

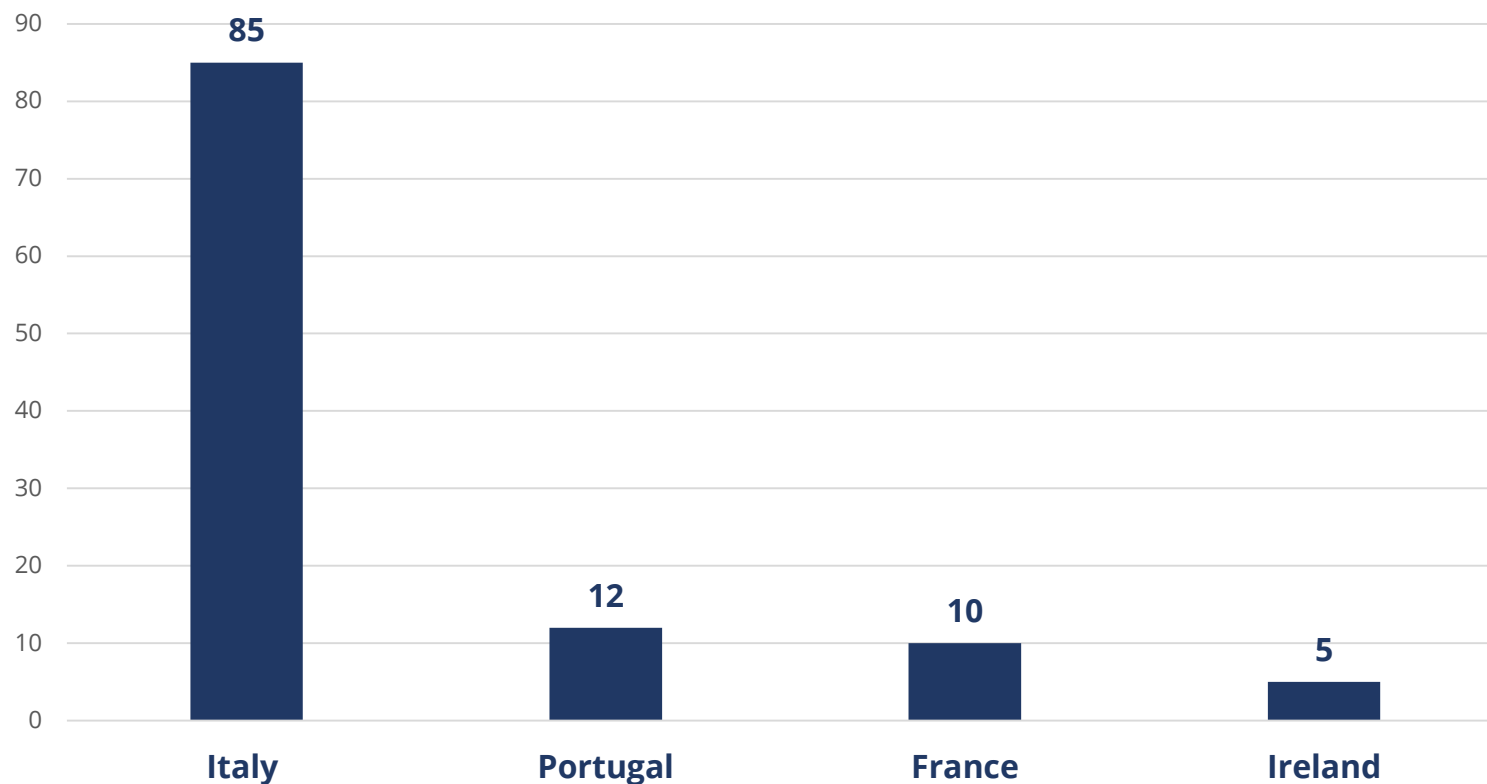
DIAGNOSTICO PER ABACO

5 SETTEMBRE 2019



PORTAFOGLI ABACO PER STATO MEMBRO DELL'UE*

NUMERO DI PORTAGLI ABACO IN ED



*SOURCE: EUROPEAN DATAWAREHOUSE

CONTROLLI SUI PORTAFOGLI ABACO CON EDITOR

Il diagnostico per la qualità dei dati ha come obiettivo quello di segnalare potenziali inconsistenze e dati mancanti all'interno dei portafogli di attivi bancari collateralizzati (ABACO), prima della pubblicazione dei dati con Banca d'Italia.

