

# Oracle Financial Services Liquidity Risk Management

Analytics User Guide

Release 8.0.2.0.0



Oracle Financial Services Liquidity Risk Management Analytics User Guide, Release 8.0.2.0.0

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## **ABOUT THE GUIDE**

This section provides a brief description of the scope, the audience, the references, the organization of the user guide and conventions incorporated into the user guide. The topics in this section are organized as follows:

- Scope of the guide
- Intended Audience
- Documentation Accessibility
- Access to Oracle Support
- Related Information Sources

## **SCOPE OF THE GUIDE**

The objective of this user guide is to provide a comprehensive working knowledge on Oracle Financial Services Liquidity Risk Management, Release 8.0.2.0.0. This analytics user guide is intended to help you understand the reports which are part of Oracle Financial Services Liquidity Risk Management (LRM) release 8.0.2.0.0 and details the dashboard reports and regulatory templates used in the computation and management of Liquidity Risk.

## **INTENDED AUDIENCE**

Welcome to release 8.0.2.0.0 of the Oracle Financial Services Liquidity Risk Management user guide. This manual is intended for the following audience:

- Business User: This user reviews the functional requirements and information sources, like reports.
- Strategists: This user identifies strategies to maintain an ideal liquidity ratio and liquidity gap based on the estimated inflow and outflow of cash.
- Data Analyst: This user would be involved with cleaning, validation, and importing of data into the OFSAA Download Specification Format.

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## **RELATED INFORMATION SOURCES**

- OFSAA Treasury Risk 8.0.2.0.0 Installation Guide on [OTN Library](#)
- OFS Liquidity Risk Management Release V8.0.2.0.0 User Guide on [OTN Library](#)
- OFS Analytical Applications Infrastructure User Guide on [OTN Library](#)



# 1 Liquidity Risk Reports

## 1.1 Overview

Regulatory requirements, whether regional or global such as BCBS 239, require banks to have stringent risk reporting practices throughout the organization. Banks across jurisdictions are gearing up to comply with the new stringent reporting requirements in order to comply with frequent regulatory submissions and management reporting. Oracle Financial Services Liquidity Risk Management helps drive this with an extensive set of pre-configured regulatory templates, graphical reports and dashboards to address complex reporting requirements on-demand.

Oracle Financial Services Liquidity Risk Management aims to provide a complete solution to their liquidity risk reporting challenges. This document also details the liquidity risk related business requirements for intra-day monitoring metrics. BIS has issued guidelines for calculating and monitoring intra-day liquidity management. These guidelines are meant to complement its earlier set of guidelines on risk management and supervision of funding liquidity including the Basel III guidelines.

For viewing the liquidity position of a bank as of a forward date/s under contractual, BAU and stress conditions Liquidity Risk Forecasting Reports are introduced. LRM Forecasting is required to measure and monitor the liquidity metrics within the limit boundaries, regulatory requirements and market expectations.

Oracle Financial Services Liquidity Risk Management Analytics, provides a pre-configured set of Forecasting canned dashboards, with graphical and tabular reports, and detailed drill down reports.

This document provides details around the dashboard reports and regulatory templates supported by the application.

The reports are divided and displayed into two dashboards: Management Reports and Graphical Reports for which detailed drill-throughs are available in Liquidity Risk dashboard. Whereas, the regulatory templates and associated reports are available in the Regulatory Reporting dashboard.

The reports which form part of the Liquidity Risk dashboard are grouped into the following subject areas based on their functionality:

- Liquidity Gap
- Detailed Gap Analysis
- Counterbalancing
- Liquidity Ratios
- Intra-day Liquidity Metrics
- Real Time Monitoring
- Interim Results
- Funding Concentration
- Data Analysis
- Forward Liquidity Analysis
- Forward Liquidity Across Dates

For a complete list of reports refer [Annexure A: List of LRM Reports](#).

**Note:**

The liquidity risk reports, which were earlier being packaged along with OFS Asset Liability Management Analytics, are now available as part of OFS Liquidity Risk Management. The reports continue to be available as part of OFS ALM Analytics up to version 6.2 to support reporting for OFS LRM v3.0. This change is applicable from version OFS LRM v8.0 onwards.

## 2 Liquidity Gap Subject Area

Liquidity Gap tab consists of the following page level filters which are applicable to all the reports in this subject area.

<b>Dashboard Name</b>	Liquidity Risk
<b>Subject Area</b>	Liquidity Gap
<b>Page Level Filters</b>	<p><b>As of Date:</b> This is a selection from the calendar.</p> <p><b>Process/Run:</b> This is a drop down selection. The drop down list is filtered based on the date selected.</p> <p><b>Scenario:</b> This is a drop down selection. The drop down list is filtered based on the Run selected.</p> <p><b>Run Execution ID:</b> This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected.</p> <p><b>Legal Entity:</b> This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected.</p> <p><b>Currency Type:</b> This is a drop down selection of one of the following options: Local Currency and Reporting Currency.</p> <p><b>Reporting Bucket Definition:</b> This is a drop down selection. The drop down list is displayed based on the Time Bucket Definition selected in the given Run.</p> <p><b>Bucket Level:</b> This is a drop down selection. The drop down list is filtered based on the Reporting Time Bucket selected.</p> <p><b>Time Bucket Display:</b> This is a drop down selection of one of the following options: Bucket Name and Bucket Start and End Date. All reports displaying the time buckets will either display the bucket name or the start &amp; end date of each bucket based on this selection.</p>
<b>Page Level Display Parameters</b>	<ul style="list-style-type: none"> <li>• Run Type</li> <li>• Consolidation Type</li> </ul>

The following reports are displayed as part of the Liquidity Gap subject area:

- Liquidity Gap Analysis – Base Currency
- Liquidity Gap Analysis – <Currency Type>
- Liquidity Gap Historical Variance Analysis
- Liquidity Gap Variance Analysis across Runs
- Dynamic Balance Sheet – Base Currency
- Dynamic Balance Sheet – <Currency Type>

### 2.1 Liquidity Gap Summary – Base Currency

<b>Report Name</b>	Liquidity Gap Analysis - Base Currency
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<b>Report Level Filters</b>	Not Applicable
<b>Report Description</b>	This report displays the liquidity gap results in each selected natural currency for the time bucket selected. Both the graphical and tabular report display the gap in terms of both principal and interest. The time buckets are displayed based on the bucket level selected as part of the page level filter.
<b>Report Type</b>	<p><b>Graphical Report:</b> Combination of Line and Stacked Column Chart</p> <p>Time Buckets of the selected bucket level are displayed on the x-axis. Principal and interest gaps are displayed on the y-axis as stacked column values. Cumulative gap is displayed on the y-axis as a line.</p> <p><b>Tabular Report:</b> The following are displayed as row items:</p> <ul style="list-style-type: none"> <li>• Inflows – Principal, Interest and Total</li> <li>• Outflows – Principal, Interest and Total</li> <li>• Liquidity Gap – Principal, Interest and Total</li> <li>• Gap as % of Total Outflows</li> <li>• Gap Limit</li> <li>• Deviation from Gap Limit</li> <li>• Cumulative Gap – Principal, Interest and Total</li> </ul> <p>The time buckets corresponding to the bucket level selected as part of the page level filter are displayed as column items.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Currency</li> <li>• Principal/Interest Cash Flows</li> <li>• Line of Business</li> <li>• Product Type</li> <li>• Product</li> <li>• Customer Type</li> <li>• Customer</li> <li>• Account</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Principal Cash Flows</li> <li>• Interest Cash Flows</li> <li>• Gap Limit</li> </ul>
<b>Computed Measures</b>	<ul style="list-style-type: none"> <li>• Total Inflows</li> <li>• Total Outflows</li> <li>• Liquidity Gap – Principal, Interest and Total</li> <li>• Gap as % of Total Outflows</li> </ul>

	<ul style="list-style-type: none"> <li>• Deviation from Gap Limit</li> <li>• Cumulative Gap – Principal, Interest and Total</li> </ul>
<b>Drill-through On</b>	<p><b>Graphical Report:</b> Clicking each column in the column chart.</p> <p><b>Tabular Report:</b> Row level drill-thru on the principal, interest and total components of Inflows, Outflows and Liquidity Gap. Column drill-thru on each time bucket column is no longer required.</p>
<b>Drill-through's</b>	<p>The drill-thru sequence remains unchanged for both the tabular and graphical reports as follows:</p> <p>Level 1: Line of Business Level 2: Product Type Level 3: Product Level 4: Customer Type Level 5: Customer Level 6: Account</p> <p><b>Graphical Report:</b> On clicking each column the drill-through report will display the break-up of all 3 measures i.e. principal, interest and cumulative gap across the dimension on the drill- through. All drill- through reports are combination of line and stacked column charts as per the original report.</p> <p><b>Tabular Report:</b> Drill-thru is enabled on the following row items as per the existing drill-thru sequence:</p> <ul style="list-style-type: none"> <li>• Inflows – Principal, Interest and Total</li> <li>• Outflows – Principal, Interest and Total</li> <li>• Liquidity Gap – Principal, Interest and Total</li> </ul>

## 2.2 Liquidity Gap Summary – <Currency Type>

<b>Report Name</b>	Liquidity Gap Analysis - <Currency Type>
<b>Report Level Filters</b>	Not Applicable
<b>Report Description</b>	<p>The name of this report changes based on the Currency Type selected as part of the Page Level Filters. For instance if the currency type is selected as Reporting Currency, the name of this report is displayed as Liquidity Gap Analysis – Reporting Currency.</p> <p>This report displays the liquidity gap results in the selected currency type for the time bucket selected. Both the graphical and tabular report display the gap in terms of both principal and interest. Time buckets are displayed based on the bucket level selected as part of the page level filter.</p>
<b>Report Type</b>	<b>Graphical Report:</b>

	<p>Combination of Line and Stacked Column Chart</p> <p>Time Buckets of the selected bucket level are displayed on the x-axis. Principal and interest gaps are displayed on the y-axis as stacked column values. Cumulative gap is displayed on the y-axis as a line.</p> <p><b>Tabular Report:</b></p> <p>The following are displayed as row items:</p> <ul style="list-style-type: none"> <li>• Inflows – Principal, Interest and Total</li> <li>• Outflows – Principal, Interest and Total</li> <li>• Liquidity Gap – Principal, Interest and Total</li> <li>• Gap as % of Total Outflows</li> <li>• Gap Limit</li> <li>• Deviation from Gap Limit</li> <li>• Cumulative Gap – Principal, Interest and Total</li> </ul> <p>The time buckets corresponding to the bucket level selected as part of the page level filter are displayed as column items.</p>
<p><b>Dimensions</b></p>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Currency</li> <li>• Principal/Interest Cash Flows</li> <li>• Line of Business</li> <li>• Product Type</li> <li>• Product</li> <li>• Customer Type</li> <li>• Customer</li> <li>• Account</li> </ul>
<p><b>Base Measures</b></p>	<ul style="list-style-type: none"> <li>• Principal Cash Flows</li> <li>• Interest Cash Flows</li> <li>• Gap Limit</li> </ul>
<p><b>Computed Measures</b></p>	<ul style="list-style-type: none"> <li>• Total Inflows</li> <li>• Total Outflows</li> <li>• Liquidity Gap – Principal, Interest and Total</li> <li>• Gap as % of Total Outflows</li> <li>• Deviation from Gap Limit</li> <li>• Cumulative Gap – Principal, Interest and Total</li> </ul>
<p><b>Drill-through On</b></p>	<p><b>Graphical Report:</b></p> <p>Clicking each column in the column chart.</p> <p><b>Tabular Report:</b></p> <p>Row level drill-thru on the principal, interest and total components of Inflows, Outflows and Liquidity Gap. Column drill-thru on each time bucket column is no longer required. This is taken care of by selecting</p>

	the bucket level as a page level filter.
<b>Drill-through's</b>	<p>The drill-thru sequence remains unchanged for both the tabular and graphical reports as follows:</p> <p>Level 1: Line of Business</p> <p>Level 2: Product Type</p> <p>Level 3: Product</p> <p>Level 4: Customer Type</p> <p>Level 5: Customer</p> <p>Level 6: Account</p> <p><b>Graphical Report:</b></p> <p>On clicking each column the drill-through report will display the break-up of all 3 measures i.e. principal, interest and cumulative gap across the dimension on the drill-thru. All drill-thru reports are combination of line and stacked column charts as per the original report.</p> <p><b>Tabular Report:</b></p> <p>Drill-thru is enabled on the following row items as per the existing drill-thru sequence:</p> <ul style="list-style-type: none"> <li>• Inflows – Principal, Interest and Total</li> <li>• Outflows – Principal, Interest and Total</li> <li>• Liquidity Gap – Principal, Interest and Total</li> </ul>

