

# 20.10

DECISION DOSSIER · SME CREDIT

## The third referral hid a covenant breach. The month-end renewals are eleven days away.

A bank lets an agent decide renewals of SME facilities up to €250,000 under mandate LC-04.1. On 20 October the third referral in thirty days for the same reason, accounts fifteen months old read from a register feed, narrows the mandate to recommend. The latest accounts of that borrower show a covenant breach. A renewal permitted at 14:05 is in the night's booking batch, 380 renewals bunch at the month end, and the first and second line disagree about when the mandate comes back. The room decides what happens next.

**Before the session, ten minutes:** read pages 1 to 4; pages 7 and 8 are the record of the two acts, field by field, for the seats that read records. **In the session:** pages 5 and 6, the questions, in pairs, then together. Write down what you would do, who decides, and which evidence you would ask for. Where the dossier does not say, say what you would need to know.

### In the dossier

- the timeline, 8 October to 5 November
- facility 5251, its accounts, and the mandate
- release v1.8 and the record as at 22:00
- a letter from a borrower
- the questions
- the record of the two acts, field by field

### Where it comes from

The credit case of the control plane map: facility 5208 and the referral of facility 5216, accounts FY2024/25 against FY2025/26, mandate LC-04, rule R-04, and the loop that narrows on the third referral. The dossier adds the renewal in the batch, the breach in the third file, and the month end.

## THE SITUATION

## Thirty days, one feed, three referrals, and a breach

The bank reviews 40,000 SME facilities a year; about 17,600 renewals pass through the agent, some 70 a working day, and twice that in the last week of a month. Under LC-04.1 the agent decides renewals at the same or a lower limit and asks the core banking system to book; bookings run in a batch at 22:00, and the renewal letter goes out the next morning. Rule R-04 narrows the mandate to recommend after three referrals for one reason in thirty days, and at once if a renewal is found booked on a breached covenant. The agent reads the borrowers' accounts from a register feed refreshed in January and July; the clients deliver their accounts to the credit file under their information undertaking.

- 08.10 08:07 Facility 5216, borrower B-4423, a regional electrical contractor: the agent declares accounts FY2024/25; the credit file holds FY2025/26, delivered 30.09. The check refers it. Referral 1. Credit officer C-031 spreads the new accounts and permits the renewal the same day; it books on 10.10.
- 14.10 Facility 5233, the same agent, the same old accounts. Referral 2.
- 20.10 14:05 Facility 5247, €140,000, borrower B-4502: accounts delivered in March and read correctly. Permitted under LC-04.1 and queued for the 22:00 booking batch, with 61 other renewals.
- 20.10 16:30 Facility 5251, borrower B-4530: the agent declares FY2024/25 and proposes renewal at €210,000. The check finds FY2025/26 in the credit file and refers it. Referral 3. R-04 narrows LC-04.1 to LC-04.2, recommend only. The Head of SME Lending and the CRO are alerted.
- 20.10 17:10 Credit officer C-031 reads the FY2025/26 accounts of B-4530: debt service cover 0.9 against a covenant of 1.2. A breach, undetected since the accounts arrived on 30.09.
- 20.10 22:00 The booking batch starts.
- 21.10 Review CR-019 finds the cause: the register feed. The credit data team points the agent at the credit file and verifies 25 lookups.
- 22.10 The Head of SME Lending asks for LC-04 to be restored by 27.10: 380 renewals fall due between 28.10 and 31.10. The CRO declines until the look-back is done.
- 23.10 The borrower of facility 5216 writes (page 5).
- 05.11 After 40 clean renewals, restoration to LC-04.3 is proposed for signature.

**The capacity, from the case pack.** While LC-04.2 is in force, every renewal the agent would have decided needs a credit officer's decision: about 70 a day, at 45 minutes each, about 53 officer-hours, seven officers. In the last week of the month, about 106 hours a day and fourteen officers. On a normal day the check refers about 14 renewals, ten hours of work.