Il diagnostico, disponibile per i portafogli residenziali e corporate, opera in tre fasi separate:

1. Caricamento del Loan Level Data file in EDitor
2. Controlli automatici sui dati con attività di correzione delle incostistenze
3. Pubblicazione del Loan Level Data file con Banca d'Italia

Il controllo preventivo favorisce una maggiore sicurezza delle informazioni caricate nell'area privata:

- Evitando successive azioni di correzione manuale; e
- Diminuendo il rischio di sanzioni riguardanti la mancanza di dati e incongruenze riportate nel Loan Level Data file

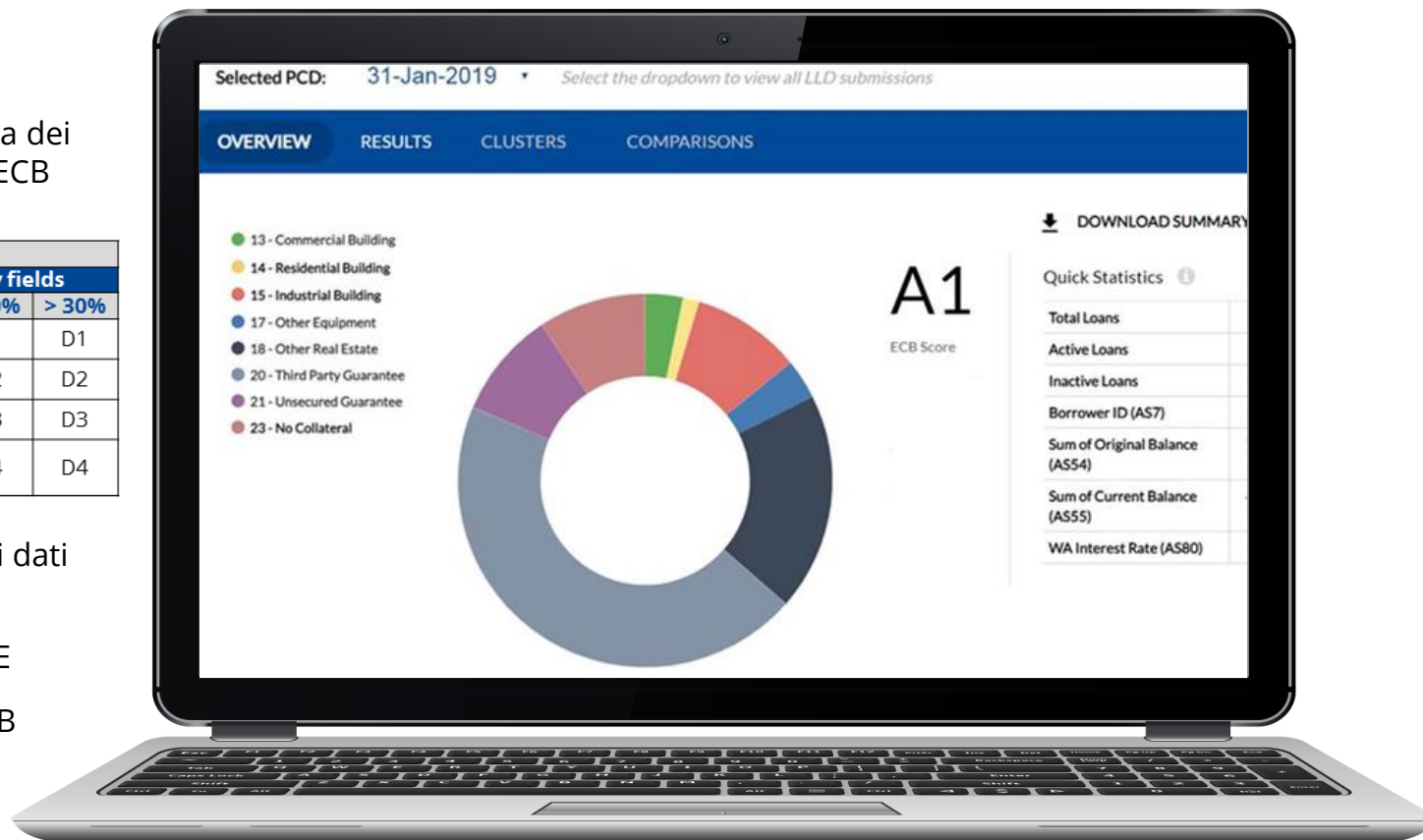
FUNZIONALITÀ DI EDITOR PER ABACO (I)