### 2.3 Liquidity Gap Historical Variance Analysis

<b>Report Name</b>	Liquidity Gap Historical Variance Analysis
<b>Report Level Filters</b>	<p><b>Gap Type:</b> This is a drop down selection of one of the following options: Liquidity Gap and Cumulative Gap.</p> <p><b>Variance as:</b> This is a drop down selection of one of the following options: Amount and Percentage.</p> <p><b>As of Date 1:</b> This is a selection of a date from the calendar and represents the original value against which variance is calculated.</p> <p><b>Run Execution ID 1:</b> This is a drop selection listing all the Execution IDs of the selected Run executed on As of Date 1.</p> <p><b>As of Date 2:</b> This is a selection of a date from the calendar and must be greater than or equal to As of Date 1.</p> <p><b>Run Execution ID 2:</b> This is a drop selection listing all the Execution IDs of the selected Run executed on As of Date 2.</p>
<b>Report Description</b>	<p>This report displays the absolute and percentage variance between liquidity gaps in each time bucket across 2 historical time periods. The graphical report displays the liquidity gap or cumulative gap in each time bucket during each period as well as the variance between the 2 periods. The tabular report displays the detailed variance between 2 periods. Time buckets are displayed based on the bucket level selected as part of the page level filter.</p>

<p><b>Report Type</b></p>	<p><b>Graphical Report:</b>                  Combination of Line and Column Chart</p> <p>Time Buckets of the selected bucket level are displayed on the x-axis. Liquidity gaps or cumulative gaps are displayed on the primary y-axis as column values based on the gap type filter selected. Variance is displayed as a line on the secondary y-axis in terms of absolute amount or percentage based on the variance as filter selection. Variance is calculated as follows:</p> <p>Variance Amount = Amount as on Date 2 – Amount as on Date 1</p> <p>Variance Percentage = (Amount as on Date 2 – Amount as on Date 1) / Amount as on Date 1</p> <p><b>Tabular Report:</b>                  The following are displayed as row items:</p> <ul style="list-style-type: none"> <li>• Inflows – Principal, Interest and Total</li> <li>• Outflows – Principal, Interest and Total</li> <li>• Liquidity Gap – Principal, Interest and Total</li> <li>• Cumulative Gap – Principal, Interest and Total</li> </ul> <p>The time buckets corresponding to the bucket level selected as part of the page level filter are displayed as column items. Variance between 2 dates is displayed as column values as an amount or percentage depending on the variance as filter selection.</p> <p><b>Note:</b>  <i>Gap type filter is not applicable for the tabular report.</i></p>
<p><b>Dimensions</b></p>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Currency</li> <li>• Principal/Interest Cash Flows</li> <li>• Line of Business</li> <li>• Product Type</li> <li>• Product</li> <li>• Customer Type</li> <li>• Customer</li> <li>• Account</li> </ul>
<p><b>Base Measures</b></p>	<ul style="list-style-type: none"> <li>• Principal Cash Flows</li> <li>• Interest Cash Flows</li> </ul>
<p><b>Computed Measures</b></p>	<ul style="list-style-type: none"> <li>• Total Inflows</li> <li>• Total Outflows</li> <li>• Liquidity Gap – Principal, Interest and Total</li> <li>• Cumulative Gap – Principal, Interest and Total</li> <li>• Variance Amount</li> <li>• Variance Percentage</li> </ul>



<p><b>Drill-through On</b></p>	<p><b>Graphical Report:</b> Clicking each column in the column chart.</p> <p><b>Tabular Report:</b> Row level drill-thru on the principal, interest and total components of Inflows, Outflows and Liquidity Gap.</p>
<p><b>Drill-through's</b></p>	<p>The drill-thru sequence remains unchanged for both the tabular and graphical reports as follows: Level 1: Line of Business Level 2: Product Type Level 3: Product Level 4: Customer Type Level 5: Customer Level 6: Account</p> <p><b>Graphical Report:</b> On clicking each column the drill-through report will display the break-up of all 3 measures i.e. amount as of date 1, amount as of date 2 and variance across the dimension on the drill-through. All drill-thru reports are combination of line and column charts as per the original report.</p> <p><b>Tabular Report:</b> Drill-thru is enabled on the following row items as per the drill-thru sequence available as part of the Liquidity Gap Analysis - &lt;Currency Type&gt; report:</p> <ul style="list-style-type: none"> <li>• Inflows – Principal, Interest and Total</li> <li>• Outflows – Principal, Interest and Total</li> <li>• Liquidity Gap – Principal, Interest and Total</li> </ul> <p>The measure displayed is variance as an absolute amount or a percentage based on the report level selection.</p>

## 2.4 Liquidity Gap Variance Analysis across Runs

<p><b>Report Name</b></p>	<p>Liquidity Gap Variance Analysis across Runs</p>
<p><b>Report Level Filters</b></p>	<p><b>Gap Type:</b> This is a drop down selection of one of the following options: Liquidity Gap and Cumulative Gap.</p> <p><b>Variance as:</b> This is a drop down selection of one of the following options: Amount and Percentage.</p> <p><b>Run:</b> This is a drop down containing a list of Runs that are mapped to the underlying contractual Run of the Run selected as part of the page level filter.</p> <p><b>Run Execution ID:</b> This is a drop down selection containing a list of Run execution ID's for the selected second Run. The drop down list displays only those executions that have a FIC_MIS_Date equal to the As-of-Date selected at the page level.</p>
<p><b>Report Description</b></p>	<p>This report displays the absolute and percentage variance between liquidity gaps in each time bucket across 2 Runs. The graphical report</p>

	<p>displays the liquidity gap or cumulative gap calculated as part of both Runs in each time bucket as well as the variance between the 2 Runs. The tabular report displays the detailed variance between 2 Runs. Time buckets are displayed based on the bucket level selected as part of the page level filter.</p> <p>The Run selected as part of the page level filters is considered as the main Run against which the variance is calculated.</p>
<p><b>Report Type</b></p>	<p><b>Graphical Report:</b> Combination of Line and Column Chart</p> <p>Time Buckets of the selected bucket level are displayed on the x-axis. Liquidity gaps or cumulative gaps are displayed on the primary y-axis across 2 Runs as column values based on the gap type filter selected. Variance is displayed as a line on the secondary y-axis in terms of absolute amount or percentage based on the variance as filter selection. Variance is calculated as follows:</p> <p>Variance Amount = Run 2 Amount – Run 1 Amount</p> <p>Variance Percentage = (Run 2 Amount – Run 1 Amount) / Run 1 Amount</p> <p><b>Tabular Report:</b> The following are displayed as row items:</p> <ul style="list-style-type: none"> <li>• Inflows – Principal, Interest and Total</li> <li>• Outflows – Principal, Interest and Total</li> <li>• Liquidity Gap – Principal, Interest and Total</li> <li>• Cumulative Gap – Principal, Interest and Total</li> </ul> <p>The time buckets corresponding to the bucket level selected as part of the page level filter are displayed as column items. Variance between 2 Runs is displayed as column values as an amount or percentage depending on the variance as filter selection.</p> <p><b>Note:</b> <i>Gap type filter is not applicable for the tabular report.</i></p>
<p><b>Dimensions</b></p>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Currency</li> <li>• Principal/Interest Cash Flows</li> <li>• Line of Business</li> <li>• Product Type</li> <li>• Product</li> <li>• Customer Type</li> <li>• Customer</li> <li>• Account</li> </ul>
<p><b>Base Measures</b></p>	<ul style="list-style-type: none"> <li>• Principal Cash Flows</li> <li>• Interest Cash Flows</li> </ul>
<p><b>Computed Measures</b></p>	<ul style="list-style-type: none"> <li>• Total Inflows</li> </ul>

	<ul style="list-style-type: none"> <li>• Total Outflows</li> <li>• Liquidity Gap – Principal, Interest and Total</li> <li>• Cumulative Gap – Principal, Interest and Total</li> <li>• Variance Amount</li> <li>• Variance Percentage</li> </ul>
<b>Drill-through On</b>	<p><b>Graphical Report:</b> Clicking each column in the column chart.</p> <p><b>Tabular Report:</b> Row level drill-thru on the principal, interest and total components of Inflows, Outflows and Liquidity Gap.</p>
<b>Drill-through's</b>	<p>The drill- through sequence remains unchanged for both the tabular and graphical reports as follows:</p> <p>Level 1: Line of Business Level 2: Product Type Level 3: Product Level 4: Customer Type Level 5: Customer Level 6: Account</p> <p><b>Graphical Report:</b> On clicking each column the drill-through report will display the break-up of all 3 measures i.e. Run 1 amount, Run 2 amount and variance across the dimension on the drill-through. All drill- through reports are combination of line and column charts as per the original report.</p> <p><b>Tabular Report:</b> Drill- through is enabled on the following row items as per the drill-through sequence available as part of the Liquidity Gap Analysis - &lt;Currency Type&gt; report:</p> <ul style="list-style-type: none"> <li>• Inflows – Principal, Interest and Total</li> <li>• Outflows – Principal, Interest and Total</li> <li>• Liquidity Gap – Principal, Interest and Total</li> </ul> <p>The measure displayed is variance as an absolute amount or a percentage based on the report level selection.</p>

## 2.5 Dynamic Balance Sheet - Base Currency

<b>Report Name</b>	Dynamic Balance Sheet - Base Currency
<b>Report Level Filters</b>	Not Applicable
<b>Report Description</b>	This report is displays the time buckets corresponding to the bucket level selected as part of the page level filter are displayed as column items.
<b>Report Type</b>	Tabular Report

<b>Dimensions</b>	<ul style="list-style-type: none"> <li>Balance Sheet Items</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>Cash Flows</li> </ul>
<b>Computed Measures</b>	<ul style="list-style-type: none"> <li>Opening Balance</li> </ul>
<b>Drill-through On</b>	As per existing report
<b>Drill-through's</b>	The drill thru for assets and liabilities will be at each individual asset/liability level respectively.

## 2.6 Dynamic Balance Sheet - <Currency Type>

<b>Report Name</b>	Dynamic Balance Sheet - <Selected Currency>
<b>Report Level Filters</b>	Not Applicable
<b>Report Description</b>	<p>The name of this report changes based on the Currency Type selected as part of the Page Level Filters. For instance if the currency type is selected as Local Currency, the name of this report is displayed as Dynamic Balance Sheet – Local Currency.</p> <p>This report is displays the time buckets corresponding to the bucket level selected as part of the page level filter are displayed as column items.</p>
<b>Report Type</b>	Tabular Report
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>Balance Sheet Items</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>Cash Flows</li> </ul>
<b>Computed Measures</b>	<ul style="list-style-type: none"> <li>Opening Balance</li> </ul>
<b>Drill-through On</b>	As per existing report
<b>Drill-through's</b>	The drill thru for assets and liabilities will be at each individual asset/liability level respectively.