## EXHIBIT A · FACILITY 5251

|                             |                                                                                                                                    |
|-----------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| BORROWER                    | B-4530, a regional haulage company; group exposure €380,000                                                                        |
| FACILITY                    | F5251, a working-capital line of €210,000, due for renewal on 31.10.2026                                                           |
| ACCOUNTS READ               | FY2024/25, year to 30.06.2025, from the register feed: rating 6 of 10, debt service cover 1.4                                      |
| ACCOUNTS IN THE CREDIT FILE | FY2025/26, year to 30.06.2026, delivered 30.09.2026: rating 7, debt service cover 0.9                                              |
| PROPOSAL                    | renewal of €210,000 for twelve months, pricing, security, and covenants unchanged · declared basis: FY2024/25 · operation F5251-R1 |
| COVENANT                    | debt service cover of at least 1.2, tested on the annual accounts                                                                  |

## EXHIBIT B · THE ACCOUNTS, AS CLAIMS WITH THEIR SOURCE

| CLAIM                                                                    | SOURCE                                   | OWNER                | VALID                     |
|--------------------------------------------------------------------------|------------------------------------------|----------------------|---------------------------|
| B-4530's debt service cover for the year to 30.06.2026 is 0.9            | accounts FY2025/26, delivered 30.09.2026 | the credit data team | from 30.09.2026           |
| <del>B-4530's debt service cover for the year to 30.06.2025 is 1.4</del> | accounts FY2024/25, register feed        | the credit data team | to 29.09.2026, superseded |
| A renewal is decided on the latest accounts at the date of decision      | credit policy v8 §3.2                    | credit risk          | in force                  |
| The agent may decide a renewal only with no covenant breach              | mandate LC-04 conditions                 | Head of SME Lending  | in force                  |
| A covenant breach is tested when the annual accounts arrive              | credit policy v8 §5.1                    | credit risk          | in force                  |

The accounts the borrower delivers are the binding source for its figures. The claims are what the agent may use, each traced to its line; where the feed and the credit file disagree, the credit file wins, and the claim is corrected.

## EXHIBIT C · MANDATE LC-04, VERSION 04.1, SINCE 01.09.2026

|                |                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| OWNER          | Head of SME Lending                                                                                                                                                                                                                                                                                                                                                                                                                 |
| AGENT          | credit-agent-03, acting for SME Lending                                                                                                                                                                                                                                                                                                                                                                                             |
| ACTION         | decide renewals of existing SME facilities within policy and request the booking through the core banking system; prepare and recommend new lending and increases                                                                                                                                                                                                                                                                   |
| LEVEL          | decide for renewals at the same or a lower limit; recommend for new lending and increases, where a credit officer decides                                                                                                                                                                                                                                                                                                           |
| LIMIT          | €250,000 per facility · €250m a month across the deployment                                                                                                                                                                                                                                                                                                                                                                         |
| CONDITIONS     | borrower a legal person, no personal guarantee assessed by the agent · latest accounts spread · rating from the approved model, 6 of 10 or better, down no more than one notch, no override · no covenant breach, no arrears over 30 days · not on the watch list, not forborne, IFRS 9 stage 1 · group exposure within €500,000 · sector not restricted in the credit policy in force · pricing, security, and covenants unchanged |
| REVIEW TRIGGER | three referrals for one reason in thirty days (R-04); a renewal found booked on a breached covenant narrows at once                                                                                                                                                                                                                                                                                                                 |
| RESTRICTION    | rule R-04: restrict renewals to recommendations and open a review                                                                                                                                                                                                                                                                                                                                                                   |
| REVOCATION     | the owner, or a revocation rule                                                                                                                                                                                                                                                                                                                                                                                                     |
| CHALLENGER     | Chief risk officer, credit risk as the second line                                                                                                                                                                                                                                                                                                                                                                                  |
| RESTORE        | after 40 clean renewals from a test chosen for the cause, sampled by credit risk, on the owner's signature; after a serious defect, credit risk signs as well                                                                                                                                                                                                                                                                       |
| EXPIRY         | 31.03.2027, or the next release of the agent, whichever comes first; renewed on the evidence of the quarter                                                                                                                                                                                                                                                                                                                         |
| DEPUTY         | the Head of Business Banking Credit signs in the owner's absence, within the same limits                                                                                                                                                                                                                                                                                                                                            |