BENEFICI

- Punteggio di completezza dei dati secondo la matrice ECB

ECB Score Matrix					
ND,1 as percentage of total mandatory fields					
	0	≤ 10%	≤ 30%	> 30%	
The sum of ND,2; ND,3 and ND,4 as percentage of total mandatory fields	0	A1	B1	C1	D1
	≤ 20%	A2	B2	C2	D2
	≤ 40%	A3	B3	C3	D3
	> 40%	A4	B4	C4	D4

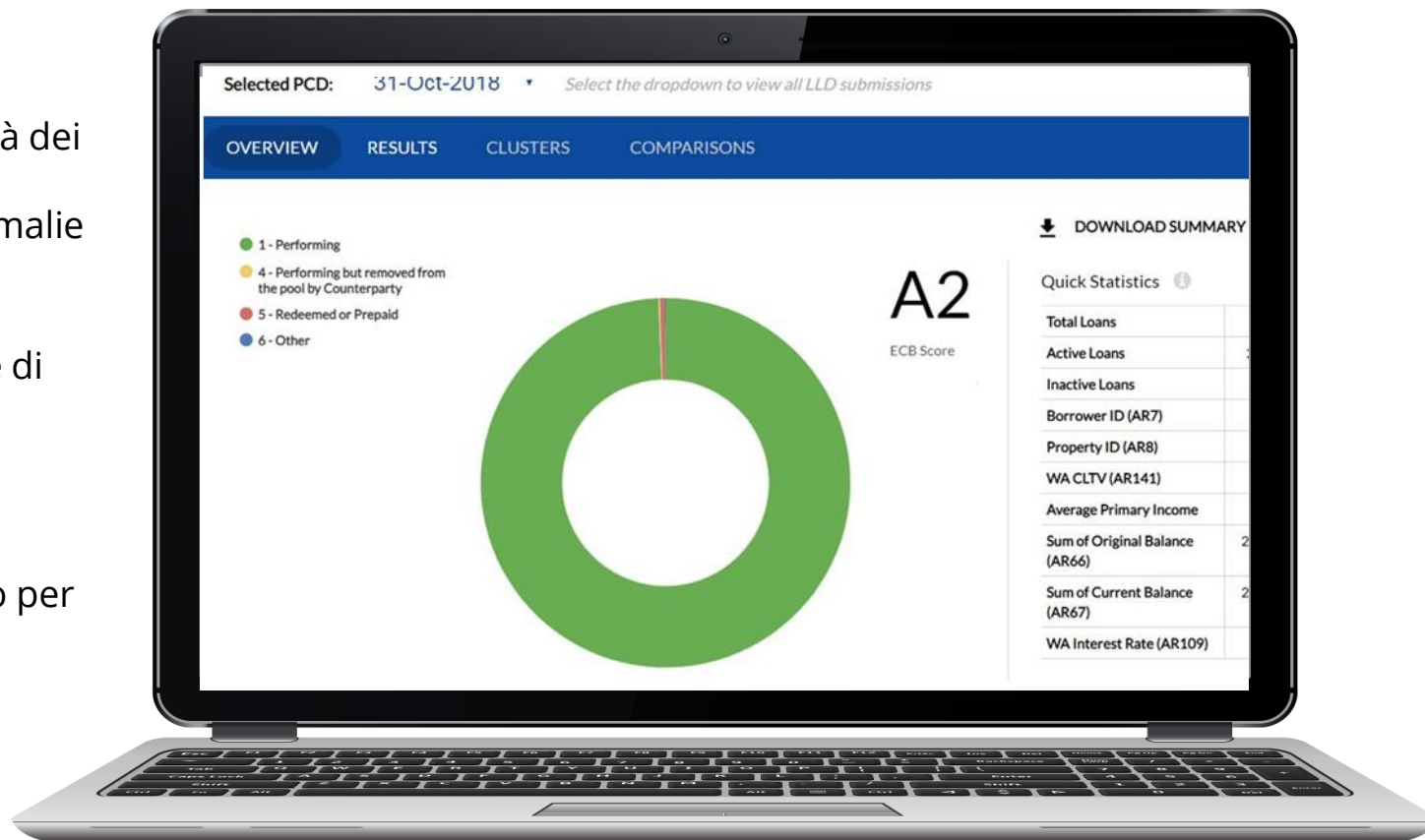
- Controlli sulla qualità dei dati dei portafogli:
- 150+ regole per ACC SME
- 300+ regole per ACC RMB



