# GUIDE FOR FUTURE KRI DOCUMENTS

1. Unit – No comments
2. SN – No comments
3. KRI Standard – No comments
4. Key Risk Indicator
   a. As part of ETL findings, some identified risks are not potential risks the company faces. The document must be reevaluated for data quality purposes. For example, '# total number of requests received' (Total media correspondences (including social media) that have been reported and percentage of closed requests) is not a risk to the company.
5. Basis for compilation of KRI data – No comments
6. Risk Category
   a. For dashboarding risk should be categorized by the different types of risks, not only operational risk i.e. IT, operational, compliance, reputational, credit, liquidity, market, strategic, governance risk.
   b. The description of the risk should be considered when doing categorization.
   c. Care should be taken to avoid the inclusion of numbers, special characters, and spelling mistakes.
7. Threshold Limits
   a. If threshold limit does not exist, value should be set to null. Do not use N/A, _, -, TBD, or any other special characters.
   b. The description of the KRI should match the threshold limit. For example, Amount of aggregate loss event should be an amount in a currency and not < 0.1% of PBT.
   c. If threshold limit is a fraction/percentage of another measurement, the format should be {percentage} of {value}. For example, <0.1% of PBT.
   d. If threshold limit is per another value, the format should be {percentage} per {value}. For example, <0.1% per PFI. The value after *per* would be placed in a *Context Per* column for dashboarding.
   e. Numerical values should not include their natural language equivalent separated by '='. Instead of ~~100%=Established & operational~~, do 100%.
   f. If natural language must be included in value do not include a comma or any other separator. For example, 50% of SHF of such PFI, unimpaired by losses or 50% of SHF of such PFI_unimpaired by losses should be 50% of SHF of such PFI unimpaired by losses.
   g. If development partner must be included, create a new column for the development partner.

      i. Creating a *Development Partner* column

          1. For *Development Partner* if value is empty make it null.

          2. Do not include the year e.g. KfW (2023) should be KfW

          3. Care should be taken to avoid the inclusion of numbers, special characters, and spelling mistakes.

      ii. Here are examples of what the *Threshold Limits* and *Development Partner* columns would be;

          1. Instead of *Threshold Limits* being KfW (2023): USD 2 mil

              a. *Threshold Limits* would be USD 2000000.

              b. *Development Partner* would be KfW.

          2. Instead of *Threshold Limits* being WB: 15% (end) Intermediate target of 5-10%

              a. *Threshold Limits* would be 15%.

              b. *Development Partner* would be WB.

h. All numeric values should be in purely numeric format with no natural language equivalents or natural language abbreviations. Instead of USD 2 mil or 3 (three) the inputs would be USD 2000000 and 3 respectively.

i. If there are two different threshold limits (where different means they are fractions of different units eg. < 15% of Borrower Capital and 10% of Regulatory Capital) the threshold limits should be separated by 'or'. Instead of < 15% of Borrower Capital     10% of Regulatory Capital, do < 15% of Borrower Capital or 10% of Regulatory Capital.

j. Numbers higher than the 1000s should not have every third digit from the left separated by a comma. For example, instead of USD10,000, do USD 10000.

k. If threshold limits have currency, use the common abbreviation with no special characters. Do not do Ghanaian Cedi or Gh.Cedi, instead do GHC. Also, separate currency and value with a space.

l. All comparisons should be signs and not be in natural language. Instead of Shall not be lower than or Shall not exceed, do >= and <= respectively.

m. Comparisons should not have spaces e.g. > = should be >=.

n. All threshold limits should be expressed as numbers and not in natural language. Values like Established & operational, Full policy coverage, and Licensed(0) should not be in the column. Numeric equivalents should be used instead.

8. Tolerance Limit

    a. All instruction for *6. Threshold Limits* apply to Tolerance Limit.

    b. If tolerance limit is a range, eg. >0, <=1 upper bound of the range should be used. Instead of >0, <=1 do <=1. Note that upper bound may differ according to KRI measurement. E.g. <100%, >=60% should be >=60%.

9. Escalation Limit
    a. All instruction for *6. Threshold Limits* and *Tolerance Limit* apply to Escalation Limit.
10. Frequency – no comments
11. Status – no comments
12. Current Mth
    a. All current month values should be expressed as numbers and not in natural language. Values like '<span style="color:red">training is throughout the year and will begin end of this month</span>' and '<span style="color:red">Annual Returns have been sent to the Registrar of Companies for filing</span>' should not be in the column. <span style="color:green">Numeric equivalents</span> should be used instead. If numeric equivalents do not exist, replace with null.
    b. All instruction for *6. Threshold Limits* and *Tolerance Limit* apply to Current Mth.
13. Responsible Person
    a. Should be a title rather than person's name.