文件制／修訂履歷

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| 制／修訂  版次 | 制／修訂  日期 | 制／修訂  說明 | 作  者 | 核  准 | 備  註 |
| V0.0 | 2021/04/06 | 初版 | 林楷杰 |  |  |
| V1.1 | 2022/12/27 | 出版 | 林楷杰 |  |  |
| V2.0 | 2023/02/22 | 出版 | 盧羿樺 |  |  |

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| **報表代號** | LM044 | **報表名稱** | 地區\_區域中心逾比及分級管理逾放比明細表 |
| **程式名稱** | 1. 前端：無 2. 電文定義檔：無 3. 後端：LM044.java , LM044Report.java , LM044ServiceImpl.java | | |
| **報表底稿** | LM044地區逾放比分級管理明細表\_內部控管.xlsx | | |
| **報表說明** | 產製地區\_區域中心逾比及分級管理逾放比明細表 | | |
| **流程說明** | 交易選單  →L9報表作業  →3定期報表  →L9803 月報  →LM044地區\_區域中心逾比及分級管理逾放比明細表 | | |
| **批次產製方式** | 1. 批次週期: 2. 批次時間: | | |
| **檔案格式** | xlsx | | |
| **是否須簽核** | 是 | | |

## Table

### MonthlyFacBal 額度月報工作檔

### FacMain 額度主檔

### CdEmp 員工資料檔

## 功能說明

### 【輸入參數】:

無

### 【進表條件】:

MonthlyFacBal額度月報工作檔中資料年月為會計日當月，且本金餘額大於0的資料。

### 【報表格式】:



### 【列印順序】:

依主要擔保品地區別由小到大

### 【跳頁方式】:

無

### 【報表欄位】:

|  |  |  |
| --- | --- | --- |
| 欄位 | 資料來源 | 說明 |
| 報表首 | | |
| 標題 |  | 固定值:  YYYMM(民國年的會計日當月)地區/區域中心逾比及分級管理逾放比明細表 |
| 密等 |  | 固定值:  密 |
| 明細 | | |
| 地區別(代碼) | MonthlyFacBal.CityCode |  |
| 地區別(名稱) | MonthlyFacBal.CityItem |  |
| 放款餘額 | MonthlyFacBal.PrinBalance | MonthlyFacBal額度月報工作檔中業務科目代號不為990，且資料年月為當月的金額的金額 |
| 催收款餘額 | MonthlyFacBal.PrinBalance | MonthlyFacBal額度月報工作檔中業務科目代號為990，且資料年月為當月的金額的金額 |
| 超過清償期三個月 | MonthlyFacBal.PrinBalance | MonthlyFacBal額度月報工作檔中業務科目代號不為990，逾期期數為3以上，且資料年月為當月的金額的金額 |
| 逾放比YYY.MM(上上個月) |  | 逾放比公式:  (催收款餘額+逾期款餘額)/(放款餘額+催收款餘額) |
| 逾放比YYY.MM(上個月) |  | 逾放比公式:  (催收款餘額+逾期款餘額)/(放款餘額+催收款餘額) |
| 逾放比YYY.MM(當月) |  | 逾放比公式:  (催收款餘額+逾期款餘額)/(放款餘額+催收款餘額) |
| 燈號 |  | 由User手動輸入 |
| 區域中心 |  | 固定值:  北部  中部  南部  企推 |
| 放款餘額 | MonthlyFacBal.PrinBalance | 北部:地區別為3~25的放款餘額加總  中部: 地區別為35~50的放款餘額加總  南部: 地區別為54~80的放款餘額加總  企推: 地區別為0的放款餘額加總 |
| 催收款餘額 | MonthlyFacBal.PrinBalance | 北、中、南部:  依各催收款資料的駐在單位區分是在哪一區域  企推:  股票及企金的催收款餘額 |
| 超過清償期三個月 | MonthlyFacBal.PrinBalance | 北、中、南部:  依各逾期款資料的駐在單位區分是在哪一區域  企推:  股票及企金的超過清償期三個月 |
| 逾放比YYY.MM(上上個月) |  | 逾放比公式:  (催收款餘額+逾期款餘額)/(放款餘額+催收款餘額) |
| 逾放比YYY.MM(上個月) |  | 逾放比公式:  (催收款餘額+逾期款餘額)/(放款餘額+催收款餘額) |
| 逾放比YYY.MM(當月) |  | 逾放比公式:  (催收款餘額+逾期款餘額)/(放款餘額+催收款餘額) |
| 燈號 |  | 由User手動輸入 |
| 放款餘額(含催) | MonthlyFacBal.PrinBalance | 放款餘額+催收款餘額 |
| 頁尾 | | |
| 總計 |  | 各欄位總計 |
| 燈號區間 |  | 由User加工 |
| 備註 |  | 固定值:  ◎ 以YYY.MM.DD(會計日小於年底則顯示去年年底，否則顯示年底日)之本國銀行37家逾放比平均值 9.99% (User加工)及中間值 9.99%(User加工)為參考指數。  ◎ 依放款資產評估及逾期放款催收款呆帳處理辦法辦理。  ◎ 地區逾放比計算均未含法務費用與折溢價數。 |
| 簽核 |  |  |

### 【SQL語法】:

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| --- |
| SELECT DECODE(M."CityCode", 'A3', '0', 'AZ', '0', M."CityCode") "CityCode"  ,DECODE(M."CityCode", 'A3', '股票', 'AZ', '企金', C."CityItem") "CityItem"  ,SUM(M."LoanBal") + SUM(M."ColBal") "LoanBal"  ,SUM(M."OvduBal") "OvduBal"  ,SUM(M."ColBal") "ColBal"  ,CASE WHEN (SUM(M."sLoanBal") + SUM(M."sColBal") + SUM(M."sOvduBal")) > 0 THEN  ROUND((SUM(M."sColBal") + SUM(M."sOvduBal")) / (SUM(M."sLoanBal") + SUM(M."sColBal") + SUM(M."sOvduBal")), 4)  ELSE 0 END "sRatio"  ,CASE WHEN (SUM(M."lLoanBal") + SUM(M."lColBal") + SUM(M."lOvduBal")) > 0 THEN  ROUND((SUM(M."lColBal") + SUM(M."lOvduBal")) / (SUM(M."lLoanBal") + SUM(M."lColBal") + SUM(M."lOvduBal")), 4)  ELSE 0 END "lRatio"  ,CASE WHEN (SUM(M."LoanBal") + SUM(M."ColBal") + SUM(M."OvduBal")) > 0 THEN  ROUND((SUM(M."ColBal") + SUM(M."OvduBal")) / (SUM(M."LoanBal") + SUM(M."ColBal") + SUM(M."OvduBal")), 4)  ELSE 0 END "Ratio"  ,SUM(M."sLoanBal") + SUM(M."sColBal") + SUM(M."sOvduBal") "sLoanBal"  ,SUM(M."lLoanBal") + SUM(M."lColBal") + SUM(M."lOvduBal") "lLoanBal"  ,SUM(M."NorthOvduBal") "NorthOvduBal"  ,SUM(M."CenterOvduBal") "CenterOvduBal"  ,SUM(M."SouthOvduBal") "SouthOvduBal"  ,SUM(M."NorthColBal") "NorthColBal"  ,SUM(M."CenterColBal") "CenterColBal"  ,SUM(M."SouthColBal") "SouthColBal"  ,SUM(M."sNorthOvduBal") "sNorthOvduBal"  ,SUM(M."sCenterOvduBal") "sCenterOvduBal"  ,SUM(M."sSouthOvduBal") "sSouthOvduBal"  ,SUM(M."lNorthOvduBal") "lNorthOvduBal"  ,SUM(M."lCenterOvduBal") "lCenterOvduBal"  ,SUM(M."lSouthOvduBal") "lSouthOvduBal"  FROM( SELECT CASE WHEN DECODE(M."DepartmentCode", '1', 1, 0) = 0  AND M."CityCode" IS NOT NULL THEN M."CityCode"  WHEN M."ClCode1" = 3 THEN 'A3'  ELSE 'AZ' END "CityCode"  ,CASE WHEN M."YearMonth" = :syymm  AND M."AcctCode" <> '990'  AND M."OvduTerm" < 3 THEN M."PrinBalance"  ELSE 0 END "sLoanBal"  ,CASE WHEN M."YearMonth" = :syymm  AND M."AcctCode" <> '990'  AND M."OvduTerm" >= 3 THEN M."PrinBalance"  ELSE 0 END "sColBal"  ,CASE WHEN M."YearMonth" = :syymm  AND M."AcctCode" = '990'  THEN M."PrinBalance"  ELSE 0 END "sOvduBal"  ,CASE WHEN M."YearMonth" = :lyymm  AND M."AcctCode" <> '990'  AND M."OvduTerm" < 3 THEN M."PrinBalance"  ELSE 0 END "lLoanBal"  ,CASE WHEN M."YearMonth" = :lyymm  AND M."AcctCode" <> '990'  AND M."OvduTerm" >= 3 THEN M."PrinBalance"  ELSE 0 END "lColBal"  ,CASE WHEN M."YearMonth" = :lyymm  AND M."AcctCode" = '990'  THEN M."PrinBalance"  ELSE 0 END "lOvduBal"  ,CASE WHEN M."YearMonth" = :eyymm  AND M."AcctCode" <> '990'  AND M."OvduTerm" < 3 THEN M."PrinBalance"  ELSE 0 END "LoanBal"  ,CASE WHEN M."YearMonth" = :eyymm  AND M."AcctCode" <> '990'  AND M."OvduTerm" >= 3 THEN M."PrinBalance"  ELSE 0 END "ColBal"  ,CASE WHEN M."YearMonth" = :eyymm  AND M."AcctCode" = '990'  THEN M."PrinBalance"  ELSE 0 END "OvduBal"  ,CASE WHEN M."YearMonth" = :eyymm  AND M."AcctCode" = '990'  AND C."CenterCodeAcc" = '10HC00'  THEN M."PrinBalance"  ELSE 0 END "NorthOvduBal"  ,CASE WHEN M."YearMonth" = :eyymm  AND M."AcctCode" = '990'  AND C."CenterCodeAcc" = '10HJ00'  THEN M."PrinBalance"  ELSE 0 END "CenterOvduBal"  ,CASE WHEN M."YearMonth" = :eyymm  AND M."AcctCode" = '990'  AND C."CenterCodeAcc" = '10HL00'  THEN M."PrinBalance"  ELSE 0 END "SouthOvduBal"  ,CASE WHEN M."YearMonth" = :eyymm  AND M."AcctCode" <> '990'  AND C."CenterCodeAcc" = '10HC00'  AND M."OvduTerm" >= 3 THEN M."PrinBalance"  ELSE 0 END "NorthColBal"  ,CASE WHEN M."YearMonth" = :eyymm  AND M."AcctCode" <> '990'  AND C."CenterCodeAcc" = '10HJ00'  AND M."OvduTerm" >= 3 THEN M."PrinBalance"  ELSE 0 END "CenterColBal"  ,CASE WHEN M."YearMonth" = :eyymm  AND M."AcctCode" <> '990'  AND C."CenterCodeAcc" = '10HL00'  AND M."OvduTerm" >= 3 THEN M."PrinBalance"  ELSE 0 END "SouthColBal"  ,CASE WHEN M."YearMonth" = :syymm  AND M."AcctCode" = '990'  AND C."CenterCodeAcc" = '10HC00' THEN M."PrinBalance"  WHEN M."YearMonth" = :syymm  AND M."AcctCode" <> '990'  AND C."CenterCodeAcc" = '10HC00'  AND M."OvduTerm" >= 3 THEN M."PrinBalance"  ELSE 0 END "sNorthOvduBal"  ,CASE WHEN M."YearMonth" = :syymm  AND M."AcctCode" = '990'  AND C."CenterCodeAcc" = '10HJ00' THEN M."PrinBalance"  WHEN M."YearMonth" = :syymm  AND M."AcctCode" <> '990'  AND C."CenterCodeAcc" = '10HJ00'  AND M."OvduTerm" >= 3 THEN M."PrinBalance"  ELSE 0 END "sCenterOvduBal"  ,CASE WHEN M."YearMonth" = :syymm  AND M."AcctCode" = '990'  AND C."CenterCodeAcc" = '10HL00' THEN M."PrinBalance"  WHEN M."YearMonth" = :syymm  AND M."AcctCode" <> '990'  AND C."CenterCodeAcc" = '10HL00'  AND M."OvduTerm" >= 3 THEN M."PrinBalance"  ELSE 0 END "sSouthOvduBal"  ,CASE WHEN M."YearMonth" = :lyymm  AND M."AcctCode" = '990'  AND C."CenterCodeAcc" = '10HC00' THEN M."PrinBalance"  WHEN M."YearMonth" = :lyymm  AND M."AcctCode" <> '990'  AND C."CenterCodeAcc" = '10HC00'  AND M."OvduTerm" >= 3 THEN M."PrinBalance"  ELSE 0 END "lNorthOvduBal"  ,CASE WHEN M."YearMonth" = :lyymm  AND M."AcctCode" = '990'  AND C."CenterCodeAcc" = '10HJ00' THEN M."PrinBalance"  WHEN M."YearMonth" = :lyymm  AND M."AcctCode" <> '990'  AND C."CenterCodeAcc" = '10HJ00'  AND M."OvduTerm" >= 3 THEN M."PrinBalance"  ELSE 0 END "lCenterOvduBal"  ,CASE WHEN M."YearMonth" = :lyymm  AND M."AcctCode" = '990'  AND C."CenterCodeAcc" = '10HL00' THEN M."PrinBalance"  WHEN M."YearMonth" = :lyymm  AND M."AcctCode" <> '990'  AND C."CenterCodeAcc" = '10HL00'  AND M."OvduTerm" >= 3 THEN M."PrinBalance"  ELSE 0 END "lSouthOvduBal"  FROM "MonthlyFacBal" M  LEFT JOIN "FacMain" FAC ON FAC."CustNo" = M."CustNo"  AND FAC."FacmNo" = M."FacmNo"  LEFT JOIN "CdEmp" C ON C."EmployeeNo" = FAC."Supervisor"  WHERE M."YearMonth" >= :syymm  AND M."YearMonth" <= :eyymm  AND M."PrinBalance" > 0  UNION ALL  SELECT C."CityCode" "CityCode"  ,0 "sLoanBal"  ,0 "sColBal"  ,0 "sOvduBal"  ,0 "lLoanBal"  ,0 "lColBal"  ,0 "lOvduBal"  ,0 "LoanBal"  ,0 "ColBal"  ,0 "OvduBal"  ,0 "NorthOvduBal"  ,0 "CenterOvduBal"  ,0 "SouthOvduBal"  ,0 "NorthColBal"  ,0 "CenterColBal"  ,0 "SouthColBal"  ,0 "sNorthOvduBal"  ,0 "sCenterOvduBal"  ,0 "sSouthOvduBal"  ,0 "lNorthOvduBal"  ,0 "lCenterOvduBal"  ,0 "lSouthOvduBal"  FROM "CdCity" C  WHERE C."CityCode" NOT IN ('96', '98')  UNION ALL  SELECT 'A3' "CityCode"  ,0 "sLoanBal"  ,0 "sColBal"  ,0 "sOvduBal"  ,0 "lLoanBal"  ,0 "lColBal"  ,0 "lOvduBal"  ,0 "LoanBal"  ,0 "ColBal"  ,0 "OvduBal"  ,0 "NorthOvduBal"  ,0 "CenterOvduBal"  ,0 "SouthOvduBal"  ,0 "NorthColBal"  ,0 "CenterColBal"  ,0 "SouthColBal"  ,0 "sNorthOvduBal"  ,0 "sCenterOvduBal"  ,0 "sSouthOvduBal"  ,0 "lNorthOvduBal"  ,0 "lCenterOvduBal"  ,0 "lSouthOvduBal"  FROM DUAL  UNION ALL  SELECT 'AZ' "CityCode"  ,0 "sLoanBal"  ,0 "sColBal"  ,0 "sOvduBal"  ,0 "lLoanBal"  ,0 "lColBal"  ,0 "lOvduBal"  ,0 "LoanBal"  ,0 "ColBal"  ,0 "OvduBal"  ,0 "NorthOvduBal"  ,0 "CenterOvduBal"  ,0 "SouthOvduBal"  ,0 "NorthColBal"  ,0 "CenterColBal"  ,0 "SouthColBal"  ,0 "sNorthOvduBal"  ,0 "sCenterOvduBal"  ,0 "sSouthOvduBal"  ,0 "lNorthOvduBal"  ,0 "lCenterOvduBal"  ,0 "lSouthOvduBal"  FROM DUAL) M  LEFT JOIN "CdCity" C ON C."CityCode" = M."CityCode"  WHERE M."CityCode" IN ('03','05','10','15','17','20','25','35','40','45','50','54','55','65','70','80','90','95','85','97','A3','AZ')  GROUP BY M."CityCode", "CityItem"  ORDER BY CASE WHEN M."CityCode" = '85' THEN '96'  WHEN M."CityCode" = '85' THEN '98'  WHEN M."CityCode" = '85' THEN '99'  ELSE M."CityCode" END |

### 【樣張底稿】:

