**Loan Documentation**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **CIF (Min)** | Year | **EY\_IRB\_Def\_1Yr\_FLG** | **Scores** | **Risk Grade** |

1. **This is the given calculated table to do the HLOOKUP**

CIF – Customer ID

Year – which year it occurs

User HLOOKUP Formula - To retrieve para column values

=HLOOKUP(l,x,y,FALSE)

L – CIF Id

X – [Home Loan Web V7 - Beginning of 2017 - Shared with EY] file’s 2016 sheet full range

Y – [Home Loan Web V7 - Beginning of 2017 - Shared with EY] file’s 2016 sheet header

1. **Calculating Good and Bad Count**

Based on the criteria 1 – Bad, 0 – Good

Update this bad count and total to HL-INPUT

Total Count PL - Formula - =COUNTIF(x,y)

X – HL-Working Risk grade range

Y – HL-INPUT Score band

Bad Count PL – Formula - =COUNTIFS(x,y,z,k)

Z - EY\_IRB\_Def\_1Yr\_FLG range

K – 1 (Bad Count)

Update good and bad count to HL-GINI KS

Bad Count – Link to the range in Bad Count PL Range

Good Count – (Link to Total Count PL – Bad Count)

1. **Pivot Creation**

Create the Pivot using following criteria

1. Filter –
2. Column - EY\_IRB\_Def\_1Yr\_FLG
3. Row - PARA\_VALUE\_\*
4. Count – Count of PARA\_VALUE\_\*

Change the Row and Count PARA\_VALUE\_ columns to update the IV for each Parameter sheet

If the category names come with number, use intervals to categorize them and add to IV for each Parameter sheet

Update the summary sheet using sum of IV column from IV for each Parameter sheet