### 3 Detailed Gap Analysis Subject Area

Detailed Gap Analysis tab consists of the following page level filters which are applicable to all the reports in this subject area.

<b>Dashboard Name</b>	Liquidity Risk
<b>Subject Area</b>	Detailed Gap Analysis
<b>Page Level Filters</b>	<p><b>As of Date:</b> This is a selection from the calendar.</p> <p><b>Process/Run:</b> This is a drop down selection. The drop down list is filtered based on the date selected.</p> <p><b>Scenario:</b> This is a drop down selection. The drop down list is filtered based on the Run selected.</p> <p><b>Run Execution ID:</b> This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected.</p> <p><b>Legal Entity:</b> This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected.</p> <p><b>Currency Type:</b> This is a drop down selection of one of the following options: Local Currency and Reporting Currency</p> <p><b>Reporting Bucket Definition:</b> This is a drop down selection. The drop down list is displayed based on the Time Bucket Definition selected in the given Run.</p> <p><b>Bucket Level:</b> This is a drop down selection. The drop down list is filtered based on the Reporting Time Bucket selected.</p> <p><b>Time Bucket Display:</b> This is a drop down selection of one of the following options: Bucket Name and Bucket Start and End Date. All reports displaying the time buckets will either display the bucket name or the start and end date of each bucket based on this selection.</p>
<b>Page Level Display Parameters</b>	<ul style="list-style-type: none"> <li>• Run Type</li> <li>• Consolidation Type</li> </ul>

The following reports are displayed as part of the Detailed Gap Analysis subject area:

- Detailed Bucket-wise Gap Analysis
- Liquidity Gap across Stress Scenarios - Reporting Currency
- Gap Analysis - Top N Large Customers

#### 3.1 Detailed Bucket-wise Gap Analysis

<b>Report Name</b>	Detailed Bucket-wise Gap Analysis
<b>Report Level Filters</b>	<ul style="list-style-type: none"> <li>• Dimension</li> <li>• Dimension Member</li> </ul>
<b>Report Description</b>	The report displays tabular and graphical report as part of a single report.

<p><b>Report Type</b></p>	<p><b>Graphical Report:</b> Combination of Line and Column Chart</p> <p>The graphical chart displays the time buckets for the selected bucket level on the x-axis. The liquidity gap for the selected dimension member is displayed on the y-axis as a column chart. The cumulative gap is displayed on the y-axis as a line graph.</p> <p><b>Tabular Report:</b> The following are displayed as row items across all members of the selected dimension:</p> <ul style="list-style-type: none"> <li>• Inflows</li> <li>• Outflows</li> <li>• Liquidity Gap</li> <li>• Net Gap as % of Total Outflows</li> <li>• Cumulative Gap</li> </ul> <p>The time buckets corresponding to the bucket level selected as part of the page level filter are displayed as column items.</p> <p><b>Note:</b> Dimension member selection only affects the graphical report. The tabular report remains unaffected. It displays the rows based on all members of the selected dimension.</p>
<p><b>Dimensions</b></p>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Currency</li> <li>• Line of Business</li> <li>• Product Type</li> <li>• Product</li> <li>• Customer Type</li> <li>• Geography</li> </ul>
<p><b>Base Measures</b></p>	<ul style="list-style-type: none"> <li>• Cash Flows</li> </ul>
<p><b>Computed Measures</b></p>	<ul style="list-style-type: none"> <li>• Total Inflows</li> <li>• Total Outflows</li> <li>• Liquidity Gap</li> <li>• Net Gap as % of Total Outflows</li> <li>• Cumulative Gap</li> </ul>
<p><b>Drill-through On</b></p>	<p><b>Graphical Report:</b> Clicking each column in the column chart.</p> <p><b>Tabular Report:</b> Row level drill-thru on the principal, interest and total components of Inflows, Outflows and Liquidity Gap.</p>
<p><b>Drill-through's</b></p>	<p>The drill-thru sequence for both the tabular and graphical reports is as</p>

	<p>follows:</p> <p>Level 1: Product Type</p> <p>Level 2: Product</p> <p>Level 3: Customer Type</p> <p>Level 4: Customer</p> <p>Level 5: Account</p> <p><b>Graphical Report:</b></p> <p>On clicking each column the drill-through report will display the break-up of liquidity gap and cumulative gap across the dimension on the drill-thru. All drill-thru reports are combination of line and column charts.</p> <p><b>Tabular Report:</b></p> <p>Drill-thru is enabled on each dimension member against the following row items as per the drill-thru sequence specified above:</p> <ul style="list-style-type: none"><li>• Inflows</li><li>• Outflows</li><li>• Liquidity Gap</li></ul>
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### 3.2 Liquidity Gap across Stress Scenarios - Reporting Currency

<b>Report Name</b>	Liquidity Gap across Stress Scenarios
<b>Report Level Filters</b>	<ul style="list-style-type: none"> <li>• Time Bucket</li> </ul>
<b>Report Description</b>	<p>This report displays the liquidity gaps in each time bucket across multiple stress scenarios in the form of a column chart. This report allows comparison of liquidity gaps across multiple stress scenarios mapped to a business-as-usual Run and enables identification of the worst case scenarios.</p> <p>The drop-down values in the time bucket selection displays based on the bucket level selected as part of the page level filters. In addition to the liquidity gap, the cumulative gap up to the selected time bucket is displayed.</p>
<b>Report Type</b>	<p>Column Chart</p> <p>The scenarios, baseline and stress, mapped to a given contractual Run are displayed on the x-axis while the gap for the selected time bucket is displayed on the y-axis.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Stress Scenario</li> <li>• Line of Business</li> <li>• Product Type</li> <li>• Product</li> <li>• Customer Type</li> <li>• Customer</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Liquidity Gap</li> </ul>
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Scenario
<b>Drill-through's</b>	<p>On drill-thru, both the liquidity gap and cumulative gap under each scenario will be displayed across the following dimensions:</p> <p>Level 1: Line of Business</p> <p>Level 2: Product Type</p> <p>Level 3: Product</p> <p>Level 4: Customer Type</p> <p>Level 5: Customer</p>



### 3.3 Gap Analysis - Top N Large Customers

<b>Report Name</b>	Gap Analysis - Top N Large Customers
<b>Report Level Filters</b>	<ul style="list-style-type: none"> <li>• Top N – Specified by the user as a numeric value</li> <li>• Large Customer Name – The top N customers are displayed in the drop down for selection</li> </ul>
<b>Report Description</b>	This report displays the Top N details entered where N corresponding to the number of large customers for which the report is to be displayed.
<b>Report Type</b>	<p><b>Graphical Report:</b> Combination of Line and Column Chart</p> <p>The graphical chart displays the time buckets for the selected bucket level on the x-axis. The liquidity gap for the top N large customers is displayed on the y-axis as a column chart. The cumulative gap is displayed on the y-axis as a line graph.</p> <p><b>Tabular Report:</b> The following are displayed as row items for each top N customer:</p> <ul style="list-style-type: none"> <li>• Inflows</li> <li>• Outflows</li> <li>• Liquidity Gap</li> </ul> <p>The time buckets corresponding to the bucket level selected as part of the page level filter are displayed as column items.</p> <p><b>Note:</b> Customer selection only affects the graphical report. The tabular report remains unaffected. It displays the rows based on all top N customers.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Inflows</li> <li>• Outflows</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Liquidity Gap</li> <li>• Cumulative Gap</li> </ul>
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	<p><b>Graphical Report:</b> Clicking each column in the column chart.</p> <p><b>Tabular Report:</b> Row level drill-thru on the Inflows, Outflows and Liquidity Gap. Column drill-thru on each time bucket column.</p>
<b>Drill-through's</b>	<p>The drill-thru sequence for both the tabular and graphical reports is as follows:</p> <p>Level 1: Product Type</p> <p>Level 2: Product</p>

	<p>Level 3: Account</p> <p><b>Graphical Report:</b></p> <p>On clicking each column the drill-through report will display the break-up of liquidity gap and cumulative gap across the dimension on the drill-thru. All drill-thru reports are combination of line and column charts.</p> <p><b>Tabular Report:</b></p> <p>Drill-thru is enabled on each dimension member against the following row items as per the existing drill-thru sequence:</p> <ul style="list-style-type: none"> <li>• Inflows</li> <li>• Outflows</li> <li>• Liquidity Gap</li> </ul>
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**Note:**

The Large Customer Flag is added as part of Aggregate Dimension Selection in Application Preferences window. This report is displayed if Large Customer dimension is selected under the members list in Application Preferences.

In the set up master table V\_COMPONENT\_CODE signifies:

- The “LARGE\_CUSTOMER\_POPULATE\_LIMIT” component shows the amount we consider for classifying the customer as large customer. By default the limit is set as 2,50,000.
- The “LARGE\_CUSTOMER\_POPULATE\_CURRENCY” component shows the currency in which the amount is considered. By default the currency is in US dollars.

For all the liability products we consider the large customer dimension. For a customer, the list of liability products are checked and the balance is aggregated based on the liability products. If the value is greater than 2,50,000, then it is classified as a Large Customer. This default value can be changed in set up master table.

### 3.4 Liquidity Gap Trend Analysis

<b>Report Name</b>	Liquidity Gap across Time
<b>Report Level Filters</b>	<ul style="list-style-type: none"> <li>• Period Start</li> <li>• Period End</li> <li>• Time Bucket – Displayed based on bucket level selected</li> </ul>
<b>Report Description</b>	This report displays the period start and end date for which the trend is displayed. Additionally, you are allowed to select multiple time buckets for the purpose of viewing the trend. It only displays the historical trends.
<b>Report Type</b>	<p>Line Graph</p> <p>Time period is displayed on the x-axis and the liquidity gap is displayed on the y-axis for each selected time bucket.</p>

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<b>Dimensions</b>	<ul style="list-style-type: none"><li>• Time Period</li></ul>
<b>Base Measures</b>	<ul style="list-style-type: none"><li>• Cash Flows</li></ul>
<b>Computed Measures</b>	<ul style="list-style-type: none"><li>• Liquidity Gap</li></ul>
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

## 4 Counterbalancing Subject Area

Counterbalancing tab consists of the following page level filters which are applicable to all the reports in this subject area.

<b>Dashboard Name</b>	Liquidity Risk
<b>Subject Area</b>	Counterbalancing
<b>Page Level Filters</b>	<p><b>As of Date:</b> This is a selection from the calendar.</p> <p><b>Process/Run:</b> This is a drop down selection. The drop down list is filtered based on the date selected.</p> <p><b>Scenario:</b> This is a drop down selection. The drop down list is filtered based on the Run selected.</p> <p><b>Run Execution ID:</b> This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected.</p> <p><b>Time Bucket Display:</b> This is a drop down selection of one of the following options: Bucket Name and Bucket Start and End Date. All reports displaying the time buckets will either display the bucket name or the start and end date of each bucket based on this selection.</p> <p><b>Counterbalancing Strategy:</b> This is a drop down selection. The drop down list is displayed based on the Run and scenario selected.</p>
<b>Page Level Display Parameters</b>	<ul style="list-style-type: none"> <li>• Run Type</li> <li>• Consolidation Type</li> <li>• Legal Entity</li> <li>• Currency Type</li> <li>• Time Bucket Level</li> </ul>

The following reports are displayed as part of the Counterbalancing subject area.

Counterbalancing tab consists the following option:

- Liquidity Gap Analysis Post Counterbalancing

### 4.1 Liquidity Gap Analysis Post Counterbalancing

<b>Report Name</b>	Liquidity Gap Analysis Post Counterbalancing
<b>Report Level Filters</b>	Not Applicable
<b>Report Description</b>	This report is available under a single report title. A new counterbalancing method, rollover of reverse repos, is included in the tabular report.
<b>Report Type</b>	<p><b>Graphical Report:</b></p> <p>Combination of Line and Column Chart</p> <p>The time buckets of the bucket level selected as part of the counterbalancing strategy are displayed on the x-axis. Liquidity gap is</p>

	<p>displayed on the y-axis as column values. Cumulative gap is displayed on the y-axis as a line.</p> <p><b>Tabular Report:</b></p> <p>The following are displayed as row items:</p> <ul style="list-style-type: none"> <li>• Pre-Counterbalancing Metrics             <ul style="list-style-type: none"> <li>○ Inflows</li> <li>○ Outflows</li> <li>○ Liquidity Gap</li> </ul> </li> <li>• Post Counterbalancing Metrics             <ul style="list-style-type: none"> <li>○ Total Counterbalancing Inflows</li> <li>○ Counterbalancing Inflows under each Counterbalancing Method</li> <li>○ Total Counterbalancing Outflows</li> <li>○ Counterbalancing Outflows under each Counterbalancing Method</li> <li>○ Net Gap post Counterbalancing</li> <li>○ Net Gap as % of Total Outflows</li> <li>○ Cumulative Net Gap</li> </ul> </li> </ul> <p>The time buckets of the bucket level selected as part of the counterbalancing strategy are displayed as column items.</p>
<p><b>Dimensions</b></p>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Currency</li> <li>• Line of Business</li> <li>• Product Type</li> <li>• Product</li> <li>• Customer Type</li> <li>• Customer</li> <li>• Counterbalancing Position</li> </ul>
<p><b>Base Measures</b></p>	<ul style="list-style-type: none"> <li>• Inflows</li> <li>• Outflows</li> </ul>
<p><b>Computed Measures</b></p>	<ul style="list-style-type: none"> <li>• Liquidity Gap</li> <li>• Net Gap post Counterbalancing</li> <li>• Net Gap as % of Total Outflows</li> <li>• Cumulative Net Gap</li> </ul>
<p><b>Drill-through On</b></p>	<p><b>Graphical Report:</b></p> <p>Clicking each column in the column chart.</p> <p><b>Tabular Report:</b></p> <p>Row level drill-thru on the following post counterbalancing metrics:</p> <ul style="list-style-type: none"> <li>• Counterbalancing Inflows under each Counterbalancing</li> </ul>

	<p>Method</p> <ul style="list-style-type: none"> <li>• Counterbalancing Outflows under each Counterbalancing Method</li> <li>• Net Gap Post Counterbalancing</li> </ul>
<p><b>Drill-through's</b></p>	<p><b>Graphical Report:</b></p> <p>On clicking each column the drill-through report will display the break-up of all liquidity gap and cumulative gap across the following dimensions:</p> <p>Level 1: Line of Business</p> <p>Level 2: Product Type</p> <p>Level 3: Product</p> <p>Level 4: Customer Type</p> <p>Level 5: Customer</p> <p>All drill-thru reports are combination of line and stacked column charts as per the original report.</p> <p><b>Tabular Report:</b></p> <p>Drill-thru is enabled on the counterbalancing inflows and outflows under each counterbalancing method to the level of each individual counterbalancing position, as currently existing.</p> <p>Drill-thru is enabled on the net gap post counterbalancing as follows:</p> <p>Level 1: Line of Business</p> <p>Level 2: Product Type</p> <p>Level 3: Product</p> <p>Level 4: Customer Type</p> <p>Level 5: Customer</p> <p>Drill-thru is not available here for pre-counterbalancing liquidity metrics.</p>

## 5 Liquidity Ratios Subject Area

Liquidity Ratios tab consists of the following page level filters which are applicable to all the reports in this subject area.

<b>Dashboard Name</b>	Liquidity Risk
<b>Subject Area</b>	Liquidity Ratios
<b>Page Level Filters</b>	<p><b>As of Date:</b> This is a selection from the calendar.</p> <p><b>Process/Run:</b> This is a drop down selection. The drop down list is filtered based on the date selected.</p> <p><b>Scenario:</b> This is a drop down selection. The drop down list is filtered based on the Run selected.</p> <p><b>Run Execution ID:</b> This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected.</p> <p><b>Legal Entity:</b> This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected.</p> <p><b>Currency Type:</b> This is a drop down selection of one of the following options: Local Currency and Reporting Currency</p> <p><b>Time Bucket Display:</b> This is a drop down selection of one of the following options: Bucket Name and Bucket Start and End Date. All reports displaying the time buckets will either display the bucket name or the start and end date of each bucket based on this selection.</p>
<b>Page Level Display Parameters</b>	<ul style="list-style-type: none"> <li>• Run Type</li> <li>• Consolidation Type</li> </ul>

The following reports are displayed as part of the Liquidity Ratios subject area:

- Liquidity Ratios
- Liquidity Coverage Ratio Components
- Net Stable Funding Ratio Components
- High Quality Liquid Assets
- Break-up of Stock of High Quality Liquid Assets
- Liquidity Coverage Ratio by Significant Currencies
- Break-up of Stock of HQLA Denominated in Significant Currencies
- Liquidity Transferability Restrictions
- Liquidity Ratio Historical Variance Analysis
- Liquidity Ratio Trend Analysis

### 5.1 Liquidity Ratios

<b>Report Name</b>	Liquidity Ratios
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<b>Report Level Filters</b>	Not Applicable
<b>Report Description</b>	This report displays the pre and post option values. The high quality liquid assets drill-through report displays additional asset levels.
<b>Report Type</b>	<p>Tabular Report</p> <p>The following are displayed as row items in the first table:</p> <ul style="list-style-type: none"> <li>• Liquidity Coverage Ratio</li> <li>• Net Stable Funding Ratio</li> </ul> <p>Each significant currency is listed as a separate row item in the second table.</p> <p>The pre-option and post option values for each ratio are displayed as column values.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Significant Currency</li> <li>• Asset Level</li> <li>• Cash Flow Type</li> <li>• Product Type</li> <li>• Product</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Liquidity Coverage Ratio</li> <li>• Net Stable Funding Ratio</li> <li>• High Quality Liquid Assets</li> <li>• Cash Flows</li> </ul>
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Pre and post option column values of LCR and significant currency LCR.
<b>Drill-through's</b>	<p><b>Level 1:</b></p> <p><b>Page Level Display Parameters:</b> The following parameters are displayed:</p> <ul style="list-style-type: none"> <li>• As of Date</li> <li>• Process/Run</li> <li>• Run Execution ID</li> <li>• Run Type</li> <li>• Consolidation Type</li> <li>• Legal Entity</li> <li>• Significant Currency (if drill-through is from Significant Currency LCR)</li> </ul> <p><b>Page Level Filters:</b> Currency Type is a page level filter.</p> <p><b>Report 1:</b></p>



	<p><b>Report Name:</b> High Quality Liquid Assets by Product Type</p> <p><b>Report Level Filters:</b> Asset Level (other assets are not displayed)</p> <p><b>Report Type:</b> Column Chart</p> <p>The product types are displayed on the x-axis and the values for the selected high quality asset level are displayed as columns on the y-axis.</p> <p><b>Level 2 Drill-thru On:</b> Column</p> <p><b>Report 2:</b></p> <p><b>Report Name:</b> Cash Flows by Product Type (No change in this report)</p> <p><b>Report Level Filters:</b> Cash Flow Type</p> <p><b>Report Type:</b> Column Chart</p> <p>The product types are displayed on the x-axis and the values for the selected cash flow type are displayed as columns on the y-axis.</p> <p><b>Level 2 Drill-thru On:</b> Column</p>
	<p><b>Report 1 Level 2:</b></p> <p><b>Page Level Display Parameters:</b> The following parameters are displayed in addition to the parameters displayed in the High Quality Liquid Assets by Product Type:</p> <ul style="list-style-type: none"> <li>• Asset Level</li> <li>• Product Type</li> </ul> <p><b>Report Name:</b> High Quality Liquid Assets by Product</p> <p><b>Report Type:</b> Column Chart</p> <p>The products are displayed on the x-axis and the values for the selected high quality asset level and product type combination are displayed as columns on the y-axis.</p> <p><b>Level 2 Drill-thru On:</b> Not Applicable</p>
	<p><b>Report 2 Level 2:</b></p> <p><b>Page Level Display Parameters:</b> The following parameters are displayed in addition to the parameters displayed in the Cash Flows by Product Type:</p> <ul style="list-style-type: none"> <li>• Cash Flow Type</li> <li>• Product Type</li> </ul> <p><b>Report Name:</b> Cash Flows by Product (No change in this report)</p> <p><b>Report Level Filters:</b> Cash Flow Type</p> <p><b>Report Type:</b> Column Chart</p> <p>The products are displayed on the x-axis and the values for the selected cash flow type and product type combination are displayed as columns on the y-axis.</p> <p><b>Level 2 Drill-thru On:</b> Not Applicable</p>

**Note:** If the Run Purpose in the Run Management window is selected as U.S. Fed Liquidity Ratio Calculation then, Liquidity Ratios report is not applicable.

## 5.2 Liquidity Coverage Ratio Components

<b>Report Name</b>	Liquidity Coverage Ratio Components
<b>Report Level Filters</b>	Not Applicable
<b>Report Description</b>	The drill-through report named Components of Liquidity Coverage Ratio that was available as part of the Liquidity Ratio report are available as part of this report.
<b>Report Type</b>	<p>Combination of Column and Line Graph</p> <p>The following are displayed on the x-axis:</p> <ul style="list-style-type: none"> <li>• Pre-option</li> <li>• Each applicable option</li> </ul> <p>The Liquidity Coverage Ratio is displayed as a line graph on the primary y-axis. Only the line markers are displayed, the line itself is not displayed.</p> <p>The following components of LCR are displayed as columns on the secondary y-axis:</p> <ul style="list-style-type: none"> <li>• Stock of High Quality Liquid Assets</li> <li>• Net Cash Outflows</li> </ul>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Asset Level</li> <li>• Cash Flow Type</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Stock of Level 1 Assets</li> <li>• Stock of Level 2A Assets</li> <li>• Stock of Level 2B RMBS Assets</li> <li>• Stock of Level 2B non-RMBS Assets</li> <li>• Adjustment due to Cap on Level 2B Assets</li> <li>• Adjustment due to Cap on Level 2 Assets</li> <li>• Stock of High Quality Liquid Assets</li> <li>• Total Cash Inflows</li> <li>• Total Cash Outflows</li> <li>• 75% of Total Cash Outflows</li> <li>• Net Cash Outflows</li> <li>• Liquidity Coverage Ratio</li> </ul>
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Chart
<b>Drill-through's</b>	<p><b>Level 1:</b></p> <p><b>Page Level Display Parameters:</b> The following parameters are</p>

	<p>displayed:</p> <ul style="list-style-type: none"> <li>• As of Date</li> <li>• Process/Run</li> <li>• Run Execution ID</li> <li>• Run Type</li> <li>• Consolidation Type</li> <li>• Legal Entity</li> </ul> <p><b>Page Level Filters:</b> Currency Type</p> <p><b>Report Name:</b> Break-up of Liquidity Coverage Ratio Components</p> <p>The pre and post option LCR is displayed.</p> <p><b>Chart 1:</b></p> <p><b>Chart Name:</b> Stock of HQLA Components</p> <p><b>Report Type:</b> Column Chart</p> <p>The stock of HQLA and its components are displayed on the x-axis and the values prior to option and post each option are displayed as columns on the y-axis.</p> <p><b>Level 2 Drill-thru On:</b> Not Applicable</p> <p><b>Chart 2:</b></p> <p><b>Chart Name:</b> Net Cash Outflow Components</p> <p><b>Report Type:</b> Column Chart</p> <p>Net cash outflow and its components are displayed on the x-axis and the values prior to option and post each option are displayed as columns on the y-axis.</p> <p><b>Level 2 Drill-thru On:</b> Not Applicable</p>
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**Note:** If the Run Purpose in the Run Management window is selected as U.S. Fed Liquidity Ratio Calculation then, Liquidity Coverage Ratio Components report is not applicable.

### 5.3 Net Stable Funding Ratio Components

<b>Report Name</b>	Net Stable Funding Ratio Components
<b>Report Level Filters</b>	Not Applicable
<b>Report Description</b>	This report breaks down the Net Stable Funding Ratio into its components in the form of a bar chart. The available stable funding and required stable funding, which are the components of the NSFR formula, are displayed.
<b>Report Type</b>	<p><b>Combination of Column and Line Graph</b></p> <p>The following are displayed on the x-axis:</p> <ul style="list-style-type: none"> <li>• Available Stable Funding</li> <li>• Required Stable Option</li> </ul> <p>Their values are displayed on the y-axis.</p>

<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Asset Level</li> <li>• Cash Flow Type</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Stock of Level 1 Assets</li> <li>• Stock of Level 2A Assets</li> <li>• Stock of Level 2B RMBS Assets</li> <li>• Stock of Level 2B non-RMBS Assets</li> <li>• Adjustment due to Cap on Level 2B Assets</li> <li>• Adjustment due to Cap on Level 2 Assets</li> <li>• Stock of High Quality Liquid Assets</li> <li>• Total Cash Inflows</li> <li>• Total Cash Outflows</li> <li>• 75% of Total Cash Outflows</li> <li>• Net Cash Outflows</li> <li>• Liquidity Coverage Ratio</li> </ul>
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Chart
<b>Drill-through's</b>	<p><b>Level 1:</b></p> <p><b>Page Level Display Parameters:</b> The following parameters are displayed:</p> <ul style="list-style-type: none"> <li>• As of Date</li> <li>• Process/Run</li> <li>• Run Execution ID</li> <li>• Run Type</li> <li>• Consolidation Type</li> <li>• Legal Entity</li> </ul> <p><b>Page Level Filters:</b> Currency Type</p> <p><b>Report Name:</b> Break-up of Net Stable Funding Ratio Components The pre and post option Net Stable Funding Ratio is displayed.</p> <p><b>Chart 1:</b></p> <p><b>Chart Name:</b> Stock of HQLA Components</p> <p><b>Report Type:</b> Column Chart</p> <p>The available stable funding and required stable funding components are displayed on the x-axis and the values prior to option and post each option are displayed as columns on the y-axis.</p> <p><b>Level 2 Drill-through On:</b> Not Applicable</p> <p><b>Chart 2:</b></p>

	<p><b>Chart Name:</b> Net Cash Outflow Components</p> <p><b>Report Type:</b> Column Chart</p> <p>Net cash outflow and its components are displayed on the x-axis and the values prior to option and post each option are displayed as columns on the y-axis.</p> <p><b>Level 2 Drill-through On:</b> Not Applicable</p>
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**Note:** If the Run Purpose in the Run Management window is selected as U.S. Fed Liquidity Ratio Calculation then, Net Stable Funding Ratio Components report is not applicable.

## 5.4 High Quality Liquid Assets

<b>Report Name</b>	High Quality Liquid Assets
<b>Report Level Filters</b>	Encumbrance Status
<b>Report Description</b>	This report displays the break-up of encumbered and unencumbered high quality liquid assets across each asset level in the form of a pie chart.
<b>Report Type</b>	<p>Pie Chart</p> <p>The pie chart displays the break-up of HQLA across the following asset levels:</p> <ul style="list-style-type: none"> <li>• Level 1 Assets</li> <li>• Level 2A Assets</li> <li>• Level 2B RMBS Assets</li> <li>• Level 2B Non-RMBS Assets</li> </ul>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Asset Level</li> <li>• Account</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Asset Value</li> </ul>
<b>Computed Measures</b>	<ul style="list-style-type: none"> <li>• Not Applicable</li> </ul>
<b>Drill-through On</b>	Each segment of the pie chart
<b>Drill-through's</b>	<p><b>Level 1:</b></p> <p><b>Page Level Display Parameters:</b> The following parameters are displayed:</p> <ul style="list-style-type: none"> <li>• As of Date</li> <li>• Process/Run</li> <li>• Scenario</li> <li>• Run Execution ID</li> <li>• Run Type</li> <li>• Consolidation Type</li> </ul>

	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Currency Type</li> </ul> <p><b>Report Level Filters:</b> The following filters are displayed for selection:</p> <ul style="list-style-type: none"> <li>• Product Type</li> <li>• Product</li> <li>• Natural Currency</li> <li>• Location</li> <li>• Maturity Date</li> </ul> <p>An icon is available to filter the tabular report row items based on the filter selection. A reset icon is available to reset all filter selection and to restore the original number of rows. This filter selection is not mandatory.</p> <p><b>Report Name:</b> &lt;Selected Encumbrance Status&gt; &lt;Selected Asset Level&gt; Details</p> <p>The name changes based on the report-level parameter selection. For instance, if encumbrance status is selected as Unencumbered and the Level 2A Assets segment is selected in the pie chart, the report name will be displayed as Unencumbered Level 2A Asset Details</p> <p><b>Report Type:</b> Tabular Report</p> <p>The following details are displayed for each asset whose attributes correspond to the selected encumbrance status and asset level:</p> <ul style="list-style-type: none"> <li>• Asset</li> <li>• Product Type</li> <li>• Natural Currency</li> <li>• Location</li> <li>• Maturity Date</li> <li>• Units Available</li> <li>• Maturity Value</li> <li>• Haircut (%)</li> <li>• Market Value</li> <li>• Expected Value</li> </ul> <p><b>Level 2 Drill-through On:</b> Not Applicable</p>
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**Note:** If the Run Purpose in the Run Management window is selected as U.S. Fed Liquidity Ratio Calculation then, High Quality Liquid Assets report is not applicable.

### 5.5 Break-up of Stock of High Quality Liquid Assets

<b>Report Name</b>	Break-up of Stock of High Quality Liquid Assets
<b>Report Level Filters</b>	Not Applicable
<b>Report Description</b>	This report displays the break-up of the stock of HQLA across it

	<p>components in the form of a line-column chart as well as a tabular report.</p>
<p><b>Report Type</b></p>	<p><b>Report 1: Graphical Report</b>                  Combination of Line and Column Chart                  The following components of the stock of HQLA are displayed on the x-axis:</p> <ul style="list-style-type: none"> <li>• Stock of Level 1 Assets</li> <li>• Stock of Level 2A Assets</li> <li>• Stock of Level 2B RMBS Assets</li> <li>• Stock of Level 2B non-RMBS Assets</li> <li>• Adjustment due to Cap on Level 2B Assets</li> <li>• Adjustment due to Cap on Level 2 Assets</li> </ul> <p>The values for each component are displayed as columns on the y-axis and the cumulative values are displayed as a line graph on the y-axis.                  The total stock of HQLA is also displayed.</p> <p><b>Report 2: Tabular Report</b>                  The components displayed as part of the graphical report as displayed in a tabular format as well. Additionally, the following are displayed:</p> <ul style="list-style-type: none"> <li>• Adjustments to Stock of Level 1 Assets</li> <li>• Adjusted Level 1 Assets</li> <li>• Adjustments to Stock of Level 2A Assets</li> <li>• Adjusted Level 2A Assets</li> <li>• Adjustments to Stock of Level 2B RMBS Assets</li> <li>• Adjusted Level 2B RMBS Assets</li> <li>• Adjustments to Stock of Level 2B non-RMBS Assets</li> <li>• Adjusted Level 2B non-RMBS Assets</li> <li>• Stock of High Quality Liquid Assets</li> </ul>
<p><b>Dimensions</b></p>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Asset Level</li> </ul>
<p><b>Base Measures</b></p>	<ul style="list-style-type: none"> <li>• Stock of Level 1 Assets</li> <li>• Stock of Level 2A Assets</li> <li>• Stock of Level 2B RMBS Assets</li> <li>• Stock of Level 2B non-RMBS Assets</li> <li>• Adjustment due to Cap on Level 2B Assets</li> <li>• Adjustment due to Cap on Level 2 Assets</li> <li>• Adjustments to Stock of Level 1 Assets</li> <li>• Adjusted Level 1 Assets</li> <li>• Adjustments to Stock of Level 2A Assets</li> </ul>

	<ul style="list-style-type: none"> <li>Adjusted Level 2A Assets</li> <li>Adjustments to Stock of Level 2B RMBS Assets</li> <li>Adjusted Level 2B RMBS Assets</li> <li>Adjustments to Stock of Level 2B non-RMBS Assets</li> <li>Adjusted Level 2B non-RMBS Assets</li> <li>Stock of High Quality Liquid Assets</li> </ul>
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	<p><b>Report 2: Tabular Report</b></p> <ul style="list-style-type: none"> <li>Post Haircut Stock of Level &lt;1 / 2A / 2B RMBS / 2B non-RMBS&gt; Assets</li> <li>Adjustments to Stock of Level &lt;1 / 2A / 2B RMBS / 2B non-RMBS&gt; Assets</li> </ul>
<b>Drill-through's</b>	<p><b>Level 1:</b></p> <p><b>Page Level Display Parameters:</b> The following parameters are displayed:</p> <ul style="list-style-type: none"> <li>As of Date</li> <li>Process/Run</li> <li>Scenario</li> <li>Run Execution ID</li> <li>Run Type</li> <li>Consolidation Type</li> <li>Legal Entity</li> </ul> <p><b>Page Level Filter:</b> Currency Type</p> <p><b>Report Names:</b> The following reports are launched on clicking each corresponding link in the tabular report:</p> <ul style="list-style-type: none"> <li>Components of Stock of Level 1 Assets</li> <li>Adjustments to Stock of Level 1 Assets</li> <li>Components of Stock of Level 2A Assets</li> <li>Adjustments to Stock of Level 2A Assets</li> <li>Components of Stock of Level 2B RMBS Assets</li> <li>Adjustments to Stock of Level 2B RMBS Assets</li> <li>Components of Stock of Level 2B non-RMBS Assets</li> <li>Adjustments to Stock of Level 2B non-RMBS Assets</li> </ul> <p><b>Report Type:</b> Tabular Report</p> <p>The components and corresponding values of the stock of each asset level and the adjustments for estimating the cap value are displayed.</p> <p><b>Level 2 Drill-through On:</b> Not Applicable</p>

**Note:** If the Run Purpose in the Run Management window is selected as U.S. Fed Liquidity Ratio Calculation then, Break-up of Stock of High Quality Liquid Assets report is not applicable.



## 5.6 Liquidity Coverage Ratio by Significant Currencies

<b>Report Name</b>	Liquidity Coverage Ratio by Significant Currencies
<b>Report Level Filters</b>	<ul style="list-style-type: none"> <li>Significant Currency</li> </ul>
<b>Report Description</b>	<p>This report displays the Liquidity Coverage Ratio for each significant current in the form of a column chart. LCR for each significant currency displayed the following conditions:</p> <ul style="list-style-type: none"> <li>Pre-Option</li> <li>Post Option 1: Drawdown on Liquidity Facilities from Central Bank</li> <li>Post Option 2: Foreign Currency Liquid Assets</li> <li>Post Option 3: Additional Use of Level 2 Assets</li> </ul>
<b>Report Type</b>	<p><b>Combination of Line and Column Chart</b></p> <p>The following significant currency are displayed on the x-axis:</p> <ul style="list-style-type: none"> <li>Stock of Level 1 Assets</li> <li>Stock of Level 2A Assets</li> <li>Stock of Level 2B RMBS Assets</li> <li>Stock of Level 2B non-RMBS Assets</li> <li>Adjustment due to Cap on Level 2B Assets</li> <li>Adjustment due to Cap on Level 2 Assets</li> </ul> <p>The liquidity coverage ratio is reported on the y-axis. The options are displayed in the order of execution i.e. in the order that they are applied.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>Legal Entity</li> <li>Significant Currency</li> <li>Asset Level</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>Stock of Level 1 Assets</li> <li>Stock of Level 2A Assets</li> <li>Stock of Level 2B RMBS Assets</li> <li>Stock of Level 2B non-RMBS Assets</li> <li>Adjustment due to Cap on Level 2B Assets</li> <li>Adjustment due to Cap on Level 2 Assets</li> </ul>
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

**Note:** If the Run Purpose in the Run Management window is selected as U.S. Fed Liquidity Ratio Calculation then, Liquidity Coverage Ratio by Significant Currencies report is not applicable.

## 5.7 Break-up of Stock of HQLA Denominated in Significant Currencies

<b>Report Name</b>	Break-up of Stock of HQLA Denominated in Significant Currencies
<b>Report Level Filters</b>	<ul style="list-style-type: none"> <li>Significant Currency</li> </ul>
<b>Report Description</b>	This report displays the break-up of the stock of HQLA denominated in each significant currency across its components in the form of a line-column chart.
<b>Report Type</b>	<p>Combination of Line and Column Chart</p> <p>The following components of the stock of HQLA denominated in the selected significant currency are displayed on the x-axis:</p> <ul style="list-style-type: none"> <li>Stock of Level 1 Assets</li> <li>Stock of Level 2A Assets</li> <li>Stock of Level 2B RMBS Assets</li> <li>Stock of Level 2B non-RMBS Assets</li> <li>Adjustment due to Cap on Level 2B Assets</li> <li>Adjustment due to Cap on Level 2 Assets</li> </ul> <p>The values for each component are displayed as columns on the y-axis and the cumulative values are displayed as a line graph on the y-axis.</p> <p>The total stock of HQLA is also displayed.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>Legal Entity</li> <li>Significant Currency</li> <li>Asset Level</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>Stock of Level 1 Assets</li> <li>Stock of Level 2A Assets</li> <li>Stock of Level 2B RMBS Assets</li> <li>Stock of Level 2B non-RMBS Assets</li> <li>Adjustment due to Cap on Level 2B Assets</li> <li>Adjustment due to Cap on Level 2 Assets</li> </ul>
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

**Note:** If the Run Purpose in the Run Management window is selected as U.S. Fed Liquidity Ratio Calculation then, Break-up of Stock of HQLA Denominated in Significant Currencies report is not applicable.

## 5.8 Liquidity Transferability Restrictions

<b>Report Name</b>	Liquidity Transferability Restrictions
<b>Report Level Filters</b>	Not Applicable
<b>Report Description</b>	This report identifies portion of HQLA from each legal entity that is not consolidated due to the liquidity transferability restrictions. Additionally, the consolidated HQLA and net cash outflows are displayed at the consolidation level selected as part of the Run.
<b>Report Type</b>	<p>Combination of Stacked Bar Chart and Line Graph</p> <p>The subsidiary legal entities are displayed on the x-axis. The following are displayed on the y-axis in the form of stacked bars:</p> <ul style="list-style-type: none"> <li>• Restricted HQLA – Consolidated (orange color)</li> <li>• Unrestricted HQLA – Consolidated (green color)</li> <li>• Restricted HQLA – Not Consolidated (red color)</li> </ul> <p>Net cash outflow is displayed on the y-axis in the form of a line graph.</p> <p>Additionally, the consolidated HQLA and net cash outflows at the level of the consolidated legal entity are displayed.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Time Period</li> <li>• HQLA Transferability Restriction</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Consolidated and Unconsolidated Portions of Restricted HQLA</li> <li>• Unrestricted HQLA</li> <li>• Consolidated Stock of HQLA</li> <li>• Standalone Net Cash Outflows</li> <li>• Consolidated Net Cash Outflows</li> </ul>
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

## 5.9 Liquidity Ratio Historical Variance Analysis

<b>Report Name</b>	Liquidity Ratio Historical Variance Analysis
<b>Report Level Filters</b>	<p><b>As of Date 1:</b> This is a selection of a date from the calendar and represents the original value against which variance is calculated.</p> <p><b>Run Execution ID 1:</b> This is a drop down selection listing all the Execution IDs of the selected Run executed on As of Date 1.</p> <p><b>As of Date 2:</b> This is a selection of a date from the calendar and must be greater than or equal to As of Date 1.</p>

	<b>Run Execution ID 2:</b> This is a drop selection listing all the Execution IDs of the selected Run executed on As of Date 2.
<b>Report Description</b>	This report displays the variance between the liquidity ratios and their components across 2 historical dates in the form of a tabular report. The computed values across the 2 dates and the variance between them, both in absolute as well as percentage terms are displayed.
<b>Report Type</b>	Tabular Report Liquidity coverage ratio, net stable funding ratio and their components are displayed as row items. The computed values for each of these are displayed for the selected dates. Variance between the values across the selected dates is displayed in terms of absolute value as well as percentage.
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Time Period</li> <li>• Liquidity Ratio Components</li> <li>• Net Stable Funding Ratio Components</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Liquidity Coverage Ratio</li> <li>• Net Stable Funding Ratio</li> <li>• Amount</li> </ul>
<b>Computed Measures</b>	<ul style="list-style-type: none"> <li>• Variance</li> <li>• Variance %</li> </ul>
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

**Note:** If the Run Purpose in the Run Management window is selected as U.S. Fed Liquidity Ratio Calculation then, Liquidity Ratio Historical Variance Analysis report is not applicable.

## 5.10 Liquidity Ratio Trend Analysis

<b>Report Name</b>	Liquidity Ratio Trend Analysis
<b>Report Level Filters</b>	<p><b>Liquidity Ratio:</b> This is a drop down containing the options Liquidity Coverage Ratio and Net Stable Funding Ratio</p> <p><b>Period Start</b></p> <p><b>Period End</b></p> <p><b>Value Type:</b> This is a drop down containing the options Daily Value and 90-Day Average.</p>
<b>Report Description</b>	This report displays the period start and end date for which the trend is displayed is selected by the user. The report displays the values of the selected ratio as well as its components in terms of either a daily value or a 90-day average value based on the selection.
<b>Report Type</b>	Combination of Column and Line Graph

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	<p>The time period is displayed on the x-axis. The daily value or the 90-day average value of the liquidity ratio metrics and the minimum requirement are displayed on the primary y-axis in the form of line graphs. The components of the selected ratio are displayed on the secondary y-axis in the form of a column chart for the selected time period.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"><li>• Legal Entity</li><li>• Time Period</li></ul>
<b>Base Measures</b>	<ul style="list-style-type: none"><li>• Liquidity Coverage Ratio</li><li>• Stock of HQLA</li><li>• Net Cash Outflows</li><li>• Net Stable Funding Ratio</li><li>• Available Stable Funding</li><li>• Required Stable Funding</li></ul>
<b>Computed Measures</b>	<ul style="list-style-type: none"><li>• 90-Day Average Value</li></ul>
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

## 6 Intra-day Liquidity Metrics Subject Area

Intra-day Liquidity Metrics tab consists of the following page level filters which are applicable to all the reports in this subject area:

<b>Dashboard Name</b>	Liquidity Risk
<b>Subject Area</b>	Intra-day Liquidity Risk Metrics
<b>Page Level Filters</b>	<p><b>As of Date:</b> This is a selection from the calendar.</p> <p><b>Run:</b> This is a drop down selection. The drop down list is filtered based on the date selected.</p> <p><b>Run Execution ID:</b> This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected.</p> <p><b>Legal Entity:</b> This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected.</p> <p><b>Currency Type:</b> This is a drop down selection of one of the following options: Local Currency and Reporting Currency.</p> <p><b>Payment System:</b> This is a drop down selection. The drop down list is filtered based on the Run and legal entity selected.</p> <p><b>Currency:</b> This is a drop down selection. The drop down list is filtered based on legal entity and payment system selected.</p>
<b>Page Level Display Parameters</b>	<ul style="list-style-type: none"> <li>• Run Type</li> <li>• Consolidation Type</li> </ul>

The following reports are displayed as part of the Intra-day Liquidity Metrics subject area:

- Daily Maximum Intra-day Liquidity Usage
- Start of Day Available Intra-day Liquidity
- Total Payments
- Time-Specific Obligations
- Value of Payments Made on Behalf of Correspondent Banking Customers
- Intraday Credit Lines Extended to Correspondent Banking Customers
- Intra-day Throughput

### 6.1 Daily Maximum Intra-day Liquidity Usage

<b>Report Name</b>	Daily Maximum Intra-day Liquidity Usage
<b>Report Level Filters</b>	Not Applicable
<b>Report Description</b>	This report displays the daily maximum intra-day liquidity requirements of a legal entity in the respective payment system.

<b>Report Type</b>	<p>Line Chart</p> <p>The time buckets at level zero, are represented on the x-axis. The Intraday liquidity usage (net cumulative positions) at each time instant is displayed in the form of a line chart.</p> <p>Additionally, the largest negative and positive net cumulative positions are reported at a legal entity-payment system level.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Payment system</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Largest Positive Net Cumulative Position</li> <li>• Largest Negative Net Cumulative Position</li> </ul>
<b>Computed Measures</b>	<ul style="list-style-type: none"> <li>• Net Intraday liquidity usage</li> <li>• Cumulative Net Intraday liquidity usage</li> </ul>
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

## 6.2 Start of Day Available Intra-day Liquidity

<b>Report Name</b>	Start of Day Available Intra-day Liquidity
<b>Report Level Filters</b>	Not Applicable
<b>Report Description</b>	This report displays the start of the day and minimum available intra-day liquidity for the legal entity and each intra-day liquidity source.
<b>Report Type</b>	<p>Column Chart</p> <p>The intra-day liquidity sources are displayed on the x-axis while the start of the day available intraday liquidity is available as columns on the y-axis. The cumulative available intra-day liquidity is displayed as a line chart on the y-axis.</p> <p>Additionally, the start of the day available intra-day liquidity at the legal entity- payment system level is displayed.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Intra-day Liquidity Sources</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Start of the Day Available Intra-Day Liquidity for each source</li> </ul>
<b>Computed Measures</b>	<ul style="list-style-type: none"> <li>• Start of the Day Available Intra-Day Liquidity- Total value</li> </ul>
<b>Drill-through On</b>	<p>Type of Source.</p> <p>Clicking each column on the bar chart</p>
<b>Drill-through's</b>	On clicking each type of source, the drill thru enables a user to view the constituent products that form the particular source of liquidity, along with the number of units and their total values.

	<p>Level 1: Page level display parameters:</p> <ul style="list-style-type: none"> <li>• As of date</li> <li>• Process/Run</li> <li>• Legal entity</li> <li>• Currency</li> </ul> <p><b>Report Name:</b> Start of Day Available Intra-day Liquidity</p> <p><b>Tabular graph:</b></p> <p>The table columns represent the various dimensions, product, number of units and currency.</p>
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### 6.3 Total Payments

<b>Report Name</b>	Total Payments
<b>Report Level Filters</b>	Not Applicable
<b>Report Description</b>	This report is a total number displayed each for Payments made and Payments received throughout the course of a working day for a particular legal entity- payment system- currency combination.
<b>Report Type</b>	Total Number is displayed.
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Payment system</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Total payments made</li> <li>• Total payments received</li> </ul>
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

### 6.4 Time-Specific Obligations

<b>Report Name</b>	Time-Specific Obligations
<b>Report Level Filters</b>	Not Applicable
<b>Report Description</b>	This report displays the settlement status of time specific obligations in the form of a pie chart.
<b>Report Type</b>	Pie Charts



	<p><b>Chart 1: Number of Obligations</b></p> <p>The break-up of the number of time specific obligation is displayed by the settlement status.</p> <p><b>Chart 2: Value of Obligations</b></p> <p>The break-up of the value of time specific obligation is displayed by the settlement status.</p> <p>Additionally, the total number and value of time specific obligations is displayed.</p> <p><b>Note:</b> If a transaction is partially settled before time, then the transaction is counted as a failure, as far as the number of obligations are concerned. However, when the value of time specific obligations are computed, the amount settled before the deadline is accounted as a success and the amount settled beyond the deadline is accounted towards failure.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Payment system</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Number</li> <li>• Amount</li> </ul>
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

## 6.5 Value of Payments Made on Behalf of Correspondent Banking Customers

<b>Report Name</b>	Value of Payments Made on Behalf of Correspondent Banking Customers
<b>Report Level Filters</b>	<b>Top 'N' Customers:</b> Enter this field in the form of a numeric value
<b>Report Description</b>	This report displays the total value of payments made by a correspondent bank on behalf of its correspondent banking customers. It also displays the payments made for top 'N' customers by payment type. This report is displayed only if the legal entity provides correspondent banking services to its customers.
<b>Report Type</b>	<p>Horizontal Bar Chart</p> <p>The top 'N' customers are displayed in the y-axis while the value of payments made by each payment type i.e. internalized payments and other payments, are displayed in the form of stacked bars parallel to the x-axis.</p> <p>Additionally, the total value of payments made on behalf of customer for the selected customer type is displayed.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Currency</li> </ul>

<b>Base Measures</b>	<ul style="list-style-type: none"> <li>Total Payments</li> </ul>
<b>Computed Measures</b>	<ul style="list-style-type: none"> <li>Total Payments made on behalf of Correspondent banking customers</li> </ul>
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

## 6.6 Intraday Credit Lines Extended to Correspondent Banking Customers

<b>Report Name</b>	Intraday Credit Lines Extended to Correspondent Banking Customers
<b>Report Level Filters</b>	<b>Top 'N' Customers:</b> Enter this field in the form a numeric value
<b>Report Description</b>	<p>This report displays the value of intra-day credit lines extended by a legal entity to its correspondent banking customers and their peak usage by customer type. It also displays these metrics for top 'N' customers. This report is displayed only if the legal entity provides correspondent banking services to its customers.</p>
<b>Report Type</b>	<p>The following values must be displayed for all correspondent banking customers. For example, if the bank has 10 customers, for all these customers, the total value of the following must be displayed:</p> <p>Total Value of Intraday Credit Lines extended, Total Committed lines extended, Total secured lines extended.</p> <p>Total Usage of Intraday Credit lines extended, Total usage of Secured lines, Total Usage of Committed lines, Total Peak usage of the lines</p> <p><b>Tabular Report with Embedded Graph</b></p> <p>Top 'N' customers by the selected customer type are displayed as rows. Example, Out of the 10, the bank can chose 5 as "N". These 5 customers would be the top 5 customers with respect to maximum Amount of Intraday Credit lines extended.</p> <p>The following are displayed in columns</p> <ul style="list-style-type: none"> <li>Total Intra-day Credit Line Usage</li> <li>Secured Intra-day Credit Line Usage</li> <li>Committed Intra-day Credit Line Usage</li> </ul> <p>The graph embedded in each cell displays the value of intra-day credit line extended as a column colored Grey. The maximum daily usage is displayed as a column within the grey colored column and its color varies based on the utilization of the line of credit as follows:</p> <p>Green color: 0% to 75% Usage          Amber color: &gt;75% to 90% Usage          Red color: &gt;90% Usage</p> <p>Peak Usage is a total number and must be monitored at every time instant of the day. Peak usage should also be displayed against the Usage column.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>Legal Entity</li> </ul>

	<ul style="list-style-type: none"> <li>• Customer Type</li> <li>• Top 'N' Customer</li> <li>• Product Type</li> <li>• Secured Status</li> <li>• Commitment Status</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Amount</li> </ul>
<b>Computed Measures</b>	<ul style="list-style-type: none"> <li>• Utilization %</li> </ul>
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

## 6.7 Intra-day Throughput

<b>Report Name</b>	Intra-day Throughput
<b>Report Level Filters</b>	Not Applicable
<b>Report Description</b>	This report displays the intra-day throughput at each interval at each legal entity-payment system level.
<b>Report Type</b>	<p>Combination of Line and Column Chart</p> <p>The intra-day time intervals are displayed on the x-axis. The cash outflows are displayed on the primary y-axis while the intra-day throughput is displayed as a percentage on the secondary y-axis.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Throughput bands</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Payments made</li> <li>• Payments received</li> <li>• Intra-day Throughput</li> </ul>
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

## 7 Real Time Monitoring Subject Area

The following reports are displayed as part of Real Time Monitoring:

- Available Credit Lines
- Available Intraday Eligible Sources of Liquidity
- Time Specific Obligations
- Payments Snapshot
- Cumulative Net Position
- Payments Received
- Payments Sent

### 7.1 Available Credit Lines

This is a real time report that displays each intraday lines of credit available to the bank. The report displays total value of the credit line available along with withdrawn amount.

<b>Report Name</b>	Available Credit lines
<b>Report Level Filters</b>	Not Applicable
<b>Report Description</b>	This is a real time report that displays each intraday lines of credit available to the bank.
<b>Report Type</b>	Bar Chart The available intraday credit lines are displayed on the x-axis. The total usage and available undrawn amount is displayed on the Y axis
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Currency</li> </ul>
<b>Base Measures</b>	Not Applicable
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

### 7.2 Available Intraday Eligible Sources of Liquidity

This is a real time report that displays total intraday eligible sources as available to the bank throughout the day. The report displays available liquidity at the start of the day and at any time during the day.

<b>Report Name</b>	Available Intraday eligible sources of liquidity
<b>Report Level Filters</b>	Not Applicable
<b>Report Description</b>	This is a real time report that displays total intraday eligible sources as available to the bank throughout the day.
<b>Report Type</b>	Horizontal Bar Chart The various categories of intraday sources are displayed at the Y axis. The total amount and available amount is displayed along the X axis
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Currency</li> </ul>
<b>Base Measures</b>	Not Applicable
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Type of Source. Clicking each column on the bar chart
<b>Drill-through's</b>	<p>On clicking each type of source, the drill thru enables a user to view the constituent products that form the particular source of liquidity, along with the number of units and their total values.</p> <p>Level 1: Page level display parameters:</p> <ul style="list-style-type: none"> <li>• As of date</li> <li>• Process/Run</li> <li>• Legal entity</li> <li>• Currency</li> </ul> <p><b>Report Name:</b> Available intraday eligible sources of liquidity</p> <p><b>Tabular graph:</b></p> <p>The table columns represent the various dimensions, product, number of units and currency. Each row is further classified under the various sub-categories of available intraday eligible sources of liquidity, such as Central bank reserves, Collateral pledged etc.</p>

### 7.3 Time Specific Obligations

This is a real time report that displays all the time specific obligations for a legal entity for the day, along with the settlement status, success/failure to settle within time, of each transaction.

<b>Report Name</b>	Time specific obligations
<b>Report Level Filters</b>	Not Applicable
<b>Report Description</b>	This is a real time report that displays all the time specific obligations for a legal entity for the day
<b>Report Type</b>	List

	The various obligations are listed as a list. Settlement status and settled amount are reported in the same list. Color coding is used to depict success/failure of each transaction within time.
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Currency</li> </ul>
<b>Base Measures</b>	Not Applicable
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

## 7.4 Payments Snapshot

This is a real time report that displays a snapshot of all payment sent and received up to present time. The payments are grouped and displayed in time bands of 15 minutes.

<b>Report Name</b>	Payments snapshot
<b>Report Level Filters</b>	Not Applicable
<b>Report Description</b>	This is a real time report that displays a snapshot of all payment sent and received up to present time
<b>Report Type</b>	List The payments made and received are grouped into 15 minute constant intervals and displayed along with the total amount.
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Currency</li> <li>• Payment system</li> </ul>
<b>Base Measures</b>	Not Applicable
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

## 7.5 Cumulative Net Position

This is a real time report that displays a cumulative net position of all payments within a payment system at the granularity of each second.

<b>Report Name</b>	Cumulative net position
<b>Report Level Filters</b>	Not Applicable

<b>Report Description</b>	This is a real time report that displays the cumulative net amount upto present time at a second time interval granularity.
<b>Report Type</b>	Line graph The x axis represents time intervals, Y axis represent cumulative net position. Early warning indicators can be configured through the report and the same is displayed as a constant line parallel to the X axis
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity;</li> <li>• Currency</li> <li>• Payment system</li> </ul>
<b>Base Measures</b>	Not Applicable
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

## 7.6 Payments Received

This is a real time report that displays payments received at each time instant. The total payments received upto present time is also displayed.

<b>Report Name</b>	Payments Received
<b>Report Level Filters</b>	Not Applicable
<b>Report Description</b>	This is a real time report that displays payments received at each time instant
<b>Report Type</b>	Bar Chart The x axis represents time intervals, Y axis represent amount of eac payments received.
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Currency</li> <li>• Payment system</li> </ul>
<b>Base Measures</b>	Not Applicable
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

## 7.7 Payments Sent

This is a real time report that displays payments sent at each time instant. The total payments sent upto present time is also displayed.

<b>Report Name</b>	Payments sent
<b>Report Level Filters</b>	Not Applicable
<b>Report Description</b>	This is a real time report that displays payments sent at each time instant
<b>Report Type</b>	Bar Chart The x axis represents time intervals, Y axis represent amount of each payment sent.
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Currency</li> <li>• Payment system</li> </ul>
<b>Base Measures</b>	Not Applicable
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable



## 8 Interim Results Subject Area

Interim Results tab consists of the following page level filters which are applicable to all the reports in this subject area.

<b>Dashboard Name</b>	Liquidity Risk
<b>Subject Area</b>	Interim Results
<b>Page Level Filters</b>	<p><b>As of Date:</b> This is a selection from the calendar.</p> <p><b>Process/Run:</b> This is a drop down selection. The drop down list is filtered based on the date selected.</p> <p><b>Scenario:</b> This is a drop down selection. The drop down list is filtered based on the Run selected.</p> <p><b>Run Execution ID:</b> This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected.</p> <p><b>Legal Entity:</b> This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected.</p> <p><b>Currency Type:</b> This is a drop down selection of one of the following options: Local Currency and Reporting Currency</p> <p><b>Reporting Bucket Definition:</b> This is a drop down selection. The drop down list is displayed based on the Time Bucket Definition selected in the given Run.</p> <p><b>Bucket Level:</b> This is a drop down selection. The drop down list is filtered based on the Reporting Time Bucket selected.</p> <p><b>Time Bucket Display:</b> This is a drop down selection of one of the following options: Bucket Name and Bucket Start and End Date. All reports displaying the time buckets will either display the bucket name or the start and end date of each bucket based on this selection.</p>
<b>Page Level Display Parameters</b>	<ul style="list-style-type: none"> <li>• Run Type</li> <li>• Consolidation Type</li> </ul>

The following reports are displayed as part of the Interim Results subject area:

- Interim Results across Buckets
- Interim Liquidity Gaps across Business Assumptions

### 8.1 Interim Results across Buckets

<b>Report Name</b>	Interim Results across Buckets
<b>Report Level Filters</b>	<p><b>Business Assumption:</b> A drop down list containing the following options:</p> <ul style="list-style-type: none"> <li>• Contractual</li> <li>• Business Assumptions (displayed in the order of execution)</li> <li>• Business-as-Usual/Stress</li> </ul>

<b>Report Description</b>	This report displays the changes in cash flows in each time bucket due to the application of the selected business assumptions in the form of a column chart. It enables the assessment of the impact of each business assumption on the contractual cash flows occurring in each time bucket.
<b>Report Type</b>	Combination of Line and Stacked Column Chart  The time buckets at the selected bucket level are displayed on the x-axis. The change in principal and interest cash flows in each time bucket due to the selected assumption is displayed as stacked columns on the y-axis. The cumulative cash flows are displayed as a line graph on the y-axis.
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Time Bucket Definition</li> <li>• Business Assumption</li> <li>• Principal/Interest Cash Flows</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Cash Flows</li> </ul>
<b>Computed Measures</b>	<ul style="list-style-type: none"> <li>• Cumulative Cash Flows</li> </ul>
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

## 8.2 Interim Liquidity Gaps across Business Assumptions

<b>Report Name</b>	Interim Liquidity Gaps across Business Assumptions
<b>Report Level Filters</b>	<b>Time Bucket:</b> The list of time buckets is displayed based on the bucket level selected.
<b>Report Description</b>	This report displays the impact of each business assumption on the baseline cash flows, on a standalone as well as cumulative basis, for each selected time bucket in the form of a line-column combination chart. It displays the changes in cash flows of a given time bucket due to each business assumption.
<b>Report Type</b>	Combination of Line and Stacked Column Chart  The following items are displayed on the x-axis: <ul style="list-style-type: none"> <li>• Contractual</li> <li>• Business Assumptions (displayed in the order of execution)</li> </ul> The change in principal and interest cash flows due to each assumption is displayed as stacked columns on the y-axis. The cumulative cash flows are displayed as a line graph on the y-axis.
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Time Bucket Definition</li> <li>• Business Assumptions</li> </ul>

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	<ul style="list-style-type: none"><li>• Principal/Interest Cash Flows</li></ul>
<b>Base Measures</b>	<ul style="list-style-type: none"><li>• Cash Flows</li></ul>
<b>Computed Measures</b>	<ul style="list-style-type: none"><li>• Cumulative Cash Flows</li></ul>
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

## 9 Funding Concentration Subject Area

Funding Concentration tab consists of the following page level filters which are applicable to all the reports in this subject area.

<b>Dashboard Name</b>	Liquidity Risk
<b>Subject Area</b>	Funding Concentration
<b>Page Level Filters</b>	<p><b>As of Date:</b> This is a selection from the calendar.</p> <p><b>Process/Run:</b> This is a drop down selection. The drop down list is filtered based on the date selected.</p> <p><b>Scenario:</b> This is a drop down selection. The drop down list is filtered based on the Run selected.</p> <p><b>Run Execution ID:</b> This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected.</p> <p><b>Legal Entity:</b> This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected.</p> <p><b>Currency Type:</b> This is a drop down selection of one of the following options: Local Currency and Reporting Currency</p> <p><b>Reporting Bucket Definition:</b> This is a drop down selection. The drop down list is displayed based on the Time Bucket Definition selected in the given Run.</p> <p><b>Bucket Level:</b> This is a drop down selection. The drop down list is filtered based on the Reporting Time Bucket selected.</p> <p><b>Time Bucket Display:</b> This is a drop down selection of one of the following options: Bucket Name and Bucket Start and End Date. All reports displaying the time buckets will either display the bucket name or the start and end date of each bucket based on this selection.</p>
<b>Page Level Display Parameters</b>	<ul style="list-style-type: none"> <li>• Run Type</li> <li>• Consolidation Type</li> </ul>

The following reports are displayed as part of the Funding Concentration subject area:

- Concentration of Funding Liabilities across Dimensions
- Funding Concentration Trend Analysis
- List of Assets by Significant Currencies
- List of Liabilities by Significant Currencies

### 9.1 Concentration of Funding Liabilities across Dimensions

<b>Report Name</b>	Concentration of Funding Liabilities across Dimensions
<b>Report Level Filters</b>	<p><b>Dimension:</b> This is a drop down filter of the following options:</p> <ul style="list-style-type: none"> <li>• Counterparty</li> </ul>

	<ul style="list-style-type: none"> <li>• Currency</li> <li>• Product/Instrument Type</li> <li>• Product/Instrument</li> </ul> <p><b>Measure:</b> This is a drop down filter of the following options:</p> <ul style="list-style-type: none"> <li>• Funding Amount</li> <li>• Percentage of Total Funding</li> </ul>
<b>Report Description</b>	This report displays Concentration of Funding Liabilities across Dimensions. The total funding concentration by each significant dimension member and for each time bucket is displayed.
<b>Report Type</b>	<p><b>Graphical Report:</b> Pie Chart</p> <p>The break-up of funding received is displayed by each member of the dimension selected. The significant dimension members are displayed individually, whereas the non-significant members are grouped as Others.</p> <p><b>Tabular Report:</b> Each significant member of the selected dimension is displayed as a row item. The column heading for this will change based on the dimension selected. The concentration is displayed across time buckets of the selected bucket level. Additionally the total funding concentration by each significant dimension member and for each time bucket is displayed.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Time Bucket Definition</li> <li>• Counterparty</li> <li>• Currency</li> <li>• Product/Instrument Type</li> <li>• Product/Instrument</li> <li>• Significance</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Funding Amount</li> </ul>
<b>Computed Measures</b>	<ul style="list-style-type: none"> <li>• Percentage of Total Funding</li> </ul>
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

## 9.2 Funding Concentration Trend Analysis

<b>Report Name</b>	Funding Concentration Trend Analysis
<b>Report Level Filters</b>	<ul style="list-style-type: none"> <li>• Dimension</li> </ul>

	<ul style="list-style-type: none"> <li>• Period Start</li> <li>• Period End</li> </ul>
<b>Report Description</b>	This report displays the total funding provided by significant dimension members over a trailing 30-day period in the form of a line graph. The report displays the funding liabilities across time buckets as a percentage of the total funding liabilities of the institution.
<b>Report Type</b>	<p>Combination of Line and Column Chart</p> <p>The time period is displayed on the a-axis. The total funding liabilities received by the legal entity as well as the total funding received for significant members of the selected dimension are displayed as columns on the primary y-axis. The funding concentration across significant dimension members is displayed on the secondary y-axis as a percentage of total funding in the form of a line graph.</p> <p>Additionally, the selected dimension is displayed for informational purpose.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Counterparty</li> <li>• Currency</li> <li>• Product/Instrument Type</li> <li>• Product/Instrument</li> <li>• Significance</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Funding Amount</li> </ul>
<b>Computed Measures</b>	<ul style="list-style-type: none"> <li>• Total Funding from Significant Dimension Members</li> <li>• Funding Concentration</li> </ul>
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

### 9.3 List of Assets by Significant Currencies

<b>Report Name</b>	List of Assets by Significant Currencies
<b>Report Level Filters</b>	<ul style="list-style-type: none"> <li>• Significant Currency</li> </ul>
<b>Report Description</b>	This report displays the list of assets denominated in each selected significant currency in the form of a tabular report. The asset balances are displayed across time buckets based on their maturity. Significant currencies are available for selection as a drop-down list.
<b>Report Type</b>	<p>Tabular Report</p> <p>The assets denominated in the selected significant currency are displayed as row items. The asset value is displayed for each time bucket in columns.</p>

<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Asset/Liability</li> <li>• Significant Currency</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Amount</li> </ul>
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

## 9.4 List of Liabilities by Significant Currencies

<b>Report Name</b>	List of Liabilities by Significant Currencies
<b>Report Level Filters</b>	<ul style="list-style-type: none"> <li>• Significant Currency</li> </ul>
<b>Report Description</b>	This report displays the list of liabilities denominated in each selected significant currency in the form of a tabular report. The liability balances are displayed across time buckets based on their maturity. Significant currencies are available for selection as a drop-down list.
<b>Report Type</b>	<p>Tabular Report</p> <p>The liabilities denominated in the selected significant currency are displayed as row items. The liability value is displayed for each time bucket in columns.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Asset/Liability</li> <li>• Significant Currency</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Amount</li> </ul>
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

## 10 Data Analysis Subject Area

Data Analysis tab consists of the following page level filters which are applicable to all the reports in this subject area.

<b>Dashboard Name</b>	Liquidity Risk
<b>Subject Area</b>	Data Analysis
<b>Page Level Filters</b>	<p><b>As of Date:</b> This is a selection from the calendar.</p> <p><b>Process/Run:</b> This is a drop down selection. The drop down list is filtered based on the date selected.</p> <p><b>Scenario:</b> This is a drop down selection. The drop down list is filtered based on</p> <p><b>Run Execution ID:</b> This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected.</p> <p><b>Legal Entity:</b> This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected.</p> <p><b>Currency Type:</b> This is a drop down selection of one of the following options: Local Currency and Reporting Currency</p> <p><b>Time Bucket Display:</b> This is a drop down selection of one of the following options: Bucket Name and Bucket Start &amp; End Date. All reports displaying the time buckets will either display the bucket name or the start &amp; end date of each bucket based on this selection.</p>
<b>Page Level Display Parameters</b>	Not Applicable

The following reports are displayed as part of the Data Analysis subject area:

- Deposit Balances
- Loan Balances
- Maktetable Assets
- Repos
- Delinquency Report
- Delinquency Customer

### 10.1 Deposit Balances

<b>Report Name</b>	Deposit Balances
<b>Report Level Filters</b>	<p><b>Reporting Bucket Definition:</b> Select the reporting bucket definition from the drop-down list. The drop-down displays based on the Time Bucket Definition selected in the given Run.</p> <p><b>Bucket Level:</b> Select the bucket level from the drop-down list. The drop-down list is filtered based on the Reporting Time Bucket selected.</p>



<b>Report Description</b>	This report displays a list of all the deposits which is part of the given Legal Entity which is selected in the Contractual Page of the Dashboard. The currency type is selected as one of the following: Natural Currency, Local Currency, and Reporting Currency.
<b>Report Type</b>	<p><b>Tabular Report</b></p> <p>The Average Monthly Balance and EOP Balance will be displayed in the denomination of the currency type selected. For instance if the natural currency of the account is Indian Rupees, the currency type is selected as reporting currency and the reporting currency mapped to the selected legal entity is US Dollars, then the balances will be converted to US Dollar based on the exchange rate prevalent on the Run Execution Date and displayed in dollars.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Product</li> <li>• Customer Type</li> <li>• Customer</li> <li>• Account</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Delinquent Amount</li> </ul>
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

## 10.2 Loan Balances

<b>Report Name</b>	Loan Balances
<b>Report Level Filters</b>	<p><b>Reporting Bucket Definition:</b> Select the reporting bucket definition from the drop-down list. The drop-down displays based on the Time Bucket Definition selected in the given Run.</p> <p><b>Bucket Level:</b> Select the bucket level from the drop-down list. The drop-down list is filtered based on the Reporting Time Bucket selected.</p>
<b>Report Description</b>	This report displays a list of all the loan accounts which are part of the given Legal Entity which is selected in the Contractual Page of the Dashboard. The currency type is selected as one of the following: Natural Currency, Local Currency, and Reporting Currency.
<b>Report Type</b>	<p><b>Tabular Report</b></p> <p>The Credit Limit, Limit Utilization and EOP Balance will be displayed in the denomination of the currency type selected. For instance if the natural currency of the account is Indian Rupees, the currency type is selected as reporting currency and the reporting currency mapped to the selected legal entity is US Dollars, then the limits and balances will be converted to US Dollar based on the exchange rate prevalent on the Run Execution Date and displayed in dollars.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Product</li> </ul>

	<ul style="list-style-type: none"> <li>• Customer Type</li> <li>• Customer</li> <li>• Account</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Delinquent Amount</li> </ul>
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

### 10.3 Marketable Assets

<b>Report Name</b>	Marketable Assets
<b>Report Level Filters</b>	<p><b>Reporting Bucket Definition:</b> Select the reporting bucket definition from the drop-down list. The drop-down displays based on the Time Bucket Definition selected in the given Run.</p> <p><b>Bucket Level:</b> Select the bucket level from the drop-down list. The drