Borrower Statistics/AnaCredit

Jabatix provides data marts for reporting borrower statistics which are collected every quarter by the Deutsche Bundesbank.

The data mart contains the current remaining capital for all loans as of the reporting date, in which case the loans are differentiated according to:

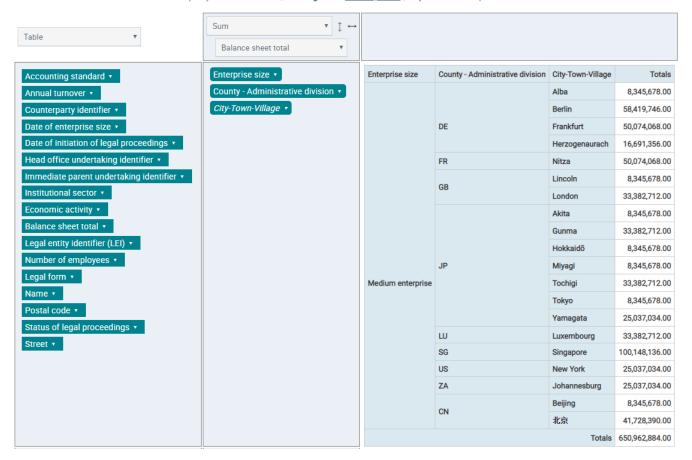
- Remaining term divided into any maturity band ((e.g. < 1 year; 1-5 years, > 5 years)
- Companies or private individuals
- Sectors for corporate loans
- Type of loan (standard, acceptance credit or mortgage)

The same data marts can also be used for the reports based on **AnaCredit** (= **Analytical Credit Datasets**) which are called for by the national supervisory authorities and reported to the **ECB** (= **European Central Bank**). For this purpose, the data marts comprise more information, particularly for corporate loans. Some examples are given below:

- · Information on counterparties
 - o Size
 - Number of employees
 - Counterparty's balance sheet total
- · Detailed information on individual loans
 - o Interest rate
 - Collateral
 - Outstanding payments
- · Information on group structures or consortia
 - Associated liabilities
- · Information on deals in default
 - Probability of default
 - o Default status
 - o Liquidised collateral

Below is an example of some customer information based on these data marts:

Customer Data Mart: AnaCredit - Counterparty Reference Data | Posting Date: Dec 31, 2012 | Report: - New Report -



The following standard functions are also available for reports defined in Jabatix:

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Borrower Statistics/AnaCredit

- extensive drilldown possibilities
 possibility to compare the report for different posting dates
 manual editing combined with consistency check

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