FUNZIONALITÀ DI EDITOR PER ABACO (II)

BENEFICI

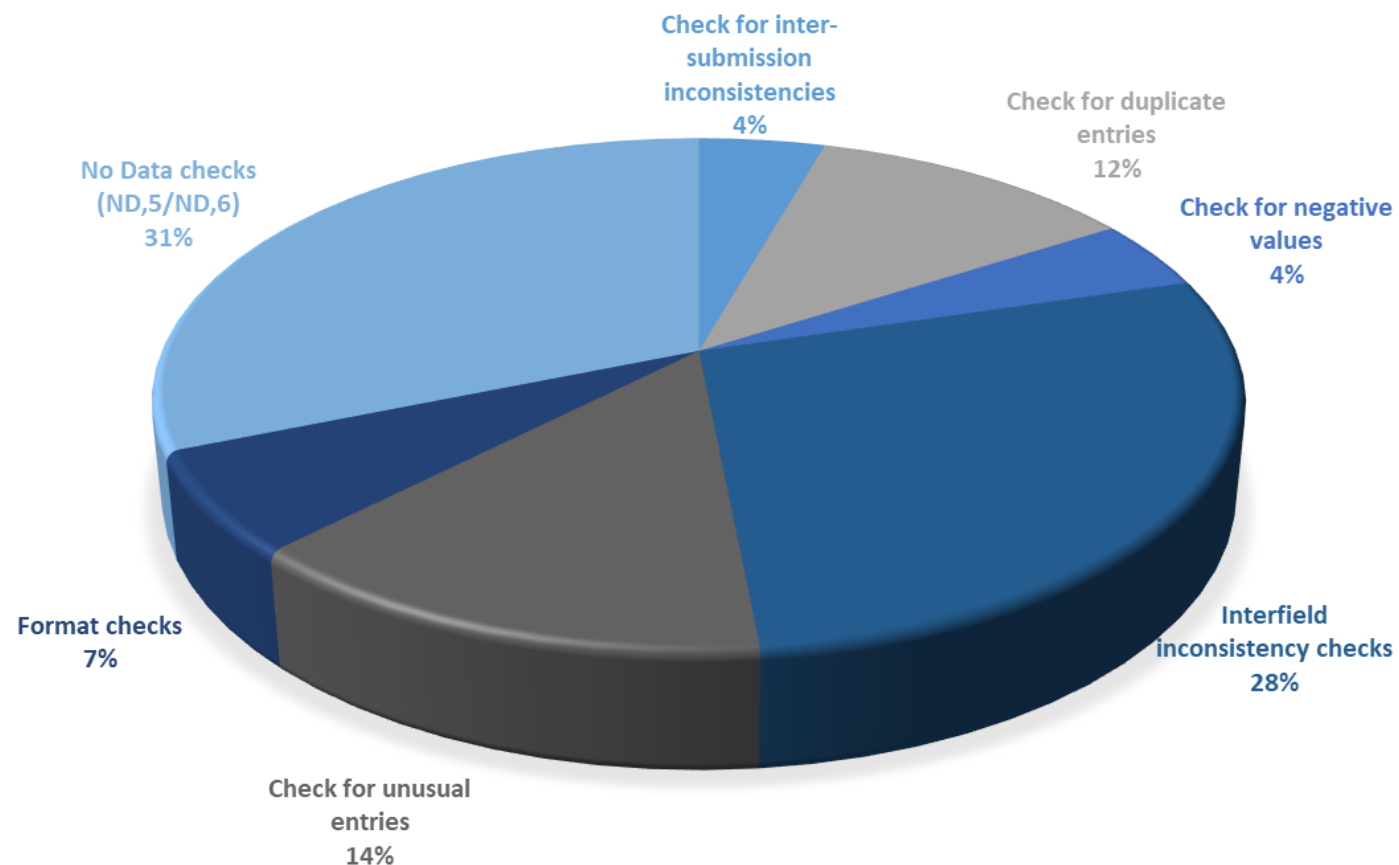
- Controllo della qualità dei dati nel portafoglio e correzione delle anomalie
- Potenziale inclusione di ulteriori prestiti nel portafoglio ABACO
- Controllo diagnostico per cedere prestiti a terzi



FUNZIONALITÀ DI EDITOR PER ABACO (III)


BENEFICI

- Il grafico mostra le tipologie di controlli in Editor
- L'insieme di controlli è suddiviso in 7 tipologie specifiche



IDENTIFICAZIONE DELLE POTENZIALI INCONSISTENZE DEL LLD FILE

Cliccando su “Manage Submissions” e successivamente “Results”, è possibile visualizzare l’insieme delle potenziali inconsistenze all’interno del portafoglio caricato e non ancora pubblicato.

Tramite l’icona download , Editor fornisce il dettaglio delle potenziali inconsistenze segnalate

Selected PCD: 31-Mar-2019  *Select the dropdown to view all LLD submissions*

























 UPLOAD  PUBLISH

OVERVIEW RESULTS CLUSTERS COMPARISONS 

Total Rules: 322

Rules Failed: 22

Total Active Loans: 581

Check ID	Rule Description	Impacted Total Loans		Impacted Active Loans		Impacted Active Loans %		Current Underlying Data  
		Current	Previous	Current	Previous	Current	Previous	
AR200/CCR_ND5/A/01	AR200 Source of the LGD estimate in field AR199 = ND,5 for active loans	581	NA	581	NA	100.00	NA	 
AR20/CCR_ULV/A/01	AR20 Second Applicant Year of Birth earlier than 1900 for active loans	310	NA	310	NA	53.36	NA	 
AR26/CCR_COM/A/02	AR26 Primary Income + AR28 = 0 and AR21 not in (4,6,7) and (AR154 = 0 or AR154 like 'ND%' or AR154 is NULL) and (AR76 = 0 or AR76 like 'ND%' or AR..	303	NA	303	NA	52.15	NA	 
AR198/CCR_UD/A/02	AR198 Last Obligor Rating Review < AR55 (Loan Origination Date) for active loans	90	NA	90	NA	15.49	NA	 
AR135/CCR_ND5/A/01	AR135 Original Loan to Value ND5 for active loans	39	NA	39	NA	6.71	NA	 
AR136/CCR_ND5/A/01	AR136 Valuation Amount ND5 and AR66 > 0 for active loans	39	NA	39	NA	6.71	NA	 
AR137/CCR_ND5/A/01	AR137 Original Valuation Type ND5 and AR66>0 for active loans	39	NA	39	NA	6.71	NA	 
AR138/CCR_ND5/A/01	AR138 Valuation Date ND5 and AR66>0 for active loans	39	NA	39	NA	6.71	NA	 
AR169/CCR_IIC/A/03	AR169 Arrears Balance = 0 and AR166 = 3	39	NA	39	NA	6.71	NA	 
AR15/CCR_IIC/A/01	AR15 Borrower Type in (2,3) and AR21 not in (6,9) and AR21 not like 'ND%' for active loans	26	NA	26	NA	4.48	NA	 
AR26/CCR_ND5/A/01	AR26 Primary Income = ND,5 & AR130 not in ('2'; '3'; 'ND') and [AR154 in (0;ND,5;ND,6) or AR155 in (0;ND,5;ND,6) or AR156 in (0;ND,5;ND,6)..	21	NA	21	NA	3.61	NA	 

DETTAGLIO DEL CHECKID AR26/CCR_ND5/A/01

Esempio di dettaglio fornito dalla piattaforma – CheckID AR26/CCR_ND5/A/01

a) File generato dal sistema

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b) Dettaglio dei loan

	A	B	C	Q	R	S	T	U
1	AR1	AR2	AR3	AR23	AR24	AR25	AR26	AR27
2	2019-03-31	ACC_Residential	13431	N		0	ND,5	1
3	2019-03-31	ACC_Residential	13873	N		0	ND,5	1
4	2019-03-31	ACC_Residential	14315	N		0	ND,5	1
5	2019-03-31	ACC_Residential	14757	N		0	ND,5	1
6	2019-03-31	ACC_Residential	15199	N		0	ND,5	1
7	2019-03-31	ACC_Residential	15641	N		0	ND,5	1
8	2019-03-31	ACC_Residential	16083	N		0	ND,5	1
9	2019-03-31	ACC_Residential	16525	N		0	ND,5	1
10	2019-03-31	ACC_Residential	16967	N		0	ND,5	1
11	2019-03-31	ACC_Residential	17409	N		0	ND,5	1
12	2019-03-31	ACC_Residential	17851	N		0	ND,5	1
13	2019-03-31	ACC_Residential	18293	N		0	ND,5	1
14	2019-03-31	ACC_Residential	18735	N		0	ND,5	1
15	2019-03-31	ACC_Residential	19177	N		0	ND,5	1
16	2019-03-31	ACC_Residential	19619	N		0	ND,5	1
17	2019-03-31	ACC_Residential	20061	N		0	ND,5	1
18	2019-03-31	ACC_Residential	20503	N		0	ND,5	1
19	2019-03-31	ACC_Residential	20945	N		0	ND,5	1
20	2019-03-31	ACC_Residential	21387	N		0	ND,5	1
21	2019-03-31	ACC_Residential	21829	N		0	ND,5	1
22	2019-03-31	ACC_Residential	22271	N		0	ND,5	1

RISOLUZIONE DELL'INCONSISTENZA

Il dettaglio fornito dalla piattaforma permette una rapida risoluzione dell'inconsistenza ed una verifica della sua risoluzione tramite un nuovo caricamento del LLD file

Selected PCD: 31-Mar-2019 ▼ *Select the dropdown to view all LLD submissions*

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OVERVIEW **RESULTS** CLUSTERS COMPARISONS

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AR71/CCR_COM/A/05	AR71 Payment Due if AR70 = 1 AND AR71 - AR67 *AR109/(100*12) < 0, if (AR92 is Null or in (ND,5 ,ND,6)) and (AR93 is Null or in (ND,5 ,ND,6)) & AR69 no..	4	NA	NA	NA	NA	NA	
AR141/CCR_ND5/A/01	AR141 Current Loan to Value ND5 for active loans	2	NA	2	NA	0.34	NA	

DIMOSTRAZIONE

THANK YOU//CONTACT US

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