EXHIBIT D · RELEASE V1.8, THE MANIFEST

|              |                                                                                                                                                                                                                                                              |
|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| IDENTITY     | credit-agent-03, its own identity, tokens valid for 15 minutes                                                                                                                                                                                               |
| MODEL ROUTE  | a small model (tier-1 model, version 2026.07.1, hash a17f5c) reads every file; a larger model (tier-2 model, version 2026.05.2, hash e9a3b7) drafts the memo for about one in three · a provider change to either model under the same name is a new release |
| INSTRUCTIONS | prompt set credit-renew 1.8                                                                                                                                                                                                                                  |
| TOOLS        | register feed (read) · credit file (read, where the feed holds nothing for the borrower; every borrower from 21.10) · approved rating model (call) · booking request, through the check only (write)                                                         |
| RETRIEVAL    | the register feed, refreshed in January and July, read first; the credit file, where clients deliver accounts, read only where the feed holds no filing, until the review of 21.10 points the agent at the file for every borrower                           |
| DEPENDS ON   | mandate LC-04 · control standard CS-4: refer any rating override, any covenant breach, and any mismatch of basis                                                                                                                                             |
| VALIDATED    | by model risk on 25.08.2026, report MRV-052 · monthly file review by credit risk review                                                                                                                                                                      |

EXHIBIT E · THE RECORD, AS IT STANDS AT 22:00:00 ON 20.10

F5216-R1 · 08.10 08:07 · credit-agent-03 · release v1.8 · LC-04.1 · declared FY2024/25 / latest FY2025/26 for B-4423 · €180,000 proposed · REFER

F5216-R2 · 08.10 15:40 · credit officer C-031, lending authority €500,000 · FY2025/26 spread · rating 6 of 10, debt service cover 1.5 · policy checks 8 of 8 · €180,000 to 31.10.2027 · PERMIT · booked 10.10, letter issued 12.10

F5247-R1 · 20.10 14:05 · credit-agent-03 · release v1.8 · LC-04.1 · accounts delivered 15.03.2026, latest · €140,000 to 31.10.2027 · PERMIT

        six of six · permit bound to LC-04.1, release v1.8, and this exact action · valid for the next booking batch · queued for 22:00

F5251-R1 · 20.10 16:30 · credit-agent-03 · release v1.8 · LC-04.1 · declared FY2024/25 / latest FY2025/26 for B-4530 · €210,000 proposed · REFER

        owner: SME credit officers · reason: basis mismatch (3)

R-04 · three referrals for one reason in thirty days: F5216, F5233, F5251 · LC-04.1 → LC-04.2, recommend · 16:30:04

        alerts: Head of SME Lending, chief risk officer · review CR-019 opened

22:00:00 · booking batch · 62 renewals in the queue, permitted between 09:10 and 16:28, among them F5247-R1

The core banking system holds the credential to book. The agent cannot book; it can only ask, through the check.

**What the record does not yet show** is what the core banking system did at 22:00 with the 62 permitted renewals, and whether any renewal booked since the agent went live on 1 September was decided on accounts the register feed held while newer ones sat in the credit file. Those are questions 1 and 4.

## EXHIBIT F · A LETTER FROM THE FINANCE DIRECTOR OF B-4423, 23.10

*"Our line was renewed on 10 October, and we are grateful. But our relationship manager mentioned that the first review used last year's accounts, although we delivered this year's on 30 September as our agreement requires. Was our renewal decided by a system, on which figures, and by whom? We are about to ask for an increase, and we would like to know how that will be looked at."*

**1.** Does facility 5247 book at 22:00, and the other 61 renewals in the batch? What does the core banking system check at the commit, and what does the record show afterwards?

touches w3 · w4 · p4 · w5

**2.** The owner wants LC-04 restored by 27.10 for the month-end renewals; the CRO says not before the look-back. Who decides, by when, and what happens to the 380 renewals in the meantime?

touches w3 · w6 · e3 · e4

**3.** From 16:30 until authority returns, with 380 renewals due between 28.10 and 31.10: who takes the queue, in which order, and what are borrowers told?

touches w4 · w6 · e6 · the customer

**4.** Which evidence, produced by someone who did not run the agent, shows that no renewal was booked on superseded accounts since the agent went live on 1 September, and that no booked renewal hides a breach?

touches w5 · p2 · p5 · e5

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**5.** What test must pass before LC-04.3 is signed? Are 40 clean renewals enough, and who decides that?

touches w6 · p6 · e4 · w1

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**6.** What does the finance director of B-4423 receive, from whom, and by when? Which figures and which decision does the reply name?

touches w5 · w4 · the customer

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**Afterwards, on your own workflow.** For each question, mark the boxes it touches on the print map of your own workflow: not in place, designed, operating, or evidenced. Where the room disagrees, keep both marks and write down who resolves it.

## THE RECORD, FILLED · FACILITY 5208 · THE CLEAN ACT

**Facility 5208** 08.10.2026 · permitted at 07:52, booked in the 22:00 batch

The fourteen fields of the record line (part three, slide 9), filled for this act; Exhibit E on page 4 continues the record on the day of the dossier.

| FIELD                                | WHAT IT HOLDS                                                                                                              | FACILITY 5208 · THE CLEAN ACT                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|--------------------------------------|----------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| BEFORE THE ACT · WHAT THE CHECK READ |                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| when                                 | the second the check decided, and the second the act committed                                                             | decided 08.10.2026 07:52:14 · committed 22:00:07, the booking batch                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| the agent and its identity           | which agent, acting for whom, under its own identity, and how long its credential lived                                    | credit-agent-03, acting for SME Lending · its own identity · token issued 07:40:05, valid 15 minutes, renewed once                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| the release                          | the release id, each model by version and hash, the prompt set, the validation report                                      | v1.8 · tier-1 model 2026.07.1 (a17f5c) · tier-2 model 2026.05.2 (e9a3b7) · prompt set credit-renew 1.8 · validated by model risk, MRV-052, 25.08.2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| the basis                            | each claim the act relied on, its version, and its standing at that second on both axes: evidential warrant, and authority | The borrower's latest accounts are FY2025/26, the year to 30.06.2026 · the credit file · delivered 30.09.2026 under the information undertaking · read because the register feed holds no filing for B-4417 · warrant validated · current · uncontradicted · authority: the borrower, under the facility agreement · the credit data team B-4417 rates 5 of 10, debt service cover 1.6 · the approved rating model, version 4.2 · run 07:46 · warrant validated · a model approved by model risk · authority: credit risk, the model owner<br>A renewal of up to €250,000 at a rating of 6 or better may be decided within the mandate · credit policy v8 §5.3 · warrant foundational · in force · authority: the credit committee |
| the mandate version                  | the mandate in force at that second, with its level and its limit                                                          | LC-04.1 · since 01.09.2026 · decide renewals · €250,000 a facility · €250m a month across the deployment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| the control standard                 | the control standard version and the rule set the check applied                                                            | CS-4 v2026.2 · rule set RS-LC-04 r6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| the consequence tier                 | the tier the act was classified into, and the version of the taxonomy that classified it                                   | material · taxonomy CT-2026.1 · €180,000 for twelve months, a contract with legal effect, counts toward the group limit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| AT THE ACT · WHAT THE CHECK DECIDED  |                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| the check's decision                 | permit, refer, or block, how many of the six inputs held, and the reason code                                              | PERMIT · six of six · reason code OK · eight policy checks of eight                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| the exact act                        | what was done, to whom, for how much, under which id, once                                                                 | renew facility 5208 · €180,000 to 31.10.2027 · pricing, security, and covenants unchanged · F5208-R1 · once                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| the permit                           | its id and what it was bound to: the mandate version, the release, the basis version, the exact act; and how long it held  | PR-5208-1 · bound to LC-04.1, release v1.8, accounts FY2025/26 and the rating run of 07:46, €180,000 on F5208 to 31.10.2027 · valid for the next booking batch                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| AFTER THE ACT · WHAT CAME BACK       |                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| the receipt                          | what the receiving system returned, and the reconciliation against it: one permit, one act, one receipt                    | K-5208 · limit booked 22:00:07 · renewal letter L-5208 issued 09.10 · acknowledged by the core banking system · reconciled against the facility ledger: one permit, one booking, one receipt                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| the human decision                   | where a person decided: who, under which authority, what they confirmed, and when                                          | none needed                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| the cost                             | what the decision cost in tokens, and in a person's time where one was needed                                              | €1.53 in tokens · no officer time                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| retention                            | how long the record, the manifest, and the permits are kept, and personal data inside them by its purpose                  | the record, the manifest, and the permits: ten years from the end of the facility, the period the bank sets for credit decisions of this tier (illustrative) · personal data by purpose and retention rule · a corrected fact is a new, linked entry                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

control standard CS-4, version 2026.2 · rule set RS-LC-04 r6: refer any rating override, any covenant breach, any increase, any mismatch of basis · CT-2026.1 · the bank's consequence taxonomy · proposed by the CRO with compliance and SME Lending, set by the board, 06.2026 · ids and figures invented

## THE RECORD, FILLED · FACILITY 5216 · THE REFERRAL

**Facility 5216** 08.10.2026 · referred at 08:07, renewed by a credit officer at 15:40, booked 10.10

The fourteen fields of the record line (part three, slide 9), filled for this act; Exhibit E on page 4 continues the record on the day of the dossier. The agent's line and the person's are marked R1 and R2.

