</u>	<u>Current Challenges</u>
<ul style="list-style-type: none"> • Measure & Consolidate BS Exposure 	Need for effective firm-wide risk identification and analysis.	<ul style="list-style-type: none"> ▪ Review and update risk management policies, practices and governance structures ▪ Improvement in prospective and contingency measures ▪ Establishing firm-wide risk tolerances
<ul style="list-style-type: none"> • Establish Centralized Reporting 	Consistent application of independent and rigorous valuation practices across the firm.	<ul style="list-style-type: none"> ▪ Price and Value are two distinct things ▪ “Risk” is more complicated than “Price” ▪ Pricing should emphasize a MTM discipline ▪ Place reasonable prices on products within HFI banking books, not just AFS and trading positions ▪ Develop ALM/BSM “independent” sources of pricing ▪ Consider pricing in your stress-scenarios
<ul style="list-style-type: none"> • Leverage Risk Mgt and BS Efficiencies 	Effective management of funding liquidity, capital and the balance sheet.	<ul style="list-style-type: none"> ▪ FTP charge for liquidity ▪ Appropriate contingent liquidity risk management ▪ Treasury functions aligned with businesses
<ul style="list-style-type: none"> • Balance & Communicate Accounting vs. Economic Risk 	Informative and responsive risk measurement and management reporting and practices.	<ul style="list-style-type: none"> ▪ Risk metrics based on adaptive assumptions ▪ Different perspectives on risk exposures ▪ Stress testing
<ul style="list-style-type: none"> • Transfer Pricing 		

Trends Subsequent to the Credit Crisis

Regulatory	
General Regulatory Themes	Emerging Regulatory Trends
<p>1) Bifurcated supervision - Systemically critical firms versus smaller firms</p> <p>2) Systemic risk reduction</p> <p>3) More regulation, but more constructive regulation – the need to be pendulum sensitive</p> <p>4) Greater emphasis on ERM principles (Risk management and not compliance)</p> <p>5) Alignment of risk and compensation - performance and profitability link to incentives</p> <p>6) Movement away from “silo” based risk management</p> <p>7) Back to basics – simplicity and transparency</p> <p>8) Less emphasis on originate-to-distribute models</p> <p>9) Less emphasis on brokers and wholesale channels</p> <p>10) Secularly lower leverage</p> <p>11) Better disclosures and transparency around everything that banks do</p> <p style="padding-left: 40px;">i) Examinations</p> <p style="padding-left: 40px;">ii) Stress testing</p> <p>12) Reducing and preventing concentration risk</p> <p style="padding-left: 40px;">i) Correlation</p> <p style="padding-left: 40px;">ii) No silos</p> <p style="padding-left: 40px;">iii) Concentration risk management – geographic, product, industry</p> <p>13) Non-banks and Money Market Mutual Funds will be subject to greater oversight</p> <p>14) Complex OTC products face escalated disclosure and likely to move to exchange-based protocols (even swaps contracts)</p>	<p><u>Interest Rate Risk (IRR) - Traditional ALM currently inadequate:</u></p> <p style="padding-left: 40px;">ALM needs to be more prospective in managing balance sheet risk</p> <p style="padding-left: 40px;">Uncertainties over valuation need to be resolved</p> <p style="padding-left: 40px;">Credit risk and market risk convergence</p> <p style="padding-left: 40px;">Deposit growth and retention</p> <p style="padding-left: 40px;">Expanded importance of funds transfer pricing (FTP)</p> <p><u>Liquidity Risk Management (LRM) – Emerging Themes</u></p> <p style="padding-left: 40px;">Established risk tolerances</p> <p style="padding-left: 40px;">Adequate “cushions” or “buffers” of unencumbered liquid assets</p> <p style="padding-left: 40px;">Incorporation of liquidity costs in product pricing, performance measurement, and new product approvals</p> <p style="padding-left: 40px;">Robust assessment of contingent liquidity risks – enhanced stress testing of market scenarios and OBS exposures</p> <p style="padding-left: 40px;">More robust liquidity contingency planning</p> <p style="padding-left: 40px;">Management of intra-day liquidity risks</p> <p style="padding-left: 40px;">Active liquidity risk management both within and across legal entities, business lines and currencies</p> <p style="padding-left: 40px;">More robust public disclosure for promoting market discipline</p> <p style="padding-left: 40px;">Significant push to create more consistency across supervisors with respect to liquidity risk supervision and regulation</p> <p><u>Capital Management</u></p> <p style="padding-left: 40px;">Definitions for capital change</p> <p style="padding-left: 40px;">Reset expectations on quantity and quality of capital</p> <p style="padding-left: 40px;">Reset aspects of Allowance for Loan and Lease Losses (“ALLL”)</p>

Basel III Increased Minimum Capital Requirements

- » More Stringent Rules on Eligible Capital
 - » i.e., Tier 3 not eligible, increased deductions
- » RWA Will Increase for Some Asset Classes
 - » i.e., OTC derivatives via CVA
- » Increased Capital Ratios
 - » i.e., Core Tier 1, Tier 1, Buffers



Basel III Introduces New Leverage and Liquidity Ratios

A leverage ratio as a non-risk-based metric to avoid excessive leverage



$$\text{Leverage Ratio} = \frac{\text{Tier 1}}{\text{Balance Sheet and Other Offbalance Sheet Expos}} \geq 3\%$$

Liquidity risk ratios: a short term ratio (LCR) with a 30 day time horizon and a more long term measure (NSFR) with a 1 year time horizon relying on rules based stress test scenario factors.



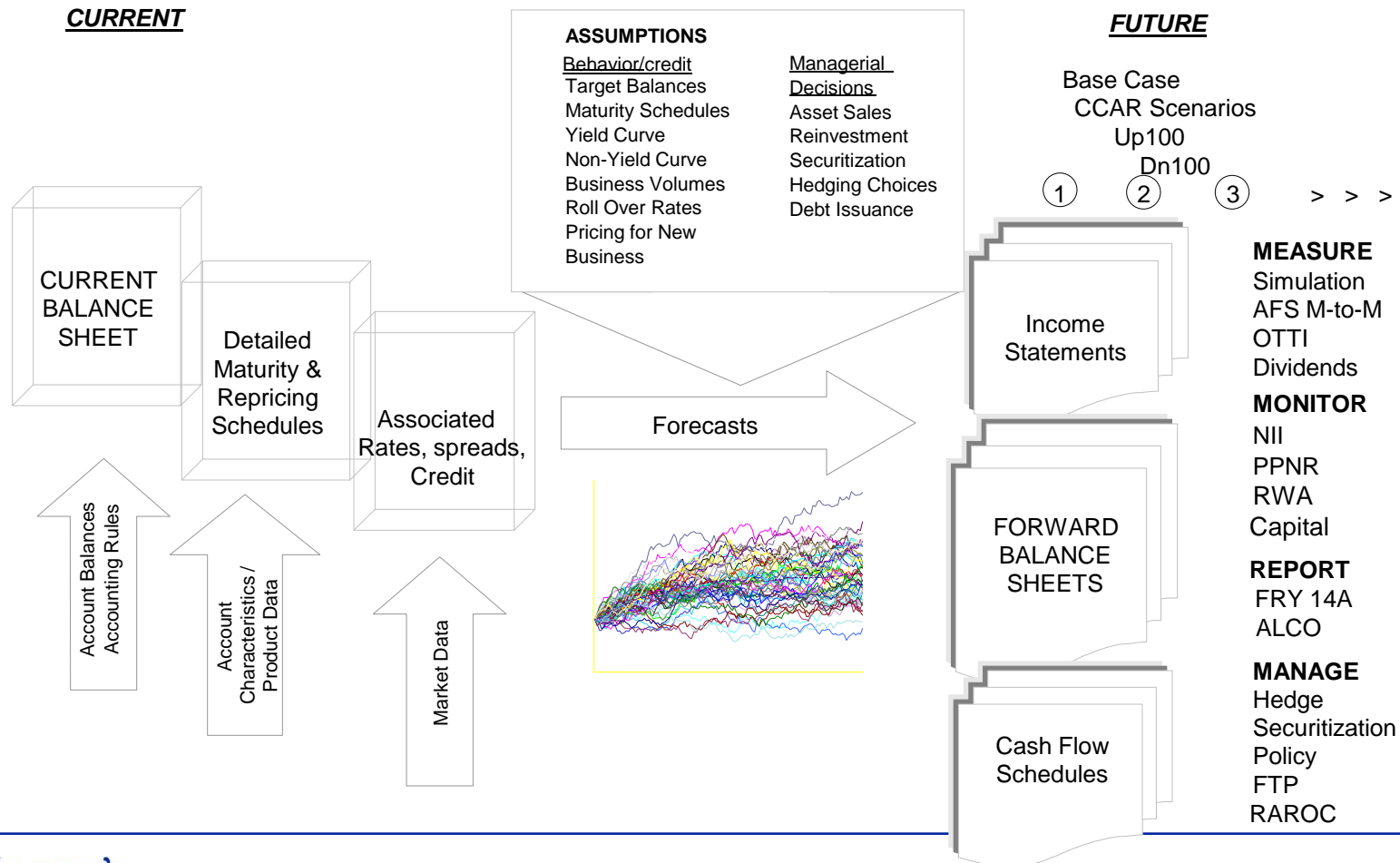
$$\text{LCR} = \frac{\text{Stock of High Quality Liquid Assets}}{\text{Net Cash Outflow Over 30 Days}} \geq 100\%$$



$$\text{Net Stable Funding Ratio} = \frac{\text{Available Stable Funding}}{\text{Required Stable Funding}} \geq 100\%$$

US FED CCAR New Stress Testing Requirements

Evaluate how the balance sheet, Expected Loss (EL), Allowance for Loan & Lease Losses (ALLL), Net Income, Risk-weighted Assets (RWA) and capital will change under multiple rate, macro-economic, and business scenarios for upcoming 9 quarters



Increased Regulatory Reporting Demands & Challenges

- » More and more regulations
 - => More and more regulatory reports to file with regulators
- » Increased scrutiny on report consistency
 - => Need to reconcile reports when same information reported differently
 - Aggregated vs. detailed views
 - Finance vs. risk views
 - Actual vs. forecast views
 - Group vs. local regulator views
- » Increased reporting granularity
 - Up to counterparty level (for example EU large exposures)
 - Up to transaction level (for example US CCAR transactional reports)
- » Increased reporting frequency
 - CCAR stress testing twice a year
 - Up to daily reporting for liquidity risk
- » Increased transparency in Pillar 3 disclosure requirements
 - Additional Pillar 3 reporting requirements with Basel 3 (for example on top bankers compensation)
 - New Pillar 3 reports requirement around liquidity risk

Increased Regulatory Reporting Demands & Challenges

» USA

- Update US call reports for Basel III Standardized
- Update FFIEC101, 102 for Basel III Advanced reports
- FRY-14 CCAR monthly, quarterly and yearly
- FRY-16 DFAST reports for smaller institutions
- FRY-15 systemic reports for G-SIBs
- FR2320 liquidity risk reports

» EUROPE

- COREP Basel 3 capital and leverage ratio reports
- Basel 3 LCR & NSFR reports on liquidity risk, plus monitoring ones
- FINREP financial reports
- Large Exposures
- Forbearance and non performing loans reports
- Unencumbered assets reports

» UK

- Actual and Forecast FDSF reports for local SIFIs
- Bank Of England reports

New Regulation and Regulatory Reporting Challenges

- » Collectively, Basel III, one of the many requirements of Dodd Frank, and CCAR stress testing are forcing banks to **invest heavily in risk management infrastructure and software**. These new regulatory requirements have redefined the quantity and quality of capital and have imposed new stress testing reporting requirements that are straining existing systems and personnel to the limit.
- » To effectively manage the balance sheet and comply with stricter regulatory requirements, financial institutions must **select the risk technology infrastructure and risk management tools** that are appropriate for the institution's size, complexity and risk management objectives.
- » **Convergence between risk and finance** is also one of the key challenges that institutions have to face to answer increasing regulatory reporting demands from regulators.
- » To **remain competitive**, banks must keep up with the latest developments in risk measurement and management.
- » **Ultimately, firms that tie risk exposures to capital more effectively will be better able to integrate risk-taking decisions into their strategic and tactical decision-making.**

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- » Moody's Analytics Regulatory ERM solutions

Principles for Defining, Gathering & Processing Risk Data

- » Bank information technology (IT) and data architectures were inadequate to support the broad management of financial risks.
 - Many banks lacked the ability to aggregate risk exposures and identify concentrations quickly and accurately at the bank group level, across business lines, and between legal entities.
 - Some banks were unable to manage their risks properly because of weak risk data aggregation capabilities and risk reporting practices. This had severe consequences to the banks themselves and to the stability of the financial system as a whole.

Common data issues

- » Missing Data Elements
- » Duplicate/Redundant Interfaces
- » Reconciliation of Interfaces
- » Excessive Interface Maintenance
- » Third-party Data Providers

Legacy Data Flow

Internal Bank Systems

DDA

Commercial
Loans

Residential
Mortgages

Investments

Time
Deposits

General
Ledger

Financial Reporting, Planning & Analysis

Risk Management

- Deterministic
- Stochastic

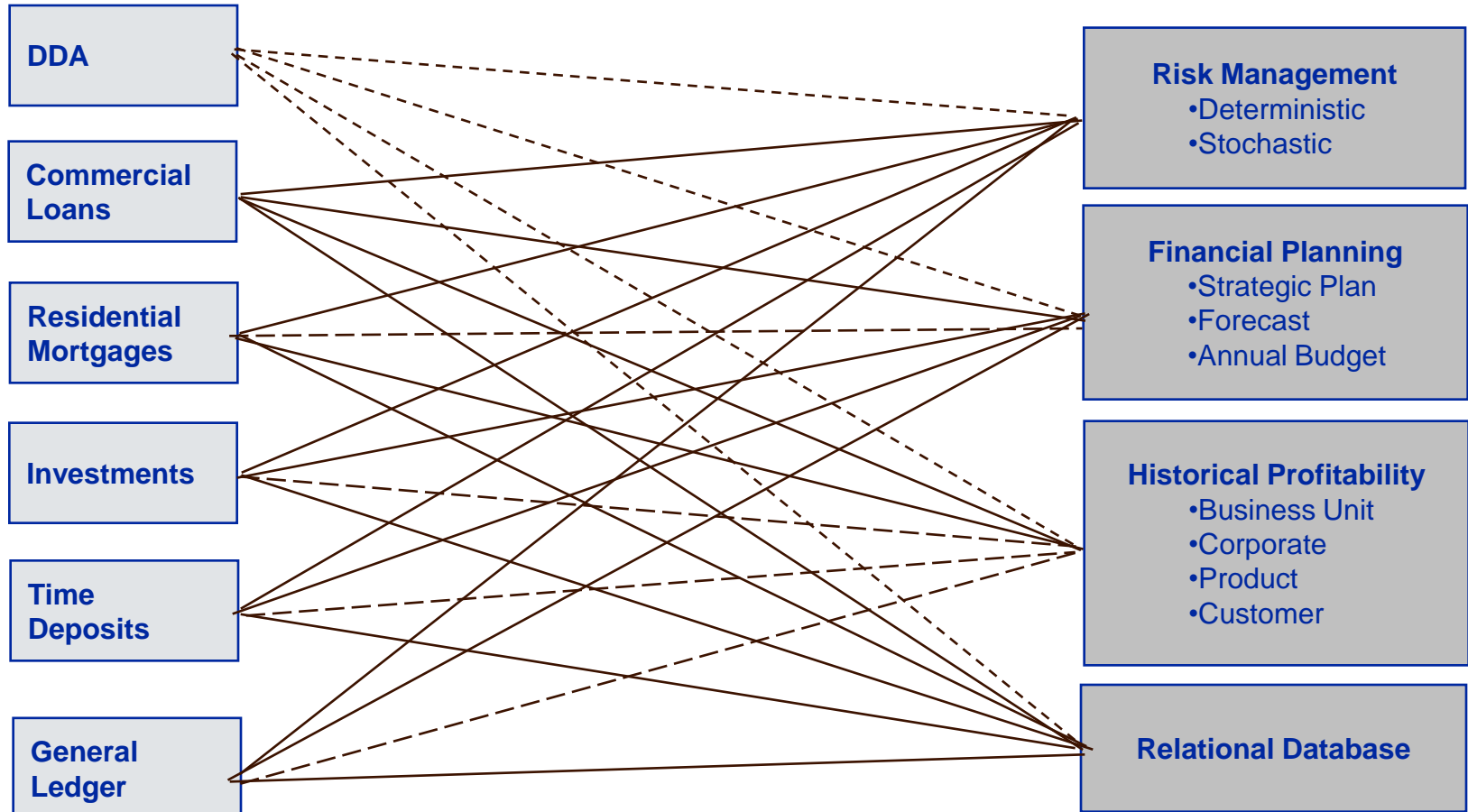
Financial Planning

- Strategic Plan
- Forecast
- Annual Budget

Historical Profitability

- Business Unit
- Corporate
- Product
- Customer

Relational Database



Streamlined Data Flow

Internal Bank Systems

DDA

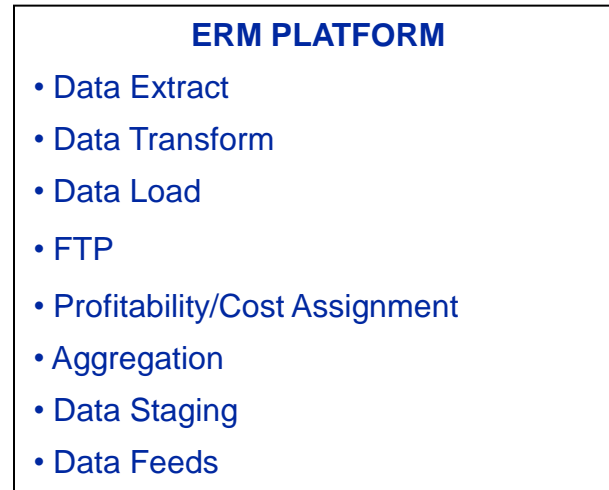
Commercial
Loans

Residential
Mortgages

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Financial Reporting, Planning & Analysis

Risk Management

- Deterministic
- Stochastic



Financial Planning

- Strategic Plan
- Forecast
- Annual Budget

Historical Profitability

- Business Unit
- Corporate
- Product
- Customer

**Financial Database
of Record**

Principles for Defining, Gathering & Processing Risk Data

- » A bank's risk data aggregation capabilities and risk reporting practices should be subject to **strong governance** arrangements.
- » A bank should **design, build and maintain data architecture and IT infrastructure** which supports its risk and reporting practices both during normal times and during times of stress or crisis.
- » A bank should be able to generate **accurate and reliable risk data** to meet normal and stress/crisis reporting accuracy requirements. Data should be aggregated on a largely automated basis so as to minimize the probability of errors.
- » A bank should be able to **capture and aggregate all material risk data** across the banking group. Data should be available by business line, legal entity, asset type, industry, region and other groupings, as relevant for the risks in question, that permit identifying and reporting risk exposures, concentrations and emerging risks.
- » A bank should be able to **generate aggregate and up-to-date risk data** in a timely manner while also meeting the principles relating to accuracy and integrity, completeness and adaptability.
- » The risk management reports should **accurately and precisely convey aggregated risk data** and reflect risk in an exact manner. Reports should be reconciled and validated.

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Some Thoughts

- » Banks need to design (or buy) an ERM software application flexible enough to adapt to a rapidly changing regulatory landscape
 - Start by investing in a centralized risk and finance data mart (as rich as possible)
 - Compliant with Basel III IRB, Basel III Standardized and Basel I requirements
 - Compliant with CCAR stress testing requirements
 - Centralize the various finance and risk information required for regulatory reporting
 - Analytics should ideally share a single engine to avoid inconsistent results across IRR, Liquidity Risk Management and CCAR/DFAST reporting

- » Create an “ERM” transverse program management organization and governance
 - Avoid data short cuts for maximum flexibility and granularity to adapt to new requirements later on
 - Focus on data and data quality
 - Maintain “agile” program management and governance policies

- » Reconciliation between the General Ledger and transaction level data is the necessary first step and corner stone to build an enterprise regulatory reporting platform i.e.: “garbage in; garbage out”.

Some Thoughts

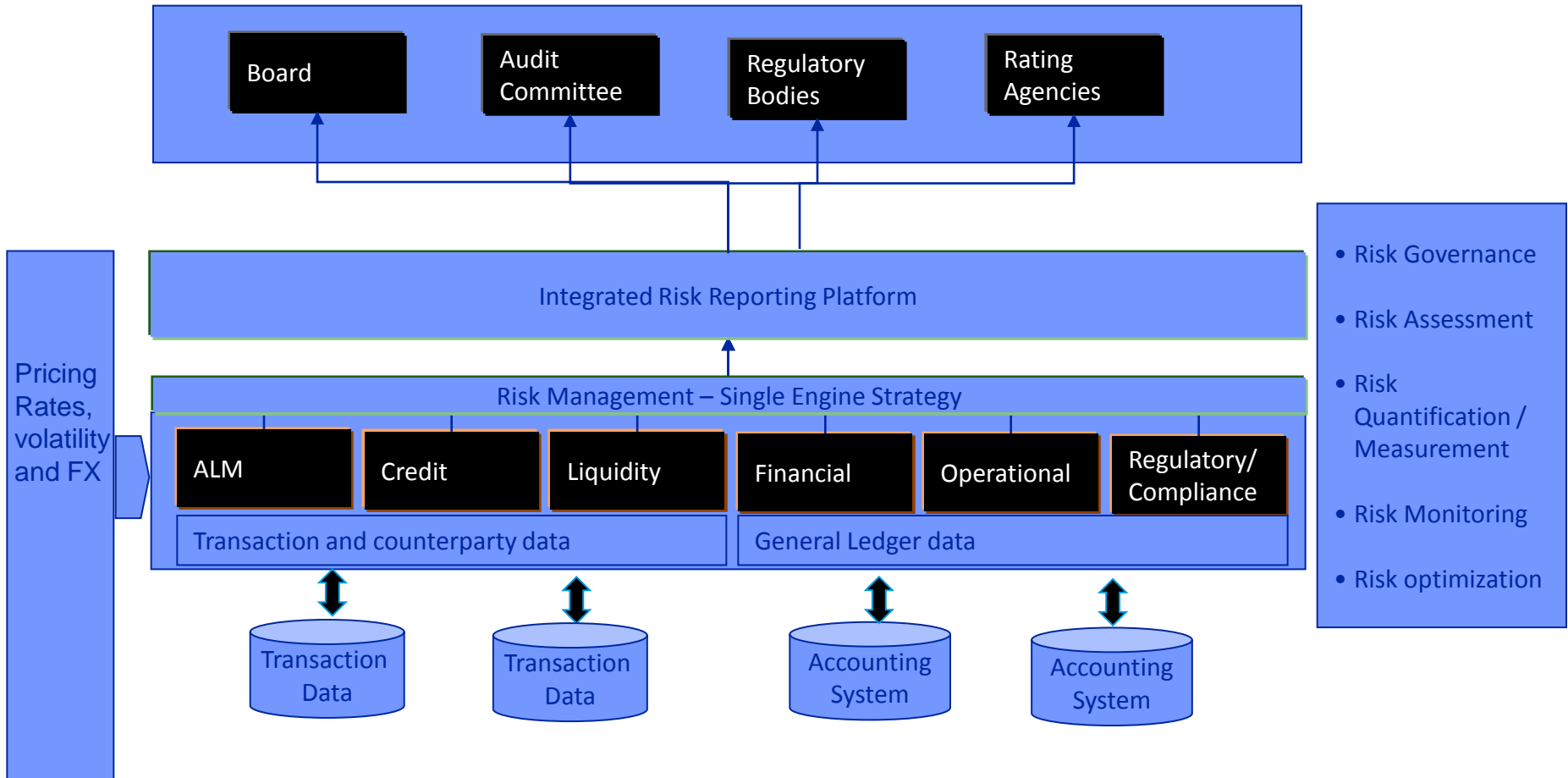
- » Base-line information used in various stress testing and forecasting shall first reconcile easily with current actual information being reported.

- » Regulatory reports validation can be facilitated via:
 - Pre-configured validation rules, highlighting reporting inconsistencies
 - Powerful drill-down capabilities (up to transaction ID or GL account ID)
 - Automated variance analysis rapidly explains changes between two reporting dates (FX impact, impact of new productions and matured transactions)

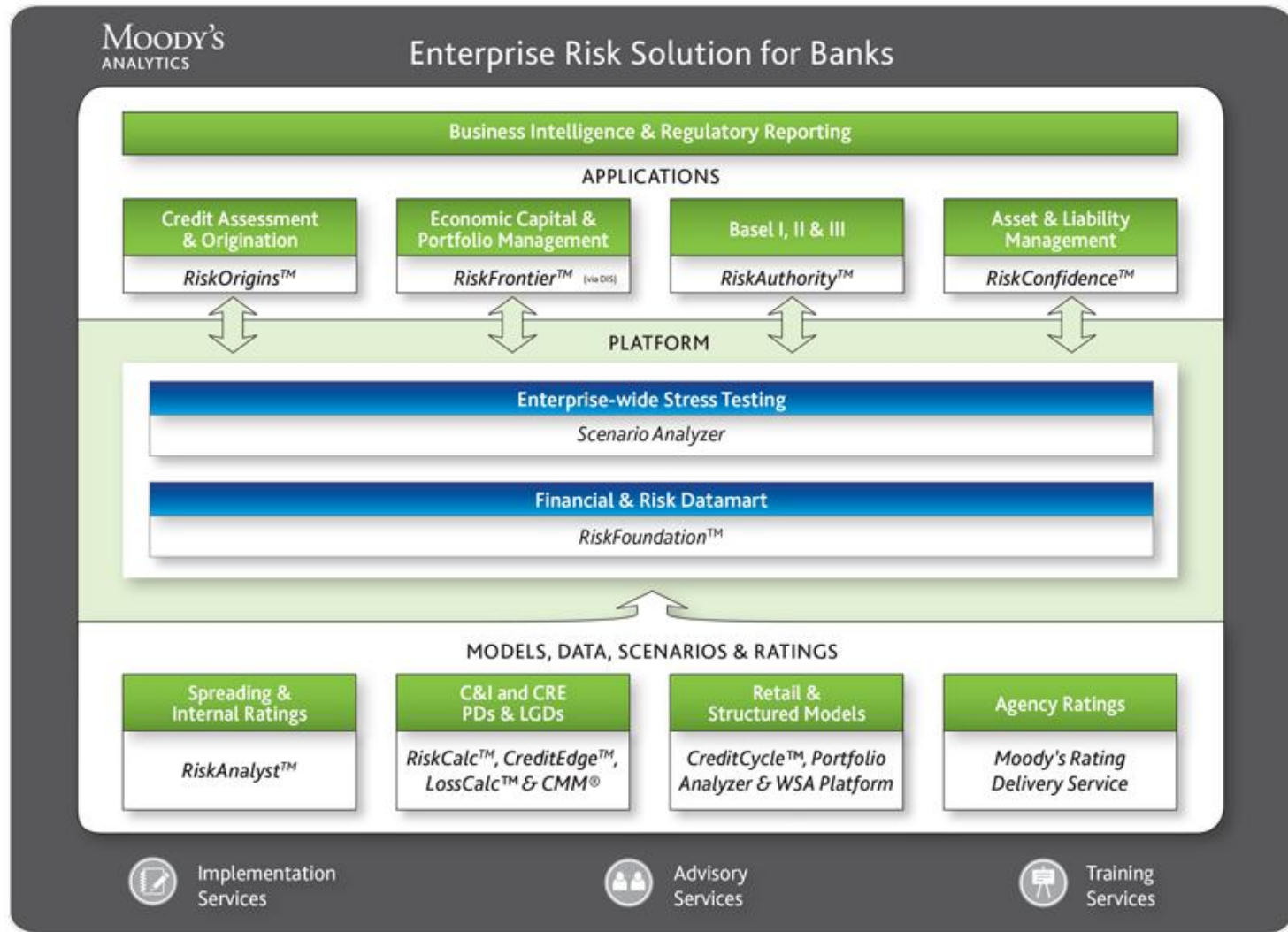
- » Volume of underlying data to be aggregated might be important (millions of records), especially when comparing information from several reporting dates. IT should be aware of such large data volume and data manipulation requirements on big data volume at an early stage.

- » Defining rules and workflows for data and report adjustments and validation processes shall be part of the project governance policy and shall be as much as possible automated in a software solution.

