

**ORACLE®**

PEOPLESOFT

---

---

# PeopleSoft EPM 9.1 Applications Fundamentals for Financial Services Industry Reports

---

**April 2012**

**ORACLE®**

Copyright © 1988, 2012, Oracle and/or its affiliates. All rights reserved.

### **Trademark Notice**

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

### **License Restrictions Warranty/Consequential Damages Disclaimer**

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

### **Warranty Disclaimer**

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

### **Restricted Rights Notice**

If this is software or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

### **Hazardous Applications Notice**

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

### **Third Party Content, Products, and Services Disclaimer**

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

# Contents

**PeopleSoft Financial Services Industry Reports ..... 1**  
PeopleSoft Financial Services Industry Reports: A to Z ..... 1

**Index ..... 3**



# PeopleSoft Financial Services Industry Reports

This appendix provides an overview of PeopleSoft Financial Services Industry reports and enables you to view summary tables of all reports.

**Note.** For samples of these reports, see the Portable Document Format (PDF) files that are published with your online documentation.

## See Also

*PeopleTools PeopleBook: PeopleSoft Process Scheduler*

*PeopleTools PeopleBook: PeopleSoft Applications User's Guide*

pftp, PeopleSoft Funds Transfer Pricing Reports

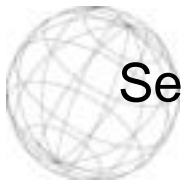
## PeopleSoft Financial Services Industry Reports: A to Z

This table lists the PeopleSoft Financial Services Industry reports, sorted alphanumerically by report ID. The reports listed are all Crystal reports.

Report ID and Report Name	Description	Navigation	Run Control Page
FIC0226IN Behavioral Model/Charge Off	Lists the user-defined Charge Off Behavioral Models, by setID.	Financial Services Industries, Reports, General Support Setup, Behavioral Models, Behv Model / Prepayment Model, Prepayment Model	RUN_RFI_0226
FIC0226 IN Behavioral Model/Prepayment	Lists the user-defined Prepayment Behavioral Models, by setID.	Financial Services Industries, Reports, General Support Setup, Behavioral Models, Behv Model / Prepayment Model, Prepayment Model	RUN_RFI_0226
FIC0411IN Financial Calculation Rules	Lists the user-defined Financial Calculations, by product ID, setID, and model ID.	Financial Services Industries, Reports, Financial Calculation Rules, Financial Calculation Rules	RUN_RFI_0411
FIC0600IN Function Evaluator	Lists the user-defined Functions, by function ID and setID.	Financial Services Industries, Reports, Risk-Weighted Capital, RWC Configuration Reports, Function Evaluator	RUN_RFI_0600

<b>Report ID and Report Name</b>	<b>Description</b>	<b>Navigation</b>	<b>Run Control Page</b>
FIC0510IN Balance Sheet Rules for Product	Lists the user-defined Balance Sheet Rules for products, by basis ID, tree node, setID, and model ID.	Financial Services Industries, Reports, General Support Setup, Financial Statement Setup, Bal. Sheet Rules for Product	RUN_RFI_0510
FIC0511IN Balance Sheet Rules for Treasury	Lists the user-defined Balance Sheet Rules for treasury positions, by basis ID, tree node, setID, and model ID.	Financial Services Industries, Reports, General Support Setup, Financial Statement Setup, Bal. Sheet Rules for Treasury	RUN_RFI_0511
FIC0008IN Derived Data Set	Lists Derived Data Set codes associated with the selected setID.	Financial Services Industries, Reports, Yield Curve Rules, Curve Sets - Derived Data	RUN_RFI_0008
FIC0007IN Market Issue Data Set	Lists the Market Issue to Data Set Associations listed by codes associated with the selected setID.	Financial Services Industries, Reports, Yield Curve Rules, Curve Sets - Market Issues	RUN_RFI_0007
FIC0004IN Model Definition	Lists the user-defined Model Definitions, by setID and model ID.	Financial Services Industries, Reports, Financial Statement Setup, Model Definition Report, Model Definition	RUN_RFI_0004
FIC0320IN Stratification Report	Lists the user-defined Stratification Rules, by setID and model ID.	Financial Services Industries, Reports, General Support Setup, Stratification, Stratification Report	RUN_RFI_0320
FIC0310IN Stratification Rule Definition	Lists the Stratification Rules for a selected setID by Stratification Rule, detailing the datamap columns and the operations used to aggregate data for each datamap column selected in the Stratification Rule setup.	Financial Services Industries, Reports, General Support Setup, Stratification, Stratification Rule Definition	RUN_RFI_0310
FIC0009IN Yield Curve Definition	Lists the user-defined Yield Curve definitions, by setID.	Financial Services Industries, Reports, Yield Curve Rules, Yield Curve Definition	RUN_RFI_0009

# Report Samples



# Seasonality Group



Set ID: SHARE

Seasonality Group ID	Description	Effective Date	Calendar ID	Periods / Seasonality Cycle	Freeze Seasonality Factors	Accounting Period	Seasonality Factor
DEPRUN-01	Deposit Runoff - Tax Season	1/1/1900	01	12	Unfrozen	1	1.00
						2	1.00
						3	1.05
						4	1.15
						5	1.00
						6	0.97
						7	0.98
						8	0.95
						9	0.95
						10	0.95
						11	1.00
						12	1.00
PREPAY-01	Mortgage Prepayments - Summer	1/1/1900	01	12	Unfrozen	1	0.95
						2	0.92
						3	1.00
						4	1.00
						5	1.01
						6	1.02
						7	1.07
						8	1.05
						9	1.00
						10	1.00
						11	1.00
						12	0.98
QUARTERLY	Quarterly Seasonality	1/1/1900	01	4	Unfrozen	1	0.50
						2	0.50
						3	1.00
						4	2.00





# Product Forecast



**Set ID: SHARE**

**Model ID: PROD1**

Forecast Definition	Description	DataSet Code	Qty to Forecast	Assigned Date	Financial Interpretation
FCST001	Forecast 001	Instrument Origination History	Instrument Id	Start Date	Originations -- Current Bal



# Product Ratings



Set ID: SHARE      Model ID: PROD1

Product ID	Description	Effective Date	Severity Rating	Correlation Coefficient	Avg Recovery Rate	Avg Workout Costs
40010	New Car Loans	1/1/1900	0.600	0.000	0.100	1,500.00 USD
40030	Personal Line	1/1/1900	0.500	0.000	0.120	1,200.00 USD



# Model Definitions



Set ID: SHARE

Model ID: PROD1

Time Set		B/S Tree Name	Accrual Basis	Use Behv. Model	Term Struc. Model ID	Cash Flow Trace
Effective Date	Product Tree	I/S Tree Name				
1/1/1900	TIME_MDL_A FSI Products Tree	FSI Balance Sheet Tree FSI Income Statement Tree	30/360	Yes		Average

## FTP Risk Weighted Capital

Net Balances of RWC: Yes  
Cost of Fund table: STD-FTP  
Term of Capital: 12 Years  
Ledger Event Code: FTP096

## Calculate Product Balances by Dimension

Dimension Field	Calculate Balance
Channel ID	No
Customer ID	No
Department	No
Product ID	No



# Market Issues Listing



Market Issue Code	Effective Date	Currency Code	Decimal Convention	Coupon Frequency	Issue Frequency	Maturity Date
		Basis Code	Compounding Frequency	Issue Type	Nominal Tenor	CUSIP Code
MM_01D	1/1/1900	USD ACT/360	100.00 1 Months	0 Years Repeating	0 1 Days	
MM_07D	1/1/1900	USD ACT/360	100.00 6 Months	0 Years Repeating	0 7 Days	
MM_1M	1/1/1900	USD ACT/360	100.00 6 Months	0 Years Repeating	0 1 Months	
MM_1Y	1/1/1900	USD ACT/360	100.00 6 Months	0 Years Repeating	0 12 Months	
MM_3M	1/1/1900	USD ACT/360	100.00 6 Months	0 Years Repeating	0 3 Months	
MM_6M	1/1/1900	USD ACT/360	100.00 6 Months	0 Years Repeating	0 6 Months	
MM_9M	1/1/1900	USD ACT/360	100.00 6 Months	0 Years Repeating	0 9 Months	
SWAP_02Y	1/1/1900	USD ACT/365	100.00 1 Years	6 Months Repeating	0 2 Years	
SWAP_03Y	1/1/1900	USD ACT/365	100.00 1 Years	6 Months Repeating	0 3 Years	
SWAP_04Y	1/1/1900	USD ACT/365	100.00 1 Years	6 Months Repeating	0 4 Years	
SWAP_05Y	1/1/1900	USD ACT/365	100.00 1 Years	6 Months Repeating	0 5 Years	
SWAP_07Y	1/1/1900	USD ACT/365	100.00 1 Years	6 Months Repeating	0 7 Years	
SWAP_10Y	1/1/1900	USD ACT/365	100.00 1 Years	6 Months Repeating	0 10 Years	
TBILL_091D	1/1/1900	USD ACT/360	100.00 3 Months	0 Days Repeating	7 Days 3 Months	
TBILL_182D	1/1/1900	USD ACT/360	100.00 1 Continual	0 Years Repeating	7 Days 6 Months	
TBILL_365D	1/1/1900	USD ACT/360	1.00 1 Continual	0 Days Repeating	1 Months 1 Years	



# Generic Data Set



**Set ID: SHARE**

Data Set Code Description		Effective Date	Data Code Type	Data Purpose	X-Axis Scale	Y-Axis Scale
SWAP_SPRD	Swap Spreads - MidPoint	1/1/1900	Generic Data	Yield Curve	1 YRS	1 PCT



# Market Issue to Data Set Association



**Set ID: SHARE**

Data Set Code	Description	Effective Date	Currency Code
<b>T_BILLS</b>	<b>US Treasury Bills</b>	<b>1/1/1900</b>	
Data Point:	1	Market Issue Code:	TBILL_091D
Use Current Issue:	Y	Maturity Date:	
Mkt. Issue Accrual Basis:	Actual/360	Mkt Issue Dec. Conv.:	100.00
Mkt. Issue Coupon Freq.:	0 Days	Market Issue Type:	Repeating
Mkt. Issue Nominal Tenor	3 Months	Market Issue Maturity Date	
Mkt. Issue Desc.:	3-Month U.S. Treasury Bill	Market Issue Currency	USD
Mkt. Issue Comp. Freq.:	3 Monthly Compounding	Market Issue Frequency:	7 Days
Market Issue CUSIP Code:			
Data Point:	2	Market Issue Code:	TBILL_182D
Use Current Issue:	Y	Maturity Date:	
Mkt. Issue Accrual Basis:	Actual/360	Mkt Issue Dec. Conv.:	100.00
Mkt. Issue Coupon Freq.:	0 Years	Market Issue Type:	Repeating
Mkt. Issue Nominal Tenor	6 Months	Market Issue Maturity Date	
Mkt. Issue Desc.:	6 Month U.S. Treasury Bill	Market Issue Currency	USD
Mkt. Issue Comp. Freq.:	1 Continuous Compounding	Market Issue Frequency:	7 Days
Market Issue CUSIP Code:			
Data Point:	3	Market Issue Code:	TBILL_365D
Use Current Issue:	Y	Maturity Date:	
Mkt. Issue Accrual Basis:	Actual/360	Mkt Issue Dec. Conv.:	1.00
Mkt. Issue Coupon Freq.:	0 Days	Market Issue Type:	Repeating
Mkt. Issue Nominal Tenor	1 Years	Market Issue Maturity Date	
Mkt. Issue Desc.:	1 Year U.S. Treasury Bill	Market Issue Currency	USD
Mkt. Issue Comp. Freq.:	1 Continuous Compounding	Market Issue Frequency:	1 Months
Market Issue CUSIP Code:			
<b>T_BONDS</b>	<b>Treasury Notes and Bonds</b>	<b>1/1/1900</b>	



## Data Source - Derived Data



**Set ID:** SHARE

Data Set Code	Effective Date	Start Data Source	Accrual Basis	Interpolant
Description	Global Interpolant	Rolling Average	Period	Period Range
FUNDING Funding Curve w/ 20 bp Premium	1/1/1900 Y	ZERO_CURVE N	ACT/360 0 Day	HC Ongoing

**Step:** 1

Operation Code:	Shft Range	Data Source:	Start Maturity:	1 Day(s)
Stop Maturity:	10 Year(s)	Period Boundary:	Basis Points:	20
Interpolant:	LS			



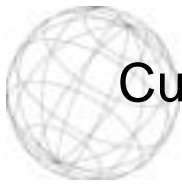
# Yield Curve Definition



Set ID: SHARE

Yield Curve Set	Data Set Code	Effective Date	Tenor UOM	Boundary	Left Constraint	Left Est.
			Equation Type	Spline Options	Right Constraint	Right Est.
FUNDING	FUNDING Funding Curve w/ 20 bp Premium	1/1/1900	0.00 Year(s) Hermite Cubic	Closest Pt Cont. Curl	0.00 0.00	Specify Specify
LIBOR	LIBOR London Inter-Bank Offered Rate	1/1/1900	0.00 Day(s) Hermite Cubic	Closest Pt Cont. Curl	0.00 0.00	Specify Specify
LIBOR-H	LIBOR London Inter-Bank Offered Rate	1/1/1900	0.00 Year(s) Hermite Cubic	Closest Pt Cont. Curl	0.00 0.00	Specify Specify
LIBOR-L	LIBOR London Inter-Bank Offered Rate	1/1/1900	0.00 Year(s) Hermite Cubic	Closest Pt Cont. Curl	0.00 0.00	Specify Specify
MX-PAR	MEX_PAR Mexican Par Bond (Brady Bond	1/1/1900	0.00 Year(s) Hermite Cubic	Closest Pt Cont. Curl	0.00 0.00	Specify Specify
TRES	TREASURY Treasury	1/1/1900	0.00 Day(s) Hermite Cubic	Closest Pt Cont. Curl	0.00 0.00	Specify Specify
			0.00 Year(s) Linear Segment	Closest Pt Cont. Curl	0.00 0.00	Specify Specify





# Currency Discount Factors



Set ID: SHARE

Discount Rate Table	Description	Effective Date	Default Yield Curve Code	Currency Code	Currency Yield Curve Code	Description	+/- Basis Points
STD-RRR	Standard Req Rate of Return 1/1/1900		TRES	CAD	TRES	London Inter-Bank Overnight	600.00
				MXP	TRES	Mexican Par Bond (Brady)	400.00



# Risk Free Curves



Set ID: SHARE

Parity Rule ID	Description	Effective Date	Currency Code	Currency Description	Curve Code	Curve Description
STD_RF_CURVE	Standard Production Rule	1/1/1900	USD	US Dollar	TRES	US Treasury Curve (CS)
			MXP	Mexican Peso	MX-PAR	Mexican Par Bond (Brady)



# Product Pricing Model Equations



Set ID: **SHARE**

Index ID	Index Description	Index Equation	Curve Function	Yield Curve ID	Maturity	Lag
<b>6-MO LIBOR</b>	6-Month LIBOR	Smooth Func	Single Point Index	LIBOR-H	6 MM	0 MM
<b>CD_01</b>	Cost Of Funds	Smooth Func	Single Point Index	FUNDING	3 MM	0 MM



# Service Fee Model



Set ID: SHARE

Service Model	Description	Effective Date	Frequency	Account Code	Fee Method	Fee Amount	Ledger Event Code	Percent
ORIG_PCT	Origination, Percent Fee	1/1/1900	Origin	ORIGINATIO	% of Bal	0.00	FSS_FEEINC	10.00
ORIG_UNIT	Origination, Unit Fees	1/1/1900	Origin	ORIGINATIO	Unit Fee	25.00	FSS_FEEINC	0.00
PD_PCT	Periodic, Percent Fee	1/1/1900	Periodic	ACCTMAINT	% of Bal	0.00	FSS_FEEINC	10.00
PD_UNIT	Periodic, Unit Fees	1/1/1900	Periodic	ACCTMAINT	Unit Fee	50.00	FSS_FEEINC	0.00



# Behavioral Model - Credit Drawdown



Set ID: SHARE

Behavioral Model ID	Effective Date	Description	Implementation	Seasonality ID	Credit Drawdown Model		
					WAVG Coupon	Age (Months)	Constant Drawdown Rate
CRDRAW-001	1/1/1900	Growth Model for Credit Cards	Explicitly Specified		3.00	6	20.00
						12	18.00
						18	10.00
						24	6.50
					6.00	12	15.00
						18	12.00
						24	7.50
					10.00	12	14.00
						24	10.00
						36	8.00



# Behavioral Model - Deposit Growth



**Set ID: SHARE**

Behavioral Model ID	Effective Date	Description	Implementation	Seasonality ID	Deposit Growth Model		
					WAVG Coupon	Age (Months)	Constant Deposit Growth Rate
DEPGR-001	1/1/1900	Non-Maturing Deposits	Specified		2.00	6	5.00
						12	6.00
					3.00	12	4.00
					4.00	6	3.70
						12	4.35
DEPGR-002	1/1/1900	Non-Maturing - Gold Accounts	Specified		7.50	0	1.25
					3.00	0	12.00
					4.00	0	10.00
					7.50	0	6.00



# Behavioral Model - Charge Off



Set ID: SHARE

Behavioral Model ID	Effective Date	Description	Implementation	Seasonality ID	Charge-off Model		
					WAVG Coupon	Ramp-up (mos)	Peak-term (mos)
					Peak Rate	Ramp-down (mos)	Constant Charge-Off Rate
CHGOFF-001	1/1/1900	Standard Chargeoff Model	Explicitly Specified	Explicitly Specified	5.00	16.00	12
					2.25	12	2.00
					6.00	16.00	12
					2.40	12	2.13
					8.00	12.00	18
					3.50	12	2.50
					12.00	12.00	12
					3.50	6	2.64



# Behavioral Model - Deposit Run-off



Set ID: SHARE

					Deposit Run-off Model				
Behavioral Model ID	Effective Date	Description	Implementation	Seasonality ID	WAVG Coupon	Use Age	Rate Delta (bps)	Age (Mths)	Const. Deposit Run-Off Rate
DEPRUN-01	1/1/1900	Standard Deposit Runoff	Explicitly Specified		3.00	Yes	100.00	6	4.00
							100.00	12	2.00
							200.00	6	8.00
							200.00	12	5.00
							300.00	1	4.00
							300.00	6	7.00
							300.00	18	12.00
DEPRUN-02	1/1/1900	Standard w/ Seasonality	Explicitly Specified	DEPRUN-01	3.00	No	100.00	0	6.00
							200.00	0	8.00
							300.00	0	12.00
					6.00		100.00	0	4.00
							200.00	0	5.00
							300.00	0	7.00





# Behavioral Model - Prepayment Model



Set ID: SHARE

Behavioral Model ID	Effective Date	Description	Implementation	Seasonality ID			
ADCO-01	1/1/1900	Andrew-Davidson - 30Y Mortgage	Andrew-Davidson Co.				
<b>Andrew Davidson Parameters</b>							
Collateral Type: Fixed Rate FNMA 30YR			Library File Name: ADDCO.DLL				
<b>Common Tuning Factors</b>							
SMM Scaling Factor: 1.00		Lag Factor: 1.00	US Treasury Curve: 1.00				
<b>Fixed Rate Tuning Factors</b>							
Curve Shape Factor: 1.00		Slide Factor: 1.00	Burnout Factor: 1.00	Points Effect: No			
PREP-02	1/1/1900	Standard PSA	Explicitly Specified	PREPAY-01			
<b>Specified Prepayment Model</b>							
WAVG Coupon	Ramp-Up (mos)	Use Age	Rate Delta (bps)	Age (Mos)	Const. Prepayment Rate	Pct. of PSA	Single Monthly Mortality
6.75	36	No	-300.00	0	20.00	333.33	0.00
			-200.00	0	10.00	166.67	0.00
			-100.00	0	8.00	133.33	0.00
			100.00	0	6.00	100.00	0.00
			120.00	0	5.00	83.33	0.00
			140.00	0	4.00	66.67	0.00
8.00	36	No	-250.00	0	14.00	233.33	0.00
			-100.00	0	8.00	133.33	0.00
			1.00	0	6.00	100.00	0.00
			100.00	0	5.50	91.67	0.00
			150.00	0	5.25	87.50	0.00



# Behavioral Model - Rate Lock



Set ID: SHARE

Behavioral Model ID	Effective Date	Description	Implementation	Seasonality ID	Rate Lock Model		
					WAVG Coupon	Age (Months)	Rate Delta (bps)
RTLOCK-01	1/1/1900	Rate Lock Availability	Explicitly Specified		3.00	12	100.00
						24	200.00
					6.00	24	100.00
						36	200.00



# Stratification Rule Definition



**Set ID: SHARE**

Stratification Rule	Effective Date	Description	Datamap Code	Destination Datamap Code
---------------------	----------------	-------------	--------------	--------------------------

LIQUIDITY	1/1/1900	LIQUIDITY REPORT	LOANS	RPTPOOL
-----------	----------	------------------	-------	---------

Datamap Column	Operation	Tier Code	Increment	Time Increment
----------------	-----------	-----------	-----------	----------------

Start Date	Periodic			Monthly
Interest Rate	Increments		0.25	
Term to Maturity	Discrete			



# Stratification Report



Set ID: MB1

Model ID: PROD1

					Product Specific - Stratification Reporting Rules		
Report Rule	Description	Effective Date	Use Bal. Sheet Rules	Default Strat. Code	Product Tree Node	Constraint Code	Stratification Rule
BOND01	Bonds/Notes	1/1/1900	No		BULLET_BND_A	BAL_GE_10MIL	BOND001RPT
DDA001	DDA Balances	1/1/1900	No		CON_DDA	BAL_LE_ZERO	DDA001RPT
					CON_DDA	BALANCE_GE_50000	DDA001RPT
					CON_DDA	BAL_GE_10MIL	DDA001RPT
					CON_DDA	BAL_GE_20MIL	DDA001RPT
					CON_DDA	BAL_G_50MIL	DDA001RPT
DDA002	Deposit Accts - By Region	1/1/1900	No		CONSUMER_DDA	BAL_LE_ZERO	DDA001RPT
					CONSUMER_DDA	BALANCE_GE_50000	DDA001RPT
					CONSUMER_DDA	BAL_GE_10MIL	DDA001RPT
					CONSUMER_DDA	BAL_GE_20MIL	DDA001RPT
					CONSUMER_DDA	BAL_G_50MIL	DDA001RPT
EFFDT01	History Inactive	1/1/1900	No		CON_LOAN_AMORT	BALANCE_GE_50000	LOAN001RPT
EFFDT02	Current Inactive	1/1/1999	No		CON_DDA	BAL_LE_ZERO	DDA001RPT
					CON_DDA	BALANCE_GE_50000	DDA001RPT
					CON_DDA	BAL_GE_10MIL	DDA001RPT
					CON_DDA	BAL_GE_20MIL	DDA001RPT
					CON_DDA	BAL_G_50MIL	DDA001RPT
EFFDT03	Future Active	12/31/1999	No		BULLET_BND_A	BAL_GE_10MIL	BOND002RPT
					BULLET_BND_A	BAL_GE_20MIL	BOND002RPT
					BULLET_BND_A	BAL_G_50MIL	BOND002RPT
LOANS001	Consumer Loans	1/1/1900	No		CON_LOAN_AMORT	BALANCE_GE_50000	LOAN001RPT
LOANS002	Corp Loans - Pmnts and Terms	1/1/1900	Yes	LOAN003RPT			
MRTG1	Consumer Mortgages	1/1/1900	No		CON_MORTGAGE	BAL_LE_ZERO	LOAN002RPT
					CON_MORTGAGE	BALANCE_GE_50000	LOAN002RPT
					CON_MORTGAGE	BAL_GE_10MIL	LOAN002RPT
					CON_MORTGAGE	CUST_RISK_EQ_A	LOAN002RPT



# Financial Product Detail Listing



Set ID: SHARE

Product ID	Description	Effective Date	Product Type	Bal. Sheet Category	Accounting Treatment	Balance Type Code
30012	Consumer TD 3 Month	1/1/1900	Financial	Liability	Held	CURRENT
Instrument Base Type	Deposit	Balance Type Use	CURRENT			
Line: 1						
Interest Bearing:	0.00	Reinvest Interest Payment:		Reserved Requirement:	3.00	
Non Maturing:	N	Maturity As Date:	N	Tenor:	3.00	Months
Maturity Date:						
Float Fixed:	Fixed	Reprising Frequency:	0.00	Basis Code:	ACT/ACT	
Compound Interest:	Y	Compounding Frequency:	1.00	Days		
Installment:						
Coupon Month:	0.00	Coupon Day:	0.00	Day Counted Interest:		
Use Nominal Date:		Payment Date:		Reset Date:		
Payment Frequency:		Payment Calculation:				
30014	Consumer TD 1 Year	1/1/1900	Financial	Liability	Held	CURRENT
Instrument Base Type	Deposit	Balance Type Use	CURRENT			
Line: 1						
Interest Bearing:	0.00	Reinvest Interest Payment:		Reserved Requirement:	3.00	
Non Maturing:	N	Maturity As Date:	N	Tenor:	1.00	Years
Maturity Date:						
Float Fixed:	Floating	Reprising Frequency:	1.00	Months	Basis Code:	ACT/365
Compound Interest:	Y	Compounding Frequency:	1.00	Days		
Installment:	Y					
Coupon Month:	0.00	Coupon Day:	31.00	Day Counted Interest:	Day Count	
Use Nominal Date:	Actual	Payment Date:	Arrears	Reset Date:	Advance	
Payment Frequency:	03	Payment Calculation:	Arrears			



# Financial Calculation Rules



Set ID: SHARE

Model ID: PROD1

Product ID	Description	Effective Date	Discount Rate Table	Calendar	Calendar Offset
30012	Consumer TD 3 Month	1/1/1900		Business Unit Calendar	None
<b>Conventional Measures</b> Valuation Methodology: 1 Net Present Value, Average Life, Macaulay Duration, Modified Duration, Dollar Duration, Effective Duration, Option Adjusted Spread, Option Cost					
<b>Benchmark Instrument</b> Calculated NPV					
30014	Consumer TD 1 Year	1/1/1900	Standard Req Rate of Return	Business Unit Calendar	None
<b>Conventional Measures</b> Valuation Methodology: Discounted CF Method Net Present Value, Average Life, Macaulay Duration, Modified Duration, Dollar Duration, Effective Duration, Option Adjusted Spread, Option Cost					
<b>Benchmark Instrument</b> Calculated NPV					
30019	Consumer TD 3 Month	1/1/1900	Standard Req Rate of Return	Business Unit Calendar	None
<b>Conventional Measures</b> Valuation Methodology: Discounted CF Method Net Present Value, Average Life, Macaulay Duration, Modified Duration, Dollar Duration, Effective Duration, Option Adjusted Spread, Option Cost					
<b>Benchmark Instrument</b> Calculated NPV					
30020		1/1/1900		Business Unit Calendar	None
<b>Conventional Measures</b> Valuation Methodology: 1 Net Present Value, Average Life, Macaulay Duration, Modified Duration, Dollar Duration, Effective Duration, Option Adjusted Spread, Option Cost					
<b>Benchmark Instrument</b> Calculated NPV					
30030	Consumer Checking	1/1/1900	Standard Req Rate of Return	Business Unit Calendar	None
<b>Conventional Measures</b> Valuation Methodology: Discounted CF Method Net Present Value, Average Life, Macaulay Duration, Modified Duration, Dollar Duration, Effective Duration, Option Adjusted Spread, Option Cost					
<b>Benchmark Instrument</b> Calculated NPV					
30040	Consumer Money Mkt	1/1/1900	Standard Req Rate of Return	Business Unit Calendar	None



# Financial Calculation Rules - Behavioral Model



Set ID: SHARE

Model ID: PROD1

Product ID	Description	Effective Date	Prepay Model	Charge Off	Credit Drawdown	Rate Lock	After Instrument Growth
			Deposit Growth	Deposit Runoff	Option Exercise	Reamortize Balance	
30012	Consumer TD 3 Month	1/1/1900				N	N
30014	Consumer TD 1 Year	1/1/1900				N	N
30019	Consumer TD 3 Month	1/1/1900				N	N
30020	Consumer Savings	1/1/1900				N	N
30030	Consumer Checking	1/1/1900				Y	N
	Constraint Code: INST AMT>1M		DEPGR-001			Y	N
			DEPGR-002				
30040	Consumer Money Mkt	1/1/1900				N	N
30050	Consumer CD	1/1/1900				N	N
40010	New Car Loan	1/1/1900				N	N
40030	Personal Line	1/1/1900				N	N
40070	30 year fixed	1/1/1900				N	N
40080	15 year fixed	1/1/1900				N	N
50030	Construction Loans	1/1/1900				N	N
50050	Commercial Time Deposit	1/1/1900				N	N
50060	Commercial DDA	1/1/1900			DEPRUN-02	N	N



# Financial Calculations Rules - Product Pricing



Set ID: SHARE

Model ID: PROD1

Product ID	Description	Effective Date	Index ID	+/- Basis Points	Periodic Cap %	Periodic Floor %	Lifetime Cap %	Lifetime Floor %	Service Model
30012	Consumer TD 3 Month	1/1/1900	BASE_02	0.000	9999.000	9999.000	999.000	0.000	PD_UNIT
	Constraint Code: INST AMT>1M			9999.000	9999.000	9999.000	999.000	0.000	PD_UNIT
30014	Consumer TD 1 Year	1/1/1900		0.000	9999.000	9999.000	999.000	0.000	
30019	Consumer TD 3 Month	1/1/1900		0.000	9999.000	9999.000	999.000	0.000	
30020		1/1/1900		0.000	9999.000	9999.000	999.000	0.000	ORIG_UNIT
30030	Consumer Checking	1/1/1900	6-MO LIBOR	0.000	9999.000	9999.000	999.000	0.000	
30040	Consumer Money Mkt	1/1/1900		0.000	9999.000	9999.000	999.000	0.000	
30050	Consumer CD	1/1/1900		0.000	9999.000	9999.000	999.000	0.000	
40010	New Car Loan	1/1/1900		0.000	999.000	999.000	999.000	0.000	
40030		1/1/1900		0.000	9999.000	9999.000	999.000	0.000	ORIG_UNIT
	Constraint Code: INST DEPT=16510			9999.000	9999.000	9999.000	999.000	0.000	PD_PCT
40070	30 Year Fixed	1/1/1900		0.000	9999.000	9999.000	999.000	0.000	
40080	15 Year Fixed	1/1/1900	MTG-011	0.000	9999.000	9999.000	999.000	0.000	
	Constraint Code: INST DEPT=16510		MTG-011	9999.000	9999.000	9999.000	999.000	0.000	
50030	Commercial Loans	1/1/1900		0.000	9999.000	9999.000	999.000	0.000	
50050	Commercial Time Deposit	1/1/1900	6-MO LIBOR	0.000	999.000	999.000	999.000	0.000	
50060	Commercial DDA	1/1/1900		0.000	999.000	999.000	999.000	0.000	
50070	Commercial Money Market	1/1/1900		0.000	999.000	999.000	999.000	0.000	
60010	3-Month T-Bill	1/1/1900		0.000	9999.000	9999.000	999.000	0.000	
60020	5-Year Note	1/1/1900		0.000	9999.000	9999.000	999.000	0.000	
60030	1-Year EuroDollar	1/1/1900		0.000	9999.000	9999.000	999.000	0.000	
60040	Eurodollar Futures	1/1/1900		0.000	9999.000	9999.000	999.000	0.000	
60050	5-Year 7% Cap	1/1/1900		0.000	9999.000	9999.000	999.000	0.000	
60060	Interest Rate Swap	1/1/1900		0.000	9999.000	9999.000	999.000	0.000	
60070	USD-YEN Spot FX	1/1/1900		0.000	9999.000	9999.000	999.000	0.000	
60080	Option 5 - Year Note	1/1/1900		0.000	9999.000	9999.000	999.000	0.000	





# Financial Calculation Rules - Stratification



**Set ID:** SHARE

**Model ID:** PROD1

Product ID	Description	Effective Date	No Stratification?	Stratification Rule	Instrument Measures
30012	Consumer TD 3 Month	1/1/1900	Y		N
30014	Consumer TD 1 Year	1/1/1900	N	SE_LIAB01	N
30019	Consumer TD 3 Month	1/1/1900	N	SE_LIAB01	N
30020	Consumer Savings	1/1/1900	Y		N
30030	Consumer Checking	1/1/1900	N	SE_LIAB02	N
30040	Consumer Money Mkt	1/1/1900	N	SE_LIAB02	N
30050	Consumer CD	1/1/1900	N	SE_LIAB01	N
40010	New Car Loan	1/1/1900	N	SE_ASSET01	Y
40030	Personal Line	1/1/1900	Y		N
40070	30 year fixed	1/1/1900	N	SE_ASSET01	Y
40080	15 year fixed	1/1/1900	N	SE_ASSET01	Y
50030	Construction Loans	1/1/1900	N	SE_ASSET04	Y
	Constraint Code: INSTR-W-SCHED-PAYS		Y		
50050	Commercial Time Deposit	1/1/1900	N	SE_LIAB01	Y
50060	Commercial DDA	1/1/1900	N	SE_LIAB03	N
50070	Commercial MM	1/1/1900	N	SE_LIAB03	N
60010	3-Month U.S. Treasury Bill	1/1/1900	Y		N
60020	5-Year Corporate Note	1/1/1900	Y		N
60030	1-Year EuroDollar Deposit	1/1/1900	Y		N
60040	EuroDollar Futures Contract	1/1/1900	Y		N
60050	5-Year 7% Cap	1/1/1900	Y		N
60060	Vanilla I/R Swap	1/1/1900	Y		N
60070	USD/YEN Spot FX	1/1/1900	Y		N
60080	Option -- 5-Year Note	1/1/1900	Y		N



# Financial Calculation Rules - FTP Rules



Set ID: SHARE

Model ID: PROD1

Product ID	Description	Effective Date	FTP Rule Code	FTP Rule Forecast	Reset Each Period
30012	Consumer TD 3 Month	1/1/1900			N
30014	Consumer TD 1 Year	1/1/1900	FTP-PROD-L001	FTP-PROD-L001	N
30019	Consumer TD 3 Month	1/1/1900	FTP-PROD-L001	FTP-PROD-L001	N
30020	Consumer Savings	1/1/1900			N
30030	Consumer Checking	1/1/1900	FTP-PROD-L005	FTP-PROD-L005	Y
30040	Consumer Money Mkt	1/1/1900	FTP-PROD-L040	FTP-PROD-L040	Y
30050	Consumer CD	1/1/1900	FTP-PROD-L001	FTP-PROD-L001	N
40010	New Car Loan	1/1/1900	FTP-PROD-A001	FTP-PROD-A001	N
40030	Personal Line	1/1/1900			N
40070	30 year fixed	1/1/1900	FTP-PROD-A002	FTP-PROD-A002	N
	Constraint Code: INST AMT>1M		FTP-PROD-A005		
	Constraint Code: INTENDTOSELL			FTP-PROD-A006	
40080	15 year fixed	1/1/1900	FTP-PROD-A005	FTP-PROD-A005	N
	Constraint Code: INST AMT>1M		FTP-PROD-A002		
50030	Construction Loans	1/1/1900	FTP-PROD-AC002	FTP-PROD-AC002	N
	Constraint Code: INSTR-W-SCHED-PAYS		FTP-PROD-AC002S		
50050	Commercial Time Deposit	1/1/1900	FTP-PROD-LC002	FTP-PROD-LC002	N
50060	Commercial DDA	1/1/1900	FTP-PROD-LC001	FTP-PROD-LC001	Y
50070	Commercial MM	1/1/1900	FTP-PROD-LC003	FTP-PROD-LC003	Y
60010	3-Month U.S. Treasury Bill	1/1/1900			N
60020	5-Year Corporate Note	1/1/1900			N
60030	1-Year EuroDollar Deposit	1/1/1900			N
60040	EuroDollar Futures Contract	1/1/1900			N
60050	5-Year 7% Cap	1/1/1900			N
60060	Vanilla I/R Swap	1/1/1900			N
60070	USD/YEN Spot FX	1/1/1900			N
60080	Option -- 5-Year Note	1/1/1900			N



# Financial Calculation Rules - FTP Break Funding Rules



Set ID: SHARE

Model ID: PROD1

Product ID	Description	Effective Date	Break Funding Rule	BF Rule Description
30014	Consumer TD 1 Year	1/1/1900	BF-LIAB-FRATE-002	Liability Fixed Rate 2% BF
40010	New Car Loan	1/1/1900	BF-LOAN-ELOSS	Economic Loss on Loan Prepay
40080	15 year fixed	1/1/1900	BF-FRATE-200	2% Fixed Rate BFund Charge
50030	Construction Loans	1/1/1900	BF-FRATE-200	2% Fixed Rate BFund Charge
	Constraint Code: INSTR-W-SCHED-PAYS		BF-LOAN-ELOSS	Economic Loss on Loan Prepay
50050	Commercial Time Deposit	1/1/1900	BF-LIAB-FRATE-002	Liability Fixed Rate 2% BF



# Financial Calculation RWC Rule



Set ID: SHARE

Model ID: PROD1

Product ID	Description	Effective Date	Reset RWC per period	Reset Frequency	RWC Ruleset ID	RWc Forecast Ruleset
30012	Consumer TD 3 Month	1/1/1900	Y			
30014	Consumer TD 1 Year	1/1/1900	Y		PROD_01	POOL_01
30019	Consumer TD 3 Month	1/1/1900	Y		PROD_01	POOL_01
30020	Consumer Savings	1/1/1900	Y			
30030	Consumer Checking	1/1/1900	Y		PROD_01	POOL_01
30040	Consumer Money Mkt	1/1/1900	Y		PROD_01	POOL_01
30050	Consumer CD	1/1/1900	Y		PROD_01	POOL_01
40010	New Car Loan	1/1/1900	Y		PROD_03	
40030	Personal Line	1/1/1900	Y			
40070	30 year fixed	1/1/1900	Y		PROD_02	POOL_02
40080	15 year fixed	1/1/1900	Y		PROD_02	POOL_02
50030	Construction Loans	1/1/1900	Y			
50050	Commercial Time Deposit	1/1/1900	N	0.00 Months		
50060	Commercial DDA	1/1/1900	N	0.00 Months		
50070	Commercial MM	1/1/1900	N	0.00 Months		
60010	3-Month U.S. Treasury Bill	1/1/1900	Y			
60020	5-Year Corporate Note	1/1/1900	Y			
60030	1-Year EuroDollar Deposit	1/1/1900	Y			
60040	EuroDollar Futures Contract	1/1/1900	Y			
60050	5-Year 7% Cap	1/1/1900	Y			
60060	Vanilla I/R Swap	1/1/1900	Y			
60070	USD/YEN Spot FX	1/1/1900	Y			
60080	Option -- 5-Year Note	1/1/1900	Y			



# Balance Sheet Rules for Product



Set ID: SHARE

Model

PROD1

Basis ID	Description	Effective Date	Account Node FTP Rule Code	Constraint Code RWC Ruleset ID	Ledger Type ALM Liquidity	ALM Reprise
ACC_EQUIT	Equity Accounts	1/1/1900	EQUITY FTP-LDGR-Q001		LDGR	

## Related Financial Product

Product Tree Node:	Description:	Constraint Code:
--------------------	--------------	------------------

## Reconciliation Rules

Financial Process	Reconcile	Use WAVG Rate	Ledger Event Code	Normalized Loss Event Cod
03	N	N		
Funds Transfer Pricing	N	N		
Risk Weighted Capital	N	N		



# Balance Sheet Rules for Treasury Position



Set ID: SHARE

Model ID: PROD1

Basis ID	Description	Effective Date	Account Node FTP Rule Code	Ledger Type RWC Ruleset ID	Constraint Code ALM Liquidity	ALM Reprise Gap
FTP_TRPS1	FTP - Fixed Term	1/1/1900	OFFBALSHEET	LDGR		

## Related Treasury Position

Position Source ID	Constraint Code	FTP Rule Code	RWC Ruleset ID	ALM Reprise Gap
FX SPOT POSITION		FX SPOT POSITIONS		

## Reconciliation Rules

Financial Process	Reconcile	Use WAVG Rate	Ledger Event Code	Normalized Loss Event Cod
03	N	N		
Funds Transfer Pricing	Y	Y	FTP001	
Risk Weighted Capital	N	N		



# Income Statement Rules



Set ID: MB1

Model ID: PROD1

Basis ID	Effective Date	Description	Account Node	Constraint Code	RWC Ruleset ID
B023	1/1/1900	Fee Based Income	Fee Based Income	CHAN_EQ_NET	Risk Evaluation for Acct
B024	1/1/1900	Income Expense	Interest Expense	CUST_EQ_102	Risk Evaluation for Acct
B025	1/1/1900	IT Expense	IT Expense	BALANCE_GE_1MIL	Risk Evaluation for Acct
B026	1/1/1900	Loan Origin. Expense	Loan Origination Expense	CHAN_EQ_BRANCH	Risk Evaluation for Acct



# Function Evaluator



Set ID: SHARE

Function ID	Description	Effective Date	Module	Function
FSS_01	FSS Ledger Function	1/1/1900	FSS Ledger	FSS_LEDGER.Posted Base Currency Amount * .50
FSS_02	FSS Ledger Function	1/1/1900	FSS Ledger	FSS_LEDGER.Statistic Amount * 2.50
FSS_03	FSS Ledger Function	1/1/1900	FSS Ledger	FSS_LEDGER.Statistic Amount * 50
RWC_FN01	RWC Credit Loss Function	1/1/1900	RWC Prod	(( DEF_PROB ) * ( RWC_POOL.Current Balance ) * ( GETNUMERICDATA ( FIPRODRATINGS.Severity Rating , FIPRODRATINGS.Product ID , RWC_RATE_AET.PRODUCT_ID ) ) )
RWC_FN02	RWC Product Function	1/1/1900	RWC Prod	.20 + .05
RWC_FN03	RWC Forecasted Pool Function	1/1/1900	RWC Pools	.125 * 2
RWC_FN04	RWC Forecasted Pool Function	1/1/1900	RWC Pools	.25 * 3





# Financial Product List



Set ID: SHARE

Product ID	Effective Date	Product Type	Balance Sheet Category	Accounting Treatment	Balance Code
30012	1/1/1900	Financial Services Instruments	Liability	Held	CURRENT
30014	1/1/1900	Financial Services Instruments	Liability	Held	CURRENT
30019	1/1/1900	Financial Services Instruments	Liability	Held	CURRENT
30020	1/1/1900	Financial Services Instruments	Liability	Available	ADB
30030	1/1/1900	Financial Services Instruments	Liability	Held	ADB
30040	1/1/1900	Financial Services Instruments	Liability	Held	ADB
30050	1/1/1900	Financial Services Instruments	Liability	Held	ADB
40010	1/1/1900	Financial Services Instruments	Asset	Held	CURRENT
40030	1/1/1900	Financial Services Instruments	Asset	Trading	CURRENT
40060	1/1/1900	Financial Services Instruments	Asset	Held	CURRENT
40070	1/1/1900	Financial Services Instruments	Asset	Held	CURRENT
40080	1/1/1900	Financial Services Instruments	Asset	Held	CURRENT
40090	1/1/1900	Financial Services Instruments	Asset	Held	CURRENT
50030	1/1/1900	Financial Services Instruments	Asset	Held	CURRENT
50040	1/1/1900	Financial Services Instruments	Asset		
50050	1/1/1900	Financial Services Instruments	Liability	Held	CURRENT
50060	1/1/1900	Financial Services Instruments	Liability	Held	ADB
50070	1/1/1900	Financial Services Instruments	Liability	Held	CURRENT
60010	1/1/1900	Capital Markets Instruments	Asset	Held	CURRENT
60020	1/1/1900	Capital Markets Instruments	Asset	Held	CURRENT
60030	1/1/1900	Capital Markets Instruments	Asset	Available	CURRENT
60050	1/1/1900	Capital Markets Instruments	OBS	Held	CURRENT
60060	1/1/1900	Capital Markets Instruments	OBS	Trading	CURRENT