| FIELD                                | WHAT IT HOLDS                                                                                                              | FACILITY 5216 · THE REFERRAL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|--------------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| BEFORE THE ACT · WHAT THE CHECK READ |                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| when                                 | the second the check decided, and the second the act committed                                                             | R1 referred 08.10.2026 08:07:40<br>R2 decided 08.10.2026 15:40:12 · booked 10.10 in the 22:00 batch · letter issued 12.10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| the agent and its identity           | which agent, acting for whom, under its own identity, and how long its credential lived                                    | R1 credit-agent-03, acting for SME Lending · its own identity · token valid 15 minutes<br>R2 credit officer C-031, SME Lending · her own login · lending authority €500,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| the release                          | the release id, each model by version and hash, the prompt set, the validation report                                      | R1 v1.8 · tier-1 model 2026.07.1 (a17f5c) · tier-2 model 2026.05.2 (e9a3b7) · prompt set credit-renew 1.8<br>R2 none · a person's decision in the credit system                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| the basis                            | each claim the act relied on, its version, and its standing at that second on both axes: evidential warrant, and authority | The borrower's latest accounts are FY2024/25 · declared: the register feed, refreshed 07.2026 · superseded in the credit file since 30.09.2026 · warrant fails on currency · contradicted by the credit file · authority: the register · the credit data team<br>The borrower's latest accounts are FY2025/26 · applicable: the credit file · delivered 30.09.2026 · spread by C-031 at 15:10 · warrant validated · current · authority: the borrower, under the facility agreement · the credit data team<br>B-4423 rates 6 of 10, debt service cover 1.5 on FY2025/26 · the approved rating model, version 4.2 · run 15:12 · warrant validated · authority: credit risk, the model owner |
| the mandate version                  | the mandate in force at that second, with its level and its limit                                                          | R1 LC-04.1 · decide renewals · €250,000<br>R2 the officer's lending authority · €500,000 · the delegated lending authorities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| the control standard                 | the control standard version and the rule set the check applied                                                            | CS-4 v2026.2 · rule set RS-LC-04 r6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| the consequence tier                 | the tier the act was classified into, and the version of the taxonomy that classified it                                   | material · taxonomy CT-2026.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| AT THE ACT · WHAT THE CHECK DECIDED  |                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| the check's decision                 | permit, refer, or block, how many of the six inputs held, and the reason code                                              | R1 REFER · five of six · reason code BASIS-01: declared FY2024/25, latest FY2025/26 for B-4423 · owner: SME credit officers<br>R2 PERMIT · the officer's decision · eight policy checks of eight                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| the exact act                        | what was done, to whom, for how much, under which id, once                                                                 | R1 proposed: renew facility 5216 · €180,000 to 31.10.2027 · F5216-R1 · not executed<br>R2 renew facility 5216 · €180,000 to 31.10.2027 · F5216-R2 · once                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| the permit                           | its id and what it was bound to: the mandate version, the release, the basis version, the exact act; and how long it held  | R1 none · the proposal went to the officers' queue with the reason<br>R2 PR-5216-2 · bound to the officer's authority, accounts FY2025/26 and the rating run of 15:12, €180,000 on F5216 · valid for the first booking batch after the renewal documents are signed                                                                                                                                                                                                                                                                                                                                                                                                                        |
| AFTER THE ACT · WHAT CAME BACK       |                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| the receipt                          | what the receiving system returned, and the reconciliation against it: one permit, one act, one receipt                    | R1 none<br>R2 K-5216 · limit booked 10.10 22:00 · renewal letter L-5216 issued 12.10 · acknowledged by the core banking system · reconciled                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| the human decision                   | where a person decided: who, under which authority, what they confirmed, and when                                          | R1 none yet · referred to a person with the reason<br>R2 credit officer C-031 spread FY2025/26, ran the rating, and renewed at €180,000 at 15:40                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| the cost                             | what the decision cost in tokens, and in a person's time where one was needed                                              | R1 €1.53 in tokens<br>R2 €60.00 of an officer's time                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| retention                            | how long the record, the manifest, and the permits are kept, and personal data inside them by its purpose                  | the record, the manifest, and the permits: ten years from the end of the facility, the period the bank sets for credit decisions of this tier (illustrative) · personal data by purpose and retention rule · a corrected fact is a new, linked entry                                                                                                                                                                                                                                                                                                                                                                                                                                       |

ids and figures invented; the control standard and the taxonomy are on the page before