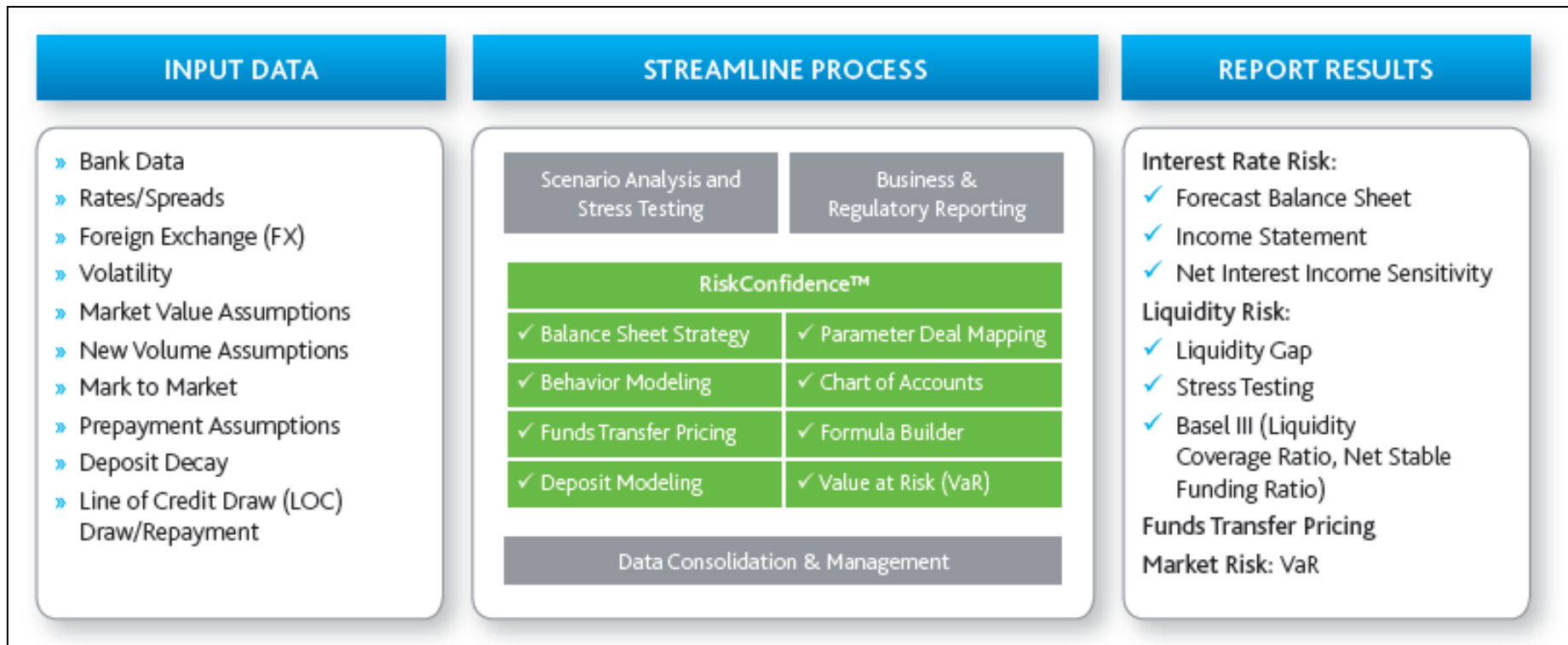
The ERM Solution



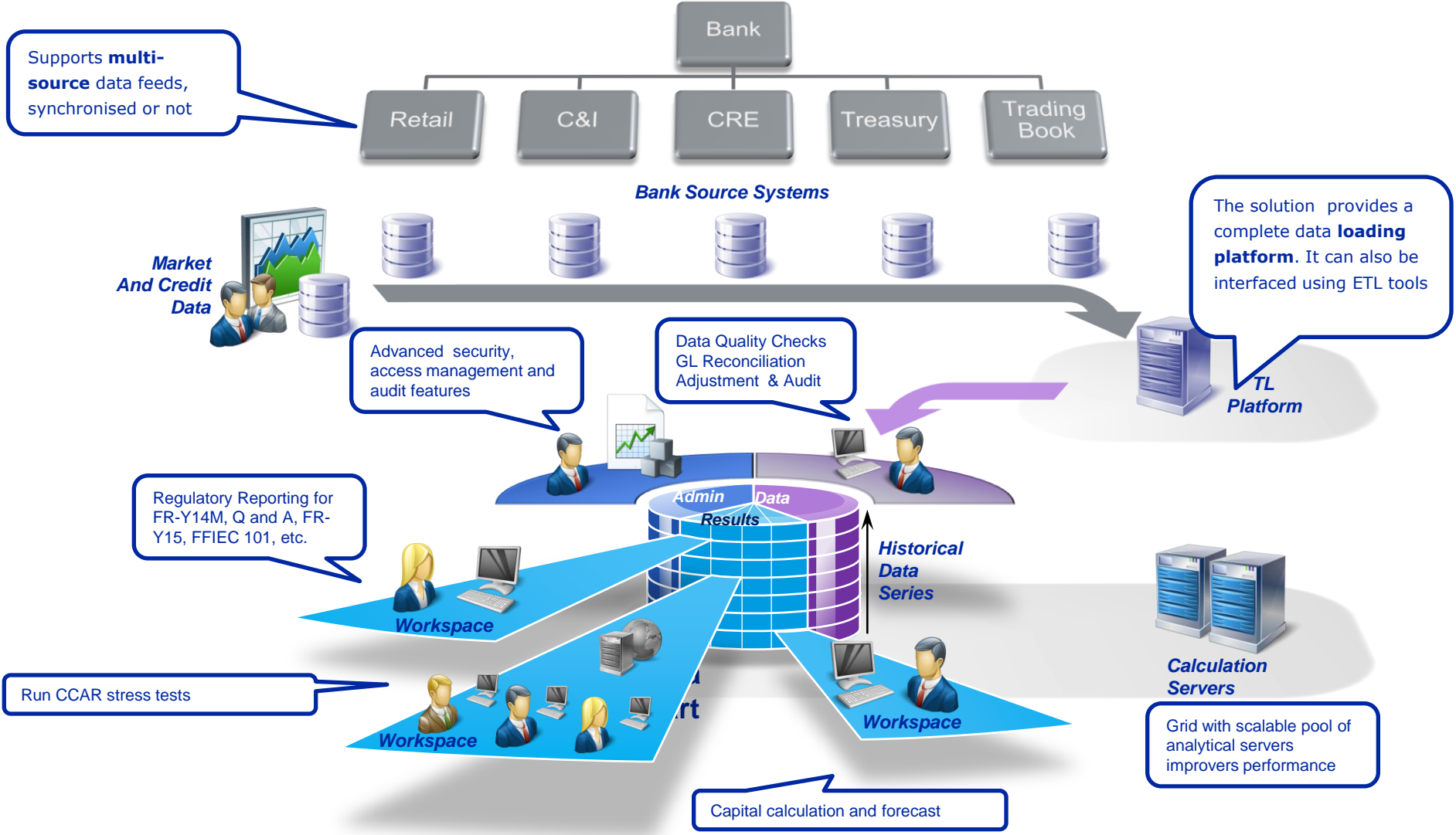
Moody's Analytics ERM: ERS Product Suite



RiskConfidence™ Solution for ALM, Internal Liquidity Risk and FTP



RiskFoundation™ Platform: Integrated Risk and Finance Data



RiskFoundation Platform: Integrated Risk and Finance Data

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Navigation search

Generated Reports | Report Mapping | Financial Products

Data

- Financial Products
- Supporting Data
- Exchange Rates
- Interest Rates
- Fincore Settings
- Time Segmentations
- Time Series
- Groups Settings
- Explore Companies
- Explore Counterparties
- Explore Dealbooks
- Explore Securities

Data Quality

Tools

Market Data

Reports

Wholesale and Retail Banking

- Loandepo
- Account
- On/off Balance
- Facility
- Retail Exposure
- Retail Pool
- Credit Agreement
- Documentary Credit
- Receivable

Securities & Positions

- Securities
 - Bond
 - Equity
 - Convertible
 - Fund
 - Index
 - Commodity
 - Codifiers

Derivatives & Forex

- Interest Rate Swap/Swaption
- Forex
- Future
- Cap/Floor
- Option
- Forex Option
- FRA
- Credit Derivative
- Equity Swap
- Asset Swap
- Commodity Swap
- Foreign Exchange Position

Credit Risk Mitigants

- Collateral
- Guarantee
- Pledge Portfolio
- Mortgage Note/Real Estate
- Credit Derivative

An Example of a Financial Product: Loan

Retail loans are entered into LOANDEPO table

- » Counterparty field is used to link a loan to the bank counterparty
- » Deal book field is used to link a loan to the bank deal book

The screenshot shows the Moody's Analytics interface. On the left, a navigation menu is visible with the following items: Home, Data, Database Editor, Data Summary, Financial Products, Supporting Data, and Exchange Rates. The 'Financial Products' menu is expanded, showing a sub-menu with 'Wholesale and Retail Banking' and 'Loandepo'. The 'Loandepo' item is highlighted with an orange box. Below the menu, a table displays data for the 'Loandepo' table. The table has two columns: 'Reference' and 'Value'. The first row is highlighted in yellow and contains the values '1000' and '000530000000181'.

Reference	Value
1000	000530000000181
1000	000530000000227
1000	000530000000229
1000	000530000000230
1000	000530000000231
1000	000530000000232

The screenshot shows the 'Explore Default File...' window in Moody's Analytics. The window displays the details for a loan with Reference 1000 000530000000181. The 'Contract Type' is 'A_LOA' and the 'Dealbook' is '10000806'. The 'Counterparty' is '1000 00014018843044'. The 'Family' is 'Excluded from ...'. The 'Import Source' is 'Auto Allocation' and the 'Excluded' checkbox is checked. The 'Characteristics' section is expanded, showing the following details:

Field	Value	Field	Value
Type:		Notional Family:	
Origination Date:		Effective Yield:	
Trade Date:	16 Nov 2004	Excluded from I...:	<input type="checkbox"/>
Value Date:	16 Nov 2004	Maturity Date:	17 Nov 2014
Balloon Date:		Import Cash Flo...:	No import
Nominal:	900,000.00	Fees:	
Outstanding:	900,000.00	Periodicity:	Annual
Currency:	CHF	Compound Period:	Annual
Discount Curve:		Capitalization R...:	

A callout box with the text 'Some Supporting Data used for the loan definition' points to the 'Contract Type', 'Counterparty', and 'Dealbook' fields.

Quickly Identify and Fix Data Errors

- » More than 3,000 data quality checks built-in

DMM Browser Database Editor Check Errors

Import set: <All tables>

Refresh Counters Check Errors Edit... Correct Errors...

Table not like MIGRATION% Go Clear 1583 items

Table	OK (%)	Relevant for	Table Type	Rows	OK	Not ...	Reche...
<input type="checkbox"/> TEST_BLOCK	100.00 %	ADM	REGULAR	2	2	0	All
<input type="checkbox"/> AMORTIZING_PROFILE_I	100.00 %	FCE	REGULAR	0	0	0	All
<input type="checkbox"/> LDB_RECOVERY_FLOW	100.00 %	BIS	REGULAR	0	0	0	All
<input type="checkbox"/> PROCESS_MGR	100.00 %	RAPM or SA	REGULAR	287	0	0	All
<input type="checkbox"/> FTP_MARGIN_CONTRACT_I	100.00 %	ALM or LR	REGULAR	0	0	0	All
<input type="checkbox"/> PARAMETERS_LINKS_TYPE	100.00 %	FDM	REGULAR	6	6	0	All
<input type="checkbox"/> FTP_CT_MARGIN_I	100.00 %	ALM or LR	REGULAR	0	0	0	All
<input type="checkbox"/> LDB_FACILITY_LINKS	100.00 %	BIS	REGULAR	0	0	0	All
<input type="checkbox"/> MKR_IRR_NET_BAND_KEY	100.00 %	MKR	REGULAR	0	0	0	All
<input type="checkbox"/> MKR_INDEX_CATEGORY	100.00 %	MKR	REGULAR	0	0	0	All
<input type="checkbox"/> LDB_EXPOSURE	100.00 %	BIS	REGULAR	105	105	0	All
<input type="checkbox"/> LDB_REAL_ESTATE	100.00 %	BIS	REGULAR	0	0	0	All
<input type="checkbox"/> LDB_EVENT	100.00 %	BIS	REGULAR	0	0	0	All
<input type="checkbox"/> LDB_FACILITY_COUNTERPARTY	100.00 %	BIS	REGULAR	0	0	0	All
<input type="checkbox"/> LDB_ENTITY_LINKS_TYPE	100.00 %	BIS	REGULAR	0	0	0	All
<input type="checkbox"/> LDB_ENTITY_LINKS	100.00 %	BIS	REGULAR	0	0	0	All
<input type="checkbox"/> CONTEXT_SELECTION_LINE	99.87 %	ADM	REGULAR	3,137	3,133	4	All
<input type="checkbox"/> IMPORT_TABLES	93.33 %	ADM	REGULAR	195	182	13	All
<input type="checkbox"/> LOANDEPO	72.22 %	FDM	DATA	18	13	5	All
<input type="checkbox"/> COUNTRY	14.29 %	FDM	DATA	7	1	6	All

See at-a-glance all data

Data Change Workflow

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RiskAuthority 01/01/1990 - RFO20 - 0

Navigation search

Home | Process Audit Trail | Process Manager

Process Flow | Settings & Run | Monitoring

Flow Definition List

Code	Description	Monitoring Flow Definition	Status
<input type="checkbox"/> C1_USE_CASE	use case 1 for Capital 1	4242	●
<input checked="" type="checkbox"/> C1_USE_CASE 2	use case 2 for Capital 1		●

Details: C1_USE_CASE 2

Zoom

```

graph TD
    A[Data Change] --> B{First Level approval}
    B --> C[Data Change Approved Level 1]
    B --> D[Data Change Rejected Level 1]
    C --> E{Second level approval}
    E --> F[Data Change Approved Level 2]
    E --> G[Data Change Reject level 2]
  
```

Main Characteristics

General • Other Details

Code: * process_calculation

Name: * Calculation

Container: * PROCESS

Task Server Pr...:

No Previous Steps

Built-in Basel I, II & III Rules Per Regulator

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RiskAuthority Navigation search

Home **Regulatory Calculation**

Supervisor/Version: B3_V1 Supervisor Info: FED
 Configuration File: Version1 Country: United States of America

Credit Risk | Liquidity Risk | Market Risk | Operational Risk

▶ Regulatory Data
 ▶ Mapping
 ▶ Counterparty Rules
 ▼ EAD Rules
 EAD Calculation Rules
 EAD Per Strategy
 Add-On
 CCF
 Zero Haircut for Repo
 Used Amount
 ▶ Rating and PD
 ▶ RW Rules
 ▼ CRM - Calculation Approaches
 Guarantee Management
 Collateral Management
 ▶ CRM - Eligibility and Haircuts
 ▶ CRM - Guarantee Double Default
 ▶ CRM - Diversification Treatment
 ▼ Reclassification Rules and Filters
 Limit Types
 Limit Definition
 Rules
 Filters
 ▼ Securitization
CCF Securitization
 Early Amortisation CCF

Select Column Select Relationship Enter a value Go Clear 27 item(s)

