

Sample IFRS 9 ECL Report

Illustrative output — Demo Portfolio · Reporting Date: May 10, 2026 · Reference: RPT-2026-DEMO-001

DISCLAIMER: This is a sample report generated by LoanStage for illustrative purposes only. All loan data is fictional.

1. Executive Summary

Metric	Value	Prior Period	Change
Total Loan Exposure	EUR 54,227,882	EUR 52,100,000	+4.1%
Total ECL Provision	EUR 4,452,158	EUR 4,180,000	+6.5%
ECL Coverage Ratio	8.21%	8.02%	+0.19pp
Total Loans Assessed	50	50	--
Stage 1 (Performing)	4 loans / EUR 5,160,307	6 loans	-2 loans
Stage 2 (SICR)	20 loans / EUR 24,184,309	18 loans	+2 loans
Stage 3 (Credit-impaired)	26 loans / EUR 24,883,266	26 loans	--

2. ECL Provision by Stage (IFRS 9 §5.5)

Stage	Description	Count	Exposure (EUR)	ECL (EUR)	Coverage
Stage 1	Performing — 12-month ECL	4	5,160,307	2,787	0.05%
Stage 2	SICR — Lifetime ECL	20	24,184,309	482,632	2.00%
Stage 3	Credit-impaired — Lifetime ECL	26	24,883,266	3,966,739	15.94%
Total		50	54,227,882	4,452,158	8.21%

3. SICR Indicators (IFRS 9 §B5.5.17)

SICR Indicator	IFRS 9 Reference	Loans
DPD 30-89 days	SS B5.5.28	8
DPD >= 90 days (Stage 3 presumption)	SS B5.5.37	18
Borrower rating downgrade >= 2 notches	SS B5.5.17(c)	12
LTV > 90% — collateral coverage insufficient	SS B5.5.17(g)	15
Negative sector outlook + weak rating	SS B5.5.16	6
Borrower rating E (near-default)	SS 5.5.17	5

4. Loan Portfolio Detail — Sample (First 10 Loans)

Loan ID	Type	Amount EUR	DPD	Rating	Stage	ECL EUR	Method
LN-2024-0001	Revolving	1,496,023	0	F/A	S2	19,828	Det.
LN-2024-0002	Term Loan	1,201,460	0	F/E	S2	32,439	Det.
LN-2024-0003	Leasing	1,144,428	0	E/E	S3	231,747	Det.
LN-2024-0004	Revolving	1,628,389	0	D/E	S2	43,967	Det.
LN-2024-0005	Term Loan	1,916,565	0	C/B	S2	51,747	Det.
LN-2024-0006	Trade Fin.	565,816	90	C/C	S3	114,578	Det.
LN-2024-0007	Mortgage	621,698	60	D/A	S2	6,217	Det.
LN-2024-0008	Term Loan	1,339,463	0	F/A	S2	36,166	Det.
LN-2024-0009	Mortgage	1,289,585	45	D/C	S2	12,896	Det.
LN-2024-0010	Leasing	1,876,476	180	F/C	S3	379,986	Det.

5. Methodology & Assumptions

Stage allocation: Deterministic SICR rules per IFRS 9 SS B5.5.17. AI-assisted classification for edge cases. Every decision logged with IFRS 9 reference.

ECL formula: $PD \times LGD \times EAD$. Stage 1: 12-month ECL ($PD \times 15\%$ annualisation factor). Stage 2/3: Lifetime ECL.

PD parameters: Calibrated by loan type. Mortgage 0.8-35%, Corporate 1.0-45%, SME 1.2-45%, Consumer 1.5-45%.

Collateral treatment: Real estate haircut 20%, equipment 40-50%, receivables 30-40%. Dynamic LGD adjusted by net LTV.

Forward-looking: Negative sector outlook combined with weak borrower rating triggers SICR per SS B5.5.16.