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# France C&I Benchmark Portfolio File Specification

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## Table of Contents

1	 Input File Specifications—C&I France .....	5
2	Input Columns .....	5



# 1 [REDACTED] Input File Specifications—C&I France

[REDACTED] gives you the option of uploading and benchmarking your own portfolio against [REDACTED] Analytics Credit Research Database. Portfolios that are uploaded to [REDACTED] are also run through [REDACTED] Analytics [REDACTED] France v4.0 Model to calculate EDF scores. If you are familiar with the France v4.0 Model, then you find that the [REDACTED] C&I Benchmark Portfolio and France v4.0 Model batch share many of the same input fields.

This document describes the format and defines the fields in the [REDACTED] C&I France portfolio input file. You can use [REDACTED] Excel® or [REDACTED] tepad® to create the batch input file in a comma-separated values (.csv) or tab-delimited format. The maximum input file size is 2 MB. Divide larger batches into multiple files.

**Note** Your license to the [REDACTED] product and chosen use of the product may not include all the features and functionalities described in this guide. Certain features and functionalities are only available if optional modules or features are licensed for an additional fee.

## 2 Input Columns

For lagged data values, enter financial inputs from the previous Fiscal Year statement. *For example*, the fiscal year 2009 previous year's values are from 2008.

For columns 3 & 8–21, enter values in thousands (in EUR). *For example*, the value 10 means 10,000.

Column 3, Exposure Amount, is only used for weighting in the [REDACTED] portfolio summary and is not used in the [REDACTED] EDF calculations. If you do not know the exposure amount, you can enter 1 for each obligor, giving them equal weighting.

Input columns descriptions

Column Number	Column Name	Required /Optional	Description
1	Obligor Name	Optional	Enter any alphanumeric string. Used for display purposes. If the string includes commas or tab characters, enclose the string in quotes (" . .").
2	Obligor Key	Optional	Enter any alphanumeric string ( <i>for example</i> , Ticker). If it includes commas or tab characters, enclose the string in quotes (" . .").
3	Exposure Amount	Required	Your exposure amount to the obligor on the Statement Date.
4	Statement Date - Year	Required	Statement year. Must be 1986 or later. Future dates are accepted only when the FinancialStmntOnly parameter is set to <b>True</b> .
5	Statement Date - Month	Required	Statement month. Valid values are 1 to 12 (where 1=Jan,...,12=Dec). Future dates are accepted only when the FinancialStmntOnly parameter is set to <b>True</b> .

Column Number	Column Name	Required /Optional	Description
6	Current Date - Year	Required	Year of evaluation. Current Date affects the macroeconomic index applied to the model. Date must be on or after April 1999. Future dates are prohibited.
7	Current Date - Month	Required	Month of evaluation. Current Date affects the macroeconomic index applied to the model. Valid values are 1–12 (where 1=Jan,...,12=Dec). Date must be on or after April 1999. Future dates are prohibited.
8	Cash and Marketable Securities	Required	A measure of liquid assets including cash and marketable securities.
9	Total Assets	Required	The sum of all the assets of a company; includes Fixed Assets, Current Assets, and Other Assets.
10	Total Assets (Prev. Year)	Optional	Represents Total Assets from the prior year.
11	Capital and Reserves	Optional	The Capital and Reserves position represents the owner's residual interest in the firm, since it is the amount left after the Provisions and Liabilities are subtracted from the firm's assets. The Capital and Reserves are the sum of the following headings: Capital, Share premiums, Revaluation Surpluses, Reserves, Accumulated profits (losses), Result of the year and Investment grants.
12	Accounts Payable	Optional	Accounts Payable are obligations arising from the firm's ongoing operations, including the purchase of goods, materials, supplies, and services used in the production and sale of goods and services.
13	Total Liabilities	Optional	The sum of all the liabilities of the company excluding provisions.
14	Net Sales	Required	Net Sales comprises all revenues from the provision of goods and services falling within the company's typical business activities. The revenues are recorded with their net amount, that is after accounting for returns, rebates, discounts, and bonuses to customers and any taxes levied at the time of sale.
15	Net Sales (Prev. Year)	Optional	Represents Net Sales from the prior year.
16	Personnel Expenses	Optional	Comprises wage and salary expenses and other employee benefits.
17	Depreciation and Amortization	Optional	Reduction in value of Fixed Assets resulting from wear and tear, passage of time, obsolescence, or any other cause deemed to be irreversible.
18	Operating Profit (Loss)	Optional	The operating profit is a company's profit or loss derived from its core activities, that is prior to its financial, extraordinary, or other income and charges. A loss is reported as a negative number.

Column Number	Column Name	Required /Optional	Description
19	Interest Expense	Optional	Expense for borrowed money. Typically calculated as the amount of borrowed money multiplied by the interest rate charged.
20	Profit (Loss) for Period	Required	Also known as net income, the item profit or loss for the financial year represents the financial year's result of a company after extraordinary items, taxation, and minority interest.
21	Profit (Loss) for Period (Prev. Year)	Optional	Previous year's Profit (Loss): Also known as net income, the item profit or loss for the financial year represents the financial year's result of a company after extraordinary items, taxation, and minority interest.
22	NACE2	Optional	Only use codes in NACE2_2011.
23	Default Type	Optional	<p>If a borrower has defaulted, the type of default. If no value is provided, then the system assumes that the borrower has not defaulted. Valid default types are:</p> <ul style="list-style-type: none"> <li>• BK—Bankruptcy</li> <li>• TD —Troubled Debt Restructuring</li> <li>• LOSS —Loss</li> <li>• DOUBT —Doubtful</li> <li>• CO —Charge off</li> <li>• NA —Non-accrual</li> <li>• 90DPD —90 days past due</li> <li>• UN —Unknown</li> </ul>
24	Default Date	Optional	The date the borrower defaulted. The format is MM/DD/YYYY.