<input type="checkbox"/>	Owner	BIS Product	Securitization Method	Rated	Maturity Begin...	Maturity End ...	CCF
<input type="checkbox"/>	Moody's	Eligible liquidity facility in case of market disruption	RBA-IAA	*			100.00 %
<input type="checkbox"/>	Moody's	Eligible liquidity facility in case of market disruption	SFA	*			20.00 %
<input type="checkbox"/>	Moody's	Eligible liquidity facility in case of market disruption	Special treatment	Not Rated			20.00 %
<input type="checkbox"/>	Moody's	Eligible liquidity facility in case of market disruption	RBA-IAA	*			100.00 %
<input type="checkbox"/>	Moody's	Eligible liquidity facility in case of market disruption	SFA	*			20.00 %
<input type="checkbox"/>	Moody's	Eligible liquidity facility in case of market disruption	Special treatment	Not Rated			20.00 %
<input type="checkbox"/>	Moody's	Subordinated eligible liquidity facility	RBA-IAA	*			100.00 %
<input type="checkbox"/>	Moody's	Subordinated eligible liquidity facility	SFA	*			100.00 %
<input type="checkbox"/>	Moody's	Subordinated eligible liquidity facility	Special treatment	Not Rated	1	99	100.00 %
<input type="checkbox"/>	Moody's	Subordinated eligible liquidity facility	Special treatment	Not Rated	0	1	50.00 %
<input type="checkbox"/>	Moody's	Senior eligible liquidity facility	RBA-IAA	*			100.00 %
<input type="checkbox"/>	Moody's	Senior eligible liquidity facility	SFA	*			100.00 %
<input type="checkbox"/>	Moody's	Senior eligible liquidity facility	Special treatment	Not Rated	1	99	100.00 %
<input type="checkbox"/>	Moody's	Senior eligible liquidity facility	Special treatment	Not Rated	0	1	50.00 %
<input type="checkbox"/>	Moody's	Subordinated eligible servicer cash advance facility	*	*			0.00 %
<input type="checkbox"/>	Moody's	Senior eligible servicer cash advance facility	*	*			0.00 %
<input type="checkbox"/>	Moody's	Eligible liquidity facility in case of market disruption	*	*			0.00 %
<input type="checkbox"/>	Moody's	Eligible liquidity facility in case of market disruption	*	*			0.00 %
<input type="checkbox"/>	Moody's	Subordinated eligible liquidity facility	*	Rated			100.00 %
<input type="checkbox"/>	Moody's	Subordinated eligible liquidity facility	*	Not Rated	1	99	50.00 %

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Done Local intranet | Protected Mode: Off 100%

Ability to Audit Risk Weighted Assets (RWA) Results

- » Each parameter of the RWA calculation is auditable

Tranche	Contract Reference▼	Tranche Collateral T...	EAD	Rgc
Tranche 1	Loan_FI_0012	COLLATERALIZED	1,000,000	0
Tranche 2	Loan_FI_0012	NOT COLLATERALIZED	3,000,000	48,000

Risk Weight Tranche 2: .2

BIS_RISK_WEIGHT

Column Name	Value	Type
RW	.2	OUT
ASSET_CLASS	CLAIM_BANK	IN
RISK_BUCKET_CODE	1	IN
BIS_PAST_DUE	F	IN
OPTION_TYPE	OP1	IN
AUDIT_ID	831723	

Regulatory Reference RiskWeightsBANK

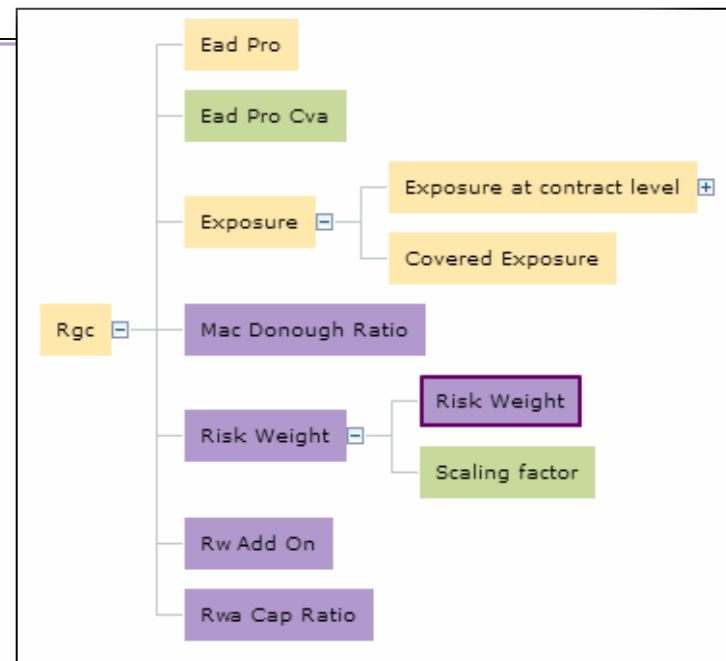
Local Reference:

Description:

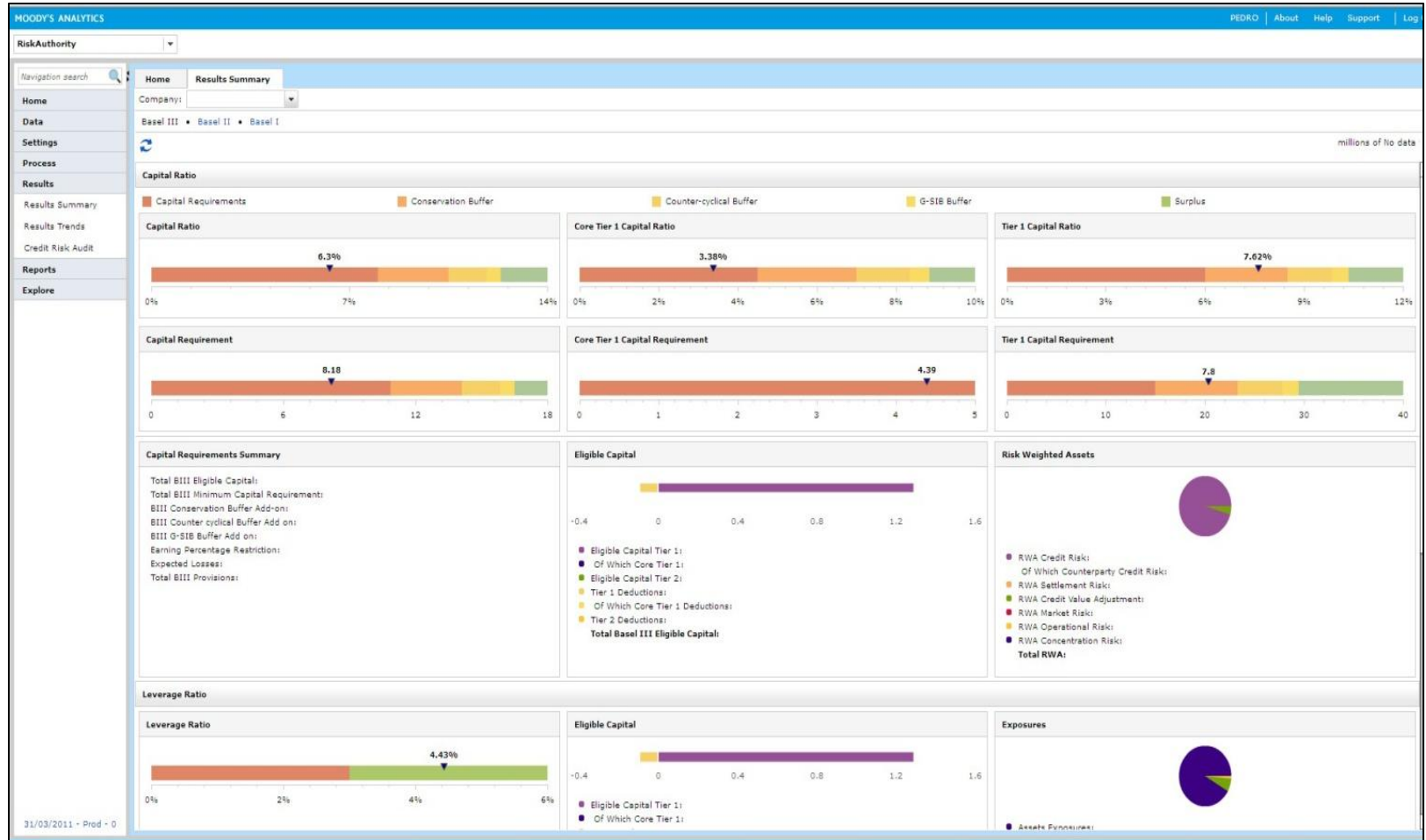
- Claims on banks and securities companies

Related to assessment of sovereign as banks and securities companies are regulated.

Credit Assessment	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	Below B-	unrated
Risk Weight	20%	50%	100%	100%	150%	100%




Consolidate Regulatory Ratios: Capital, Financial and Liquidity Ratios



Scenario Analyzer



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Scenario Analyzer 01/07/2004 - NATIONAL

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[Scenarios](#) | [Data](#) | [Models](#) | [Settings](#) | [Process](#) | [Stress Test Setup](#) | [Scenario Model Setup](#) | [Process Management](#) | [Scenario Sets](#) | [Results](#) | [Reports](#)

[Import Growth Assumptions](#) | [Import Runoff & Income](#) | [Process Management](#)

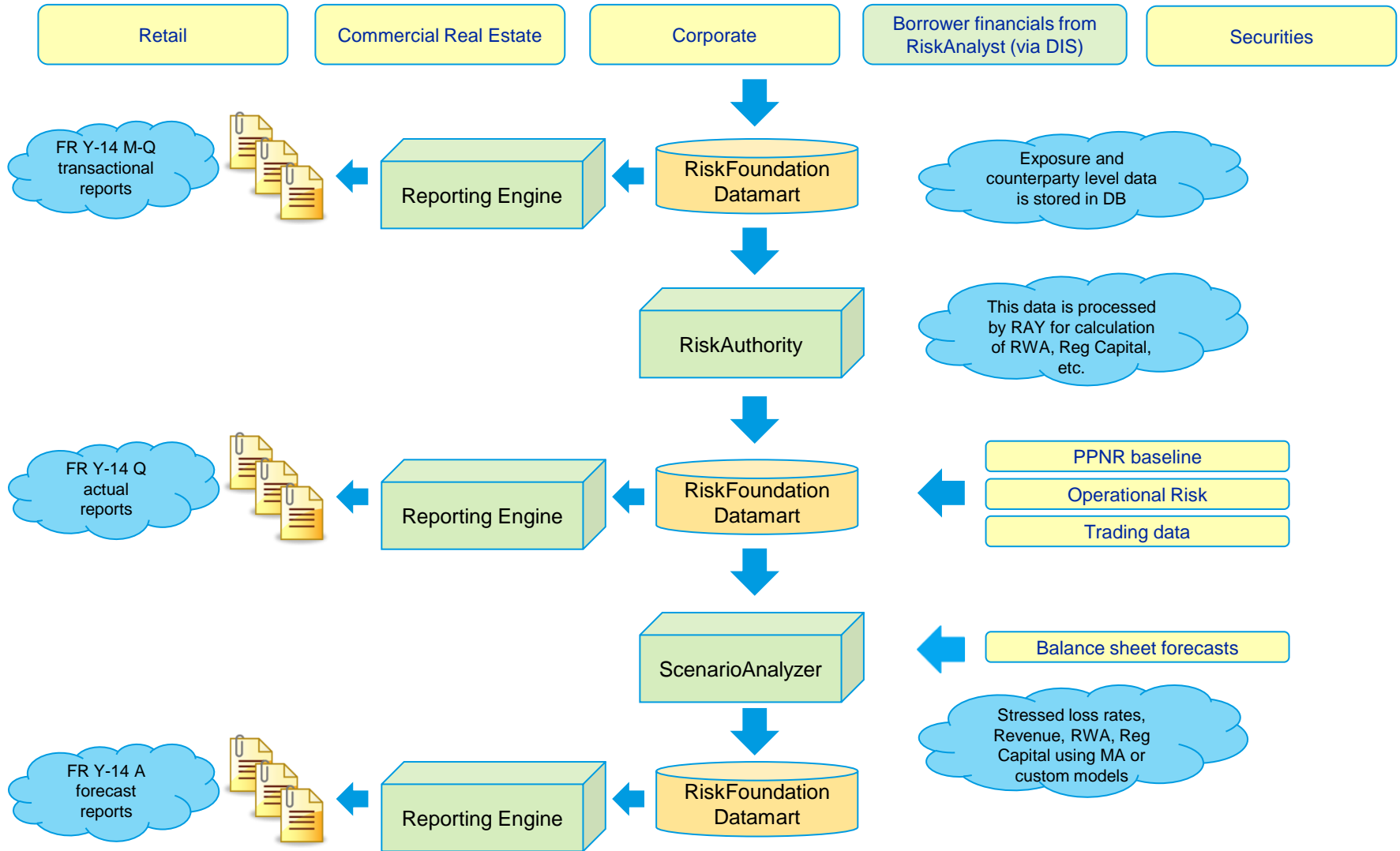
Scenarios	Associated Type	Associated Scenario Types	Created By	Status
CCAR Stress-Duplicate	CCAR Stress Testing	Scenario Data, Translation Model...	CAPRICORN	Growth Allocatio...
Custom Scenario	CCAR Stress Testing	Scenario Data, Translation Model...	CAPRICORN	RWA Forecast: ...
CCAR Stress, Skewed Allocations	CCAR Stress Testing	Scenario Data, Translation Model...	CAPRICORN	RWA Forecast: ...
CCAR Stress	CCAR Stress Testing	Scenario Data, Translation Model...	CAPRICORN	RWA Forecast: ...
Allocation: Flat by Sector	Capricorn WholeSale Stress	Scenario Data, Growth and Balan...	CAPRICORN	Wholesale Stres...
Allocation: Skewed by Industry	Capricorn WholeSale Stress	Scenario Data, Growth and Balan...	CAPRICORN	Wholesale Stres...

Selected Simulations Parameter Settings

▶ Detail : Custom Scenario
 ▶ Settings
 ▼ Process Details
  

Process Name	Status
▶ SCENARIO DATA	✓
▶ TRANSLATION MODEL	✓
▶ GROWTH AND BALANCE SHEET STRESS	✓
▶ GROWTH ALLOCATION, RUNOFF, NEW ORIGINATION	✓
▶ C&I CREDIT	✓
▶ RWA FORECAST	✓

CCAR Reporting Workflow



General Ledger Information

Home Dealbooks **GL Balance Sheet**

GL Accounts | **GL Balance Sheet** | GL Accounts Hierarchy

Link Type: GL Link

Filter:

Add Child

Home Supporting Data **GL Balance Sheet**

GL Accounts | **GL Balance Sheet** | GL Accounts Hierarchy

Company contains Enter value

Company	GAAP	Account	Business Unit	Department ID	Balance	Currency
My Ret Bank	FRG	14032201	BU001		1,000,000	EUR
My Ret Bank	FRG	14032088	BU001		514,000	EUR
My Ret Bank	FRG	14032108	BU001		(15,740,000)	EUR
My Ret Bank	FRG	14032148	BU001		(5,546,000)	EUR
My Ret Bank	FRG	14032004	BU001		8,200,000	EUR
My Ret Bank	FRG	14032210	BU001		18,000	EUR
My Ret Bank	FRG	14032230	BU001		(11,000,000)	EUR
My Ret Bank	FRG	14033100	BU001		31,000,000	EUR
My Ret Bank	FRG	14033101	BU001		18,000,000	EUR

GL Accounts vs. Transactions Mapping

Home Database Editor Reports Summary Supporting Data **GL Reconciliation Mapping**

GL Mapping Dimensions GL Amount Type Mapping

Input Table : LOANDEPO

GAAP Code contains Enter a value Go Clear

Transactions ← **GL** → **Amount to be reconciled**

GAAP Code	Input Table	CONTRACT_REFERENCE	GL Account Code	Business Unit	Department ID	GL Amount Type
PeopleSoft GAAP	LOANDEPO	100000225	16010120	21100	36577	DEFERRED_INCOME
PeopleSoft GAAP	LOANDEPO	1673798	14033101	21100	30795	OUTSTANDING
PeopleSoft GAAP	LOANDEPO	1673798	16010130	21100	30795	ACCRUALS
PeopleSoft GAAP	LOANDEPO	100000225	14032210	21100	36577	OUTSTANDING
PeopleSoft GAAP	LOANDEPO	1673798	14033100	21100	30795	DEFERRED_INCOME
PeopleSoft GAAP	LOANDEPO	100000227	14032230	21100	39685	OUTSTANDING
PeopleSoft GAAP	LOANDEPO	100000227	16010124	21100	39685	ACCRUALS
PeopleSoft GAAP	LOANDEPO	44556677	44444444	21100	37960	DEFERRED_AMOUNT
PeopleSoft GAAP	LOANDEPO	44667788	44444444	21110	37960	ACCRUED_FEES
PeopleSoft GAAP	LOANDEPO	2118-00480	14032148	22050	33450	OUTSTANDING
PeopleSoft GAAP	LOANDEPO	1153-00003	14032108	22050	33440	ACCRUALS
PeopleSoft GAAP	LOANDEPO	1153-00003	14032004	22050	33440	DEFERRED_COST

GL Reconciliation Results

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RiskAuthority 01/07/2004 - JAS - 0

Navigation search

Home **GL Results** Compare >>

Profile ID: TC36628 Reconciliation Set ID: Post ReconSet Currency: USD

Company contains Enter a value

2 items

Company	GAAP	GL Hierarchy Level	GL Account	GL	Calculated Amount	Validated	Threshold ...	Variance Amount	Variance Percentage	Exceede...	Match
CONA	PeopleSoft		44444444	50,550	50,550	✓	0	0	0.00 %	0	Mapping OK
CONA	PeopleSoft		14032004	8,770	8,770.2	●	0	-0.2	0.00 %	-0.2	Mapping OK

Click on 'calculated amount' allows drill down according to pre-defined dimensions.

'Match' column gathers the possible exceptions related to a wrong mapping.

Cube Post ReconSet - 14032004

Dynamic Cross Tab

Filtered

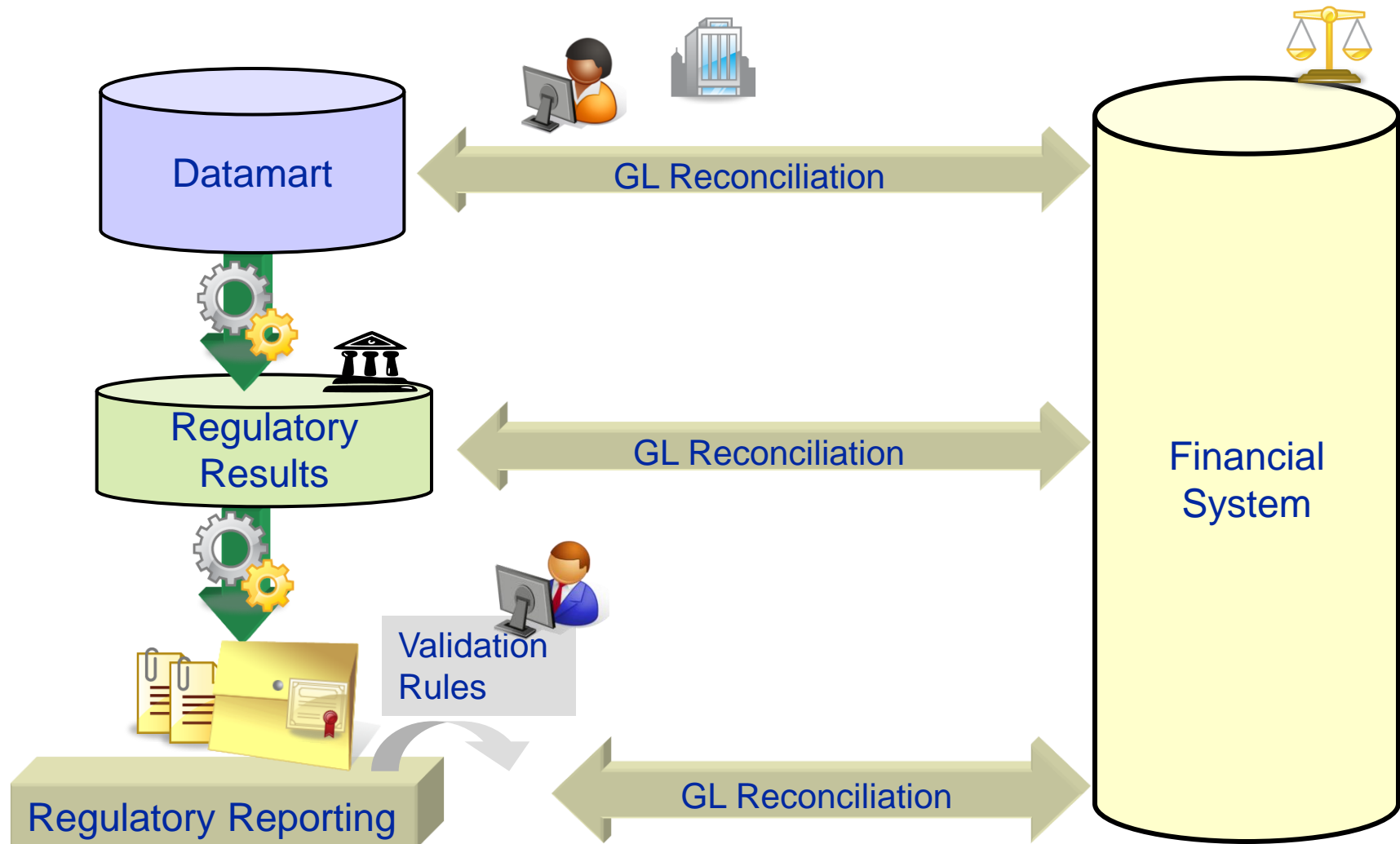
Drag and drop here to add stock dimension

Drag and drop here to add column dimension

GL Account Code	Total
LOANDEPO	8 770,2

Match column label	Description
Mapping OK	The system was able to map the GL account to the transactions.
Missing Mapping to GL	Appears when some reconciled records do not match any line in the GL reconciliation mapping. Check the reconciliation mapping. Either some lines are missing, or the filtering criteria used to select the transactions to map have not been set up appropriately.
Missing GL Definition	Appears when some reconciled records match a line in the GL reconciliation mapping, but the GL account for this line of the mapping does not exist in the GL Balance Sheet. Check the GL reconciliation mapping. Either the GL references (GL account and GL dimensions) have been wrongly entered in the reconciliation mapping, or the GL references are missing in the GL_REC_BALANCE_SHEET table.
Missing Amount Definition	Appears when the system was not able to find out which amount from the reconciled records should be reconciled to the balance sheet amount. Either the reconciled records match a line in the GL reconciliation mapping, but the GL Amount Type defined for this line does not exist in the Amount Mapping definition for the reconciliation set, or the GL Amount Type defined for this line is the wrong one.
Missing Mapping to Transaction	Appears when the system was not able to find any instrument or results table record to reconcile with some GL references (GL account and GL dimensions). Check the GL reconciliation mapping. Either some lines are missing, or the GL references have not been defined appropriately in the mapping and the system cannot map them to the ones defined in the GL Balance Sheet.

Reconciliation at Each Level of the Process



Regulatory Reporting – FFIEC101, FR Y14 reports

- » Moody's delivers regulatory templates and publication rules **out-of-the-box**
- » Moody's delivers reports in the required regulatory format (ASCII, XML, ...)
- » Moody's **maintains and updates** its built-in rules when regulations change
- » FFIEC101
- » FFIEC31
- » FFIEC41
- » FR Y-9C
- » FR Y-14
- » FR Y-15

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RiskAuthority

Home Reports Summary Audit Report: REP FED FFIEC101 Schedules D E Audit Report: REP FED FFIEC101 Schedules D E

Regulatory Reports • Variance Reports

Supervisor contains FED Go Clear 11 item(s)

Supervisor	Framework	Report	Timestamp	Errors / Chec...	Auditable	Status	Format	Locked	Associated Files	Updated
FED	REP FED	REP FED FFIEC102 Schedule 1	09/30/11 10:52:54 AM	0/0	Yes	Sent to supervisor	EXCEL		3	10/
FED	REP FED	REP FED FFIEC101 Schedules N O	09/30/11 10:52:50 AM	0/122	Yes	To be sent to supervisor	EXCEL		2	10/
FED	REP FED	REP FED FFIEC101 Schedules D E	09/30/11 10:52:44 AM	0/70	Yes	To be sent to supervisor	EXCEL		2	10/
FED	REP FED	REP FED FFIEC101 Schedules C F G	09/30/11 10:52:38 AM	0/105	Yes	To be approved	EXCEL		0	10/
FED	REP FED	REP FED FFIEC101 Schedule S	09/30/11 10:52:32 AM	16/34	Yes	Sent to supervisor	EXCEL		3	10/

Details: REP FED FFIEC101 Schedules D E

Schedule D Schedule E

Zoom Click on a cell to audit

	A	B	C	D	E	F	G	H	I	J	K
PD Range (%)	Weighted Average Obligor PD (%) AADA	Number of Obligors AADB	Balance Sheet Amount (\$) AACD	Total Undrawn Amount (\$) AADD	EAD (\$) AADE	Weighted Average Effective Maturity (Years) AADF	Weighted Average LGD before consideration of eligible guarantees and credit derivatives (%) AADG	Wtd Avg LGD after consideration of credit risk mitigants (%) AADH	Effect of PD substitution and LGD adjustment approaches on RWA (\$) AADI	Risk Weighted Assets (\$) AADJ	Expected Credit Loss (\$) AADK
1 0.00 to < 0.15	0.11	2	4	0	4	3.4	24.88	25.99	0	1	0
2 0.15 to < 0.25	--					--	--	--			J005
3 0.25 to < 0.35	--					--	--	--			J008
4 0.35 to < 0.50	0.35	2	2000	0	2000	4	45	45	0	1499	3
5 0.50 to < 0.75	0.58	3	4232	0	4232	3.99	45.07	45.07	0	3894	11
6 0.75 to < 1.35	--					--	--	--			J010
7 1.35 to < 2.50	--					--	--	--			J013
8 2.50 to < 5.50	--					--	--	--			J014
											J016
											J019
											J025

Done Local intranet | Protected Mode: Off 100%

Regulatory Reports are Published with Required Templates

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RiskAuthority Navigation search

Home | Reports Summary Not Started

Regulatory Reports

Select Column | Select Relationship | Enter a value | Go | Clear 3 items

Locked	Profile	Supervisor	Framework	Report	Timestamp
	ABC Report	FED	REP FED FRY14	FRY14A_Base_RWA	09/19/12 05:18:54 PM

Details: FRY14A_Base_RWA

Excel Format • **XBRL Format**

Sheet95346

Zoom Click on a cell to audit

	A	B	C	D	E	F	G	H
5			Monitoring	\$Millions			\$Millions	
6			General Info tab4	Actual			Projected	
7				Q3 2011	Q4 2011	Q4 2012	Q4 2013	Q4 2014
8	1	Corporate	E77	278,035,886.10	278,035,886.10	278,035,886.10	278,035,886.10	278,035,886.10
9	2	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)	G78	0.00	0.00	0.00	0.00	0.00
10	3	Other Exposures	G80	278,035,886.10	278,035,886.10	278,035,886.10	278,035,886.10	278,035,886.10
11	4	Sovereign	E81					
12	5	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)	E82					
13	6	Other Exposures	E83	5,141,671.71	5,141,671.71	5,141,671.71	5,141,671.71	5,141,671.71
14	7	Bank	E84					
15	8	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)	G85					
16	9	Other Exposures	G86	69,364,813.00	69,364,813.00	69,364,813.00	69,364,813.00	69,364,813.00
17	10	Retail	E87					
18	11	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)	E88					
19	12	Other Exposures	E89	6,196,277.75	6,196,277.75	6,196,277.75	6,196,277.75	6,196,277.75
20	13	Equity	E90	19,657,965.34	19,657,965.34	19,657,965.34	19,657,965.34	19,657,965.34
21				16,500,055.01	16,500,055.01	16,500,055.01	16,500,055.01	16,500,055.01

01/07/2004 - NATIONA...

Done Trusted sites | Protected Mode: Off | 100%

Drill-down Allows Users to Audit Any Report Value

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RiskAuthority

Navigation search

Home | Reports Summary | Audit Report: FYR14_RWA

Maximize Report | Maximize Cube | Reset

Excel Report

Sheet95446 | Sheet95447 | Sheet95448 | Sheet95449 | Sheet95450

Zoom Click on a cell to audit

	A	B	C	D	E	F	G	H	I	J	
9	1	Corporate	E77	370,179.56	335,623.29	309,953.58	235,692.04	200,773.82	160,204.98	137,238.10	107
10	2	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)	G78	37,065.80	35,401.78	33,040.38	30,947.52	23,310.57	21,495.76	19,680.96	17
11	3	Other Exposures	G80	333,113.76	300,221.52	276,913.19	204,744.52	177,463.25	138,709.22	117,557.14	89
12	4	Sovereign	E81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	5	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)	E82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	6	Other Exposures	E83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7	Bank	E84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	8	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)	G85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	9	Other Exposures	G86								
18	10	Retail	E87	1,024,600.79	1,027,271.67	1,063,995.33	1,102,940.84	1,127,713.38	1,127,076.87	1,137,794.54	1,12
19	11	Counterparty Credit Risk Exposures (not including CVA charges or charges to CCPs)	E88	71,305.32	70,215.61	69,536.70	71,446.58	70,890.51	74,721.03	75,740.01	77
20	12			052,205.48	052,055.07	004,458.62	1,031,404.26	1,056,822.87	1,052,355.85	1,062,054.52	1,04

Audit Information: Cell D9

Cube

Dynamic Cross Tab

Drag and drop here to add stock dimension

Drag and drop here to add column dimension

ASSET_CLASS	Formula	
<input checked="" type="checkbox"/> CLAIM_CORP		267,603.241
<input checked="" type="checkbox"/> CORP		267,603.241
<input type="checkbox"/> A		15,784.1
<input type="checkbox"/> A-		5,095.968
<input type="checkbox"/> BB+		157,957.211
<input type="checkbox"/> BBB		32,166.236
<input type="checkbox"/> BBB-		40,283.001

01/07/2004 - Scenario...

FR Y-14 Q & M Reports: Off-the-shelf Mappings

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Financial & Risk Datamart 30/11/2004 - CGK - 0

Report Mapping

Mapping Name contains 19 items

Mapping Name	Description
CCAR - C and I 20120630	The FR Y-14Q requirements for the wholesale corporate loan transactions, effective June 30, 2012.
CCAR - CRE 20120630	The FR Y-14Q requirements for CRE loan transactions, effective June 30, 2012.
CCAR - International Auto 20120930	The FR Y-14Q requirements for international loans, effective September 30, 2012.
CCAR - International Credit Card 20120930	The FR Y-14Q requirements for international credit cards, effective September 30, 2012.
CCAR - International Home Equity 20120930	The FR Y-14Q requirements for international home equities, effective September 30, 2012.
CCAR - International Mortgage 20120930	The FR Y-14Q requirements for international mortgages, effective September 30, 2012.
CCAR - International Other Consumer 20120930	The FR Y-14Q requirements for international, other consumer loans, effective September 30, 2012.
CCAR - International SME 20120930	The FR Y-14Q requirements for international SME loans, effective September 30, 2012.
CCAR - Student 20120930	The FR Y-14Q requirements for student loans, effective September 30, 2012.
CCAR - US Address 20120930	The FR Y-14M address requirements for US mortgages and home equities, effective September 30, 2012.
CCAR - US Auto 20120930	The FR Y-14Q requirements for US loans, effective September 30, 2012.
CCAR - US Credit Card Details 20120930	The FR Y-14M detailed requirements for US credit cards, effective September 30, 2012.
CCAR - US Credit Card Portfolio 20120930	The FR Y-14M aggregated requirements for US credit cards, effective September 30, 2012.
CCAR - US Home Equity Details 20120930	The FR Y-14M detailed requirements for US home equities, effective September 30, 2012.
CCAR - US Home Equity Portfolio 20120930	The FR Y-14M aggregated requirements for US home equities, effective September 30, 2012.
CCAR - US Mortgage Details 20120930	The FR Y-14M detailed requirements for US home equities, effective September 30, 2012.
CCAR - US Mortgage Portfolio 20120930	The FR Y-14M aggregated requirements for US mortgages, effective September 30, 2012.
CCAR - US Other Consumer 20120930	The FR Y-14Q requirements for US, other consumer loans, effective September 30, 2012.
CCAR - US SME 20120930	The FR Y-14Q requirements for US SME loans, effective September 30, 2012.

Generate Report

Name:

Description:

Target

Reporting Currency:

Report Type:

Include Header: Separator:

Source

Table or View Name:

Generate Exch Rate: Exch Rate Dataset:

Order	Output Column Name	Mapping Source
<input checked="" type="checkbox"/> 1	Customer ID	CPTY_GROUP_ORIGINAL
<input type="checkbox"/> 2	InternalObligorID	ENTITY_CODE
<input type="checkbox"/> 3	OriginalInternalObligorID	ENTITY_CODE_2
<input type="checkbox"/> 4	ObligorName	nlv(ENTITY_DESC, LONG_NAME)
<input type="checkbox"/> 5	City	CITY
<input type="checkbox"/> 6	Country	COUNTRY_CODE
<input type="checkbox"/> 7	ZipCodeForeignMailingCode	Case COUNTRY_CODE when 'US' then subst
<input type="checkbox"/> 8	IndustryCode	INDUSTRY_SECTOR
<input type="checkbox"/> 9	IndustryCodeType	1
<input type="checkbox"/> 10	InternalRating	INTERNAL_RATING_ORIGINAL
<input type="checkbox"/> 11	TIN	TIN
<input type="checkbox"/> 12	StockExchange	nlv(STOCK_EXCHANGE_NAME, STOCK_EXCHA
<input type="checkbox"/> 13	TKR	TICKER
<input type="checkbox"/> 14	CUSIP	CUSIP
<input type="checkbox"/> 15	InternalCreditFacilityID	nlv(CONTRACT_REFERENCE_1, FO)

Done Local intranet | Protected Mode: Off 100%

Regulatory Reporting: Validation Checks

- Intra Reports & Inter Reports validation rules are provided, such as:

HKMA REPORT STANDARDIZED 8/8 (OFF BALANCE 4/4) Division B: Risk-weighted Amount (Off-balance Sheet)

SUMMARY OF RWA FOR STANDARDIZED APPROACH

COMPANY
NAME :

HKMA_DEMO

REPORTING DATE : 01/01/2007

Item	Nature of item	Principal Amount HK\$'000	Credit Conversion Factor %	Credit Equivalent Amount HK\$'000	Risk-weighted Amount HK\$'000
17	Other off-balance sheet exposures which are not elsewhere specified				
17a		1 000 000	100	1 000 000	200 000
17b					
17c					
17d					
SUBTOTAL					
Total risk-weighted amount (on-balance sheet) (Total of all items under Division A)			(A)		346 006
Total risk-weighted amount (off-balance sheet) (Total of all items under Division B)			(B)		961 455
TOTAL RISK-WEIGHTED AMOUNT OF CREDIT RISK (STANDARDIZED APPROACH)			(A + B) =		4 307 461

=

Item	Nature of item	Principal Amount HK\$'000	Credit Conversion Factor %	Credit Equivalent Amount HK\$'000	Risk-weighted Amount HK\$'000
Division A: Risk-weighted Amount (On-balance Sheet)					
Subtotal					
Total risk-weighted amount (on-balance sheet)			(A)		346 006

+

Item	Nature of item	Principal Amount HK\$'000	Credit Conversion Factor %	Credit Equivalent Amount HK\$'000	Risk-weighted Amount HK\$'000
Division B: Risk-weighted Amount (Off-balance Sheet)					
Subtotal					
Total risk-weighted amount (off-balance sheet)			(B)		961 455

+

Item	Nature of item	Principal Amount HK\$'000	Credit Conversion Factor %	Credit Equivalent Amount HK\$'000	Risk-weighted Amount HK\$'000
Division A: Risk-weighted Amount (On-balance Sheet)					
Subtotal					
Total risk-weighted amount (on-balance sheet)			(A)		346 006

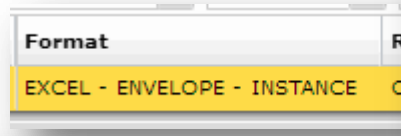
+

Item	Nature of item	Principal Amount HK\$'000	Credit Conversion Factor %	Credit Equivalent Amount HK\$'000	Risk-weighted Amount HK\$'000
Division B: Risk-weighted Amount (Off-balance Sheet)					
Subtotal					
Total risk-weighted amount (off-balance sheet)			(B)		961 455

As a result, a validation log is generated, reporting about inconsistent amounts.

Regulatory Reporting: Validation Checks

- » Errors are detected by reports.
- » We provide and maintain official Validity Checks from regulators and users can also create their own validation rules.
- » Cells in error are highlighted and formula are detailed.



Valuation Details

Formula ID: 149,310 Status: Invalid

Value Reported: -1000000

Formula

Rules Definition:

```
[C130_CRSA.010_INSTITUTIONS] - [C130_CRSA.011_INSTITUTIONS] - [C130_CRSA.012_INSTITUTIONS] >= 0
```

Interpreted Rules Definition with Values:

```
[-1000000] - [0] - [0] >= 0
```

Formula	Status	Value
R30_C130_CRSA.010_INSTITUTIONS	Invalid	-1000000

Rules Validation: [C130_CRSA.010_INSTITUTIONS] - [C130_CRSA.011_INSTITUTIONS] - [C130_CRSA.012_INSTITUTIONS] >= 0

	CORPORATES	INSTITUTIONS	RETAIL	SECURED ON REAL ESTATE	SOVEREIGNS	TOTAL SA EXPOSURE CLASS
12	0	43 980 000	0	-1 000 000	0	42
13						
14						

Validity Checks Ensure Intra/Inter Report Consistency and Reconciliation within Regulatory Reporting

Format RRT-Electronic File Submission - [Deliveries (FED)]

File Options ?

FED EditExplanation (FED)

Process Checks

- FRY14A-9C
 - All validity checks Results
 - Edit explanations
 - test 20
 - test 20_1
 - test 16
 - test 17
 - test 18
 - test 19
 - test 15

Status	Explained	Delivery
✓	☐	FRY14A-9C
✗	☐	FRY14A-9C
✗	☐	FRY14A-9C
✗	☐	FRY14A-9C
✓	☐	FRY14A-9C
✓	☐	FRY14A-9C
✗	☐	FRY14A-9C
✗	☐	FRY14A-9C
✓	☐	FRY14A-9C
✓	☐	FRY14A-9C
✓	☐	FRY14A-9C
✗	☐	FRY14A-9C
✗	☐	FRY14A-9C
✗	☐	FRY14A-9C
✓	☐	FRY14A-9C
✓	☐	FRY14A-9C
✓	☐	FRY14A-9C
✓	☐	FRY14A-9C

Explanation

Check identification

Report name : FFIEC101 Target item : AAAB3210

Edit type : Interseries Comparison series : FRY9C To send :

Edit check number : 0001 Occurrence : 1 Status : valid ✓

Form number : 1

Check definition

Description : For BHCs only, A1 should equal HC-27a.

Formula : for bhcs only aab3210 eq bhcx3210

Variables :

Name	Report	Sheet	Cell	Value	Show
aaab3210	Schedule A	ScheduleA_P...	B8	80000.00	<input type="checkbox"/>
bhcx3210	FRY9C	FR Y-9C 41 H...	I10	80000.00	<input type="checkbox"/>

Explanation :

Create Reports Using Any Dimensions and Measures

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Dashboard | 01/07/2004 - NATIONAL - 0

NII | Cash Flows

RRT Dynamic Cross Tab

Filtered | Currency | Geography

Scenario Name | PoC - Gross S

Sector | Allocated Gr

Total

- Apparel and Shoes
- Bank
- Oil & Gas
- Real Estate

Edit Widget [X]

Schema: Stress Results [View Schema] [Refresh Schema]

Context Selection: Current Context|Id=23944 [Change]

[Query Designer] [Filter Designer]

Available Dimensions

- Asset Class
- Bus Line
- Coa
- Curve
- Entity
- Rating
- Regulator

Available Measures

- Account Growth Rate
- Balance After Transic
- Base Balance
- Cpi
- Current Balance
- Ead
- Cl

Row Dimensions

- Sector

Col Dimensions

- Scenario Name

Stock Dimensions

- Currency
- Geography
- Product
- Period

Displayed Measures

- Allocated Growth Rate
- Growth Amount
- Stressed Ead
- Stressed Rwa

Measure on row:

Filter: Disabled Custom

[Ok] [Cancel]

Ead	Stressed Rwa
721 472,929	89 245,925
243 892,932	30 246,546
1 072,82	134,039
268 348,485	33 142,589
208 158,691	25 722,752

Create Reports Using Any Dimensions and Measures

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Dashboard 01/07/2004 - NATIONAL - 0

NII | Cash Flows | Stress Results | Stress Results (2) | ALM and Credit | +

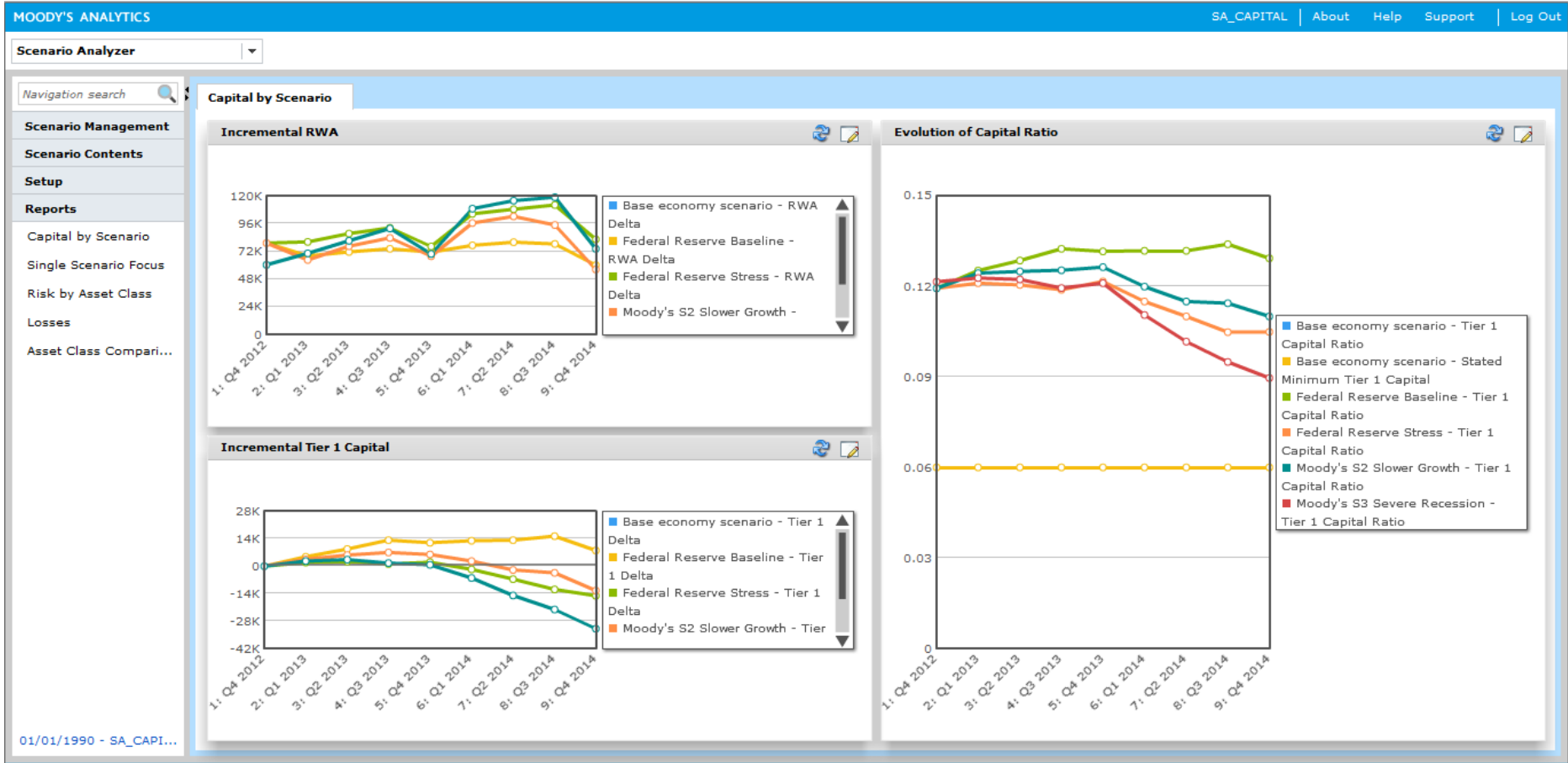
RRT Dynamic Cross Tab ✎ 📄 🔄 📄

Filtered

Currency Geography Product Period

Scenario Name	PoC - Gross Stress				PoC - Mitigation Action 1			
Sector	Allocated Growth Rate	Growth Amount	Stressed Ead	Stressed Rwa	Allocated Growth Rate	Growth Amount	Stressed Ead	Stressed Rwa
Total	0,065	32 128,06	721 443,573	89 241,937	0,069	32 128,051	721 472,929	89 245,925
Apparel and Shoes	0,052	9 979,583	244 716,905	30 348,49	0,048	9 262,352	243 892,932	30 246,546
Bank	0,084	82,045	1 062,437	132,742	0,094	92,428	1 072,82	134,039
Oil & Gas	0,065	13 824,413	269 577,642	33 294,448	0,059	12 750,976	268 348,485	33 142,589
Real Estate	0,061	8 242,018	206 086,589	25 466,257	0,074	10 022,296	208 158,691	25 722,752

Create Dashboards Using Any Combination of Reports





Q&A

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