

# Intercompany loan reporting enhancements

# Intercompany loan reporting enhancements

- ✓ The **Interest Activity Report** will include a summary section to report net period-to-date balances.

**Interest Activity Report**

ABC Company,  
Building 5,  
Country, City,  
Zip code

Interest Posting Date: 01-DEC-2017

**Loan Summary**

Account Number	Account Type	Account Name	Legal Entity	Country of Incorporation	Branch	Account Currency
101111111	Participant	Test Account A	ABC Corp Ltd.	United Kingdom	London	GBP
123456788	Header	Test Account D	PQR Corp Ltd	United States of America	New York	GBP

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Report Period: 01-NOV-2017 to 30-NOV-2017  
 Report Date: 01-DEC-2017  
 Branch Name: London  
 Account Number: 1234567888  
 Legal Entity: ABC Corp Ltd.  
 Account Currency: GBP

Participant Lending Limit: 500,000,000.00  
 Participant Borrowing Limit: - 500,000,000.00

Earnings			Charges		
Gross	Withholding Tax	Net	Gross	Withholding Tax	Net
981.23	98.12	883.11	0.00	0.00	0.00

**New Summary Section**

- If no tax is maintained then only Gross Section will appear

- ✓ The **Contribution Summary Report** will be enriched with information on interest accruals, which was previously included in a separate report (Interest Summary report).

**Contribution Summary Report**

Bank Legal Entity name:

Header CI name + Address: from mandate

Daily Summary of Loan Position & Accrued Interest from Master account perspective

Date	Client name/ Participant Account Number	Currency	01-Apr-20			02-Apr-20			
			Net Transaction Activity	Loan Position	Daily Interest	Period to Date Interest	Net Transaction Activity	Loan Position	Daily Interest
	ECI name / 101111011	SGD	0.00	150,000.00	18.23	18.23	0.00	150,000	
	ECI Name / 202222222	SGD	10,000	140,000.00	15.00	15.00	0.00	140,000	
	ECI Name / 303333333	SGD	0.00	-50000.00	-5.50	-5.50	0.00	-50000.00	
	<b>Total Loan Position and Accrued Interest</b>	<b>SGD</b>	<b>10,000.00</b>	<b>240,000.00</b>	<b>27.73</b>	<b>27.73</b>	<b>0.00</b>	<b>240,000.00</b>	

Header Account Balance (in Base Currency): 70,000.00

**Header Account Residual Balance (in Base Currency): (170,000)**

Notes:

1 The balances have been adjusted with the back valuation transactions (if any) that were passed during the current reporting period

# Intercompany loan reporting enhancements

- ✓ The **Loan Facility Report** (formerly called Counterparty Exposure report) will **contain data at per activity level** rather than per day, **can be generated per day** instead of month-end only, and will **report limit breaches**.

## Loan Facility Report

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Address of Participant Account

Report Date	01-Dec-2020 to 10-Dec-2020
Report Period	01-Dec-2020 to 10-Dec-2020
Participant Account	1111110000 name
Company Name	
Header Account	2222220000 name
Company name	
ParticipantCurrency	CNY
Loan Id	104


Value Date	Booking Date	Event	Activity Type	Calculated Sweep Amount	Executed Sweep Amount	Participant Loan Position	Participant Lending Limit	Utilised Participant Lending Limit	Unutilised Participant Lending Limit	Participant Borrowing Limit	Utilised Participant Borrowing Limit	Unutilised Participant Borrowing	Breach Status	Breach Action
01-Dec-2020	01-Dec-2020	EOD	Normal Sweep	0.00	0.00	0.00	200.00	0.00	200.00	400.00	0.00	400.00		
02-Dec-2020	02-Dec-2020	EOD	Normal Sweep	-50.00	-50.00	50.00	200.00	50.00	150.00	400.00	0.00	400.00		
03-Dec-2020	03-Dec-2020	EOD	Normal Sweep	-20.00	-20.00	70.00	200.00	70.00	130.00	400.00	0.00	400.00		
04-Dec-2020	04-Dec-2020	EOD	Normal Sweep	30.00	30.00	40.00	200.00	40.00	160.00	400.00	0.00	400.00		
05-Dec-2020	05-Dec-2020	EOD	Normal Sweep	40.00	40.00	0.00	200.00	0.00	200.00	400.00	0.00	400.00		
06-Dec-2020	06-Dec-2020	EOD	Normal Sweep	80.00	80.00	-80.00	200.00	0.00	200.00	400.00	80.00	320.00		
07-Dec-2020	09-Dec-2020	EOD	Back Valued Sweep	350.00	320.00	-400.00	200.00	0.00	200.00	400.00	400.00	0.00	Breached	Report & Partial Transfer
07-Dec-2020	07-Dec-2020	10:40 UTC+01:00	Normal Sweep	-10.00	-10.00	-390.00	200.00	0.00	200.00	400.00	390.00	10.00		
08-Dec-2020	08-Dec-2020	EOD	Normal Sweep	-50.00	-50.00	-340.00	200.00	0.00	200.00	400.00	340.00	60.00		
09-Dec-2020	09-Dec-2020	EOD	Normal Sweep	-600.00	-540.00	200.00	200.00	200.00	0.00	400.00	0.00	400.00	Breached	Report & Partial Transfer
10-Dec-2020	10-Dec-2020	EOD	Normal Sweep				200.00			400.00				

Activity Based rather than EOD

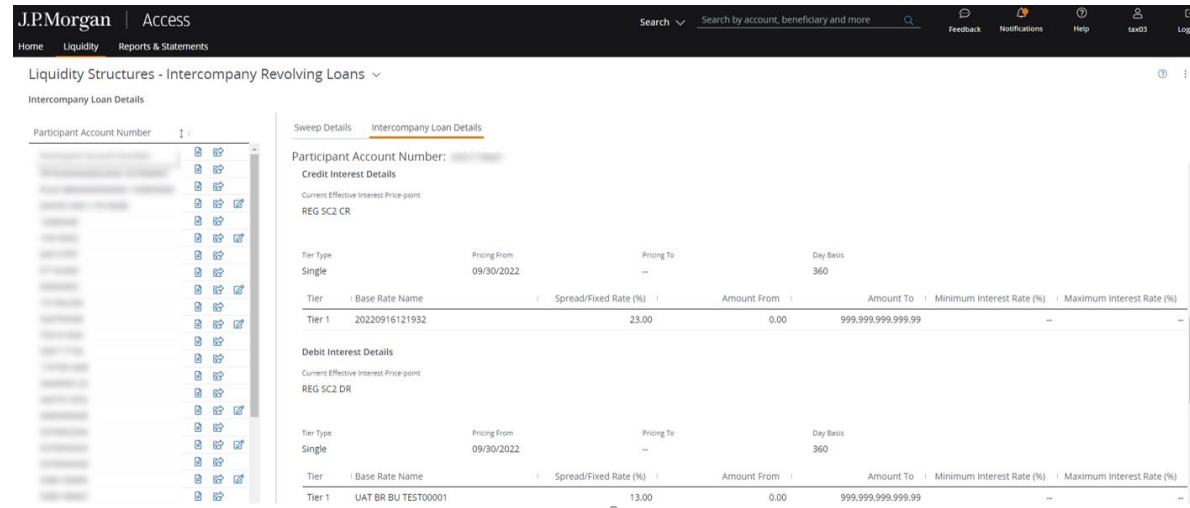
Limits Breach reporting

- ✓ The **Contribution Detailed Report** can **track the whole loan lifecycle** and will only available in .csv version.

# Enhancements to Intercompany Reporting functionalities on J.P. Morgan Access<sup>®</sup>

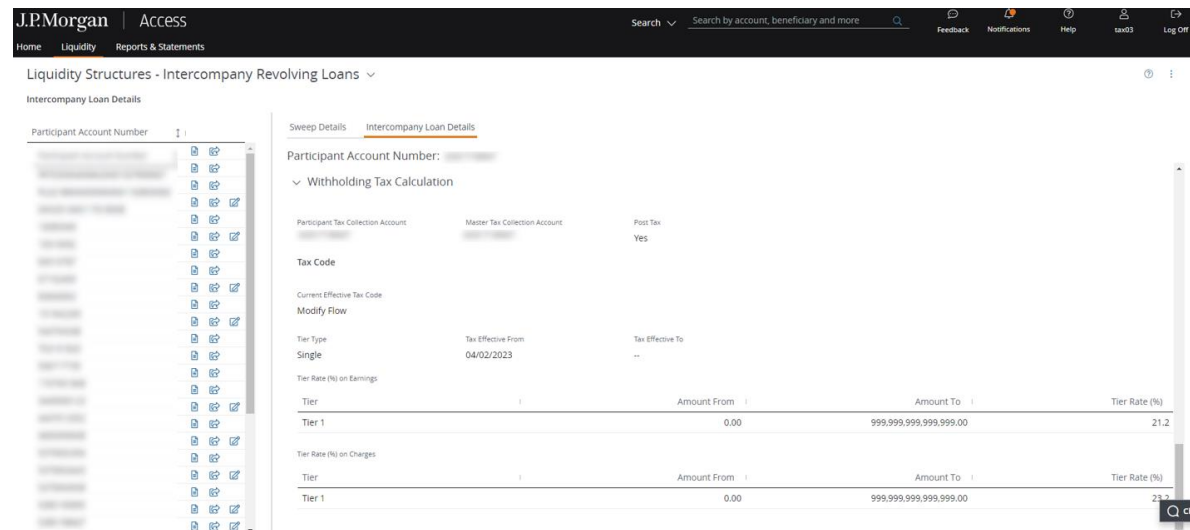
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**Changes to visibility of interest and withholding tax information on *Liquidity Structures – Intercompany Revolving Loans* view**

Interest details



The screenshot displays the 'Intercompany Loan Details' view in J.P. Morgan Access. It features a left-hand navigation pane with a list of participant account numbers. The main content area is divided into 'Sweep Details' and 'Intercompany Loan Details'. Under 'Intercompany Loan Details', there are sections for 'Credit Interest Details' and 'Debit Interest Details'. Each section shows 'Current Effective Interest Price-point' (REG SC2 CR for credit, REG SC2 DR for debit), 'Tier Type' (Single), 'Pricing From' (09/30/2022), and 'Pricing To' (---). Below these, a table lists tiers with columns for 'Tier', 'Base Rate Name', 'Spread/Fixed Rate (%)', 'Amount From', 'Amount To', 'Minimum Interest Rate (%)', and 'Maximum Interest Rate (%)'. For the credit interest, Tier 1 has a base rate of 20220916121932, a spread of 23.00, and an amount range from 0.00 to 999,999,999,999.99. For the debit interest, Tier 1 has a base rate of UAT BR BU TEST00001, a spread of 13.00, and the same amount range.

Withholding tax details



The screenshot displays the 'Intercompany Loan Details' view in J.P. Morgan Access, specifically the 'Withholding Tax Calculation' section. It shows 'Participant Tax Collection Account', 'Master Tax Collection Account', and 'Post Tax' (Yes). The 'Tax Code' is visible. Below, there are sections for 'Current Effective Tax Code' and 'Modify Flow'. The 'Tier Type' is 'Single', 'Tax Effective From' is 04/02/2023, and 'Tax Effective To' is ---. Two tables are shown: 'Tier Rate (%) on Earnings' and 'Tier Rate (%) on Charges'. Both tables have columns for 'Tier', 'Amount From', 'Amount To', and 'Tier Rate (%)'. For the earnings table, Tier 1 has an amount range from 0.00 to 999,999,999,999.00 and a tier rate of 21.2%. For the charges table, Tier 1 has the same amount range and a tier rate of 21.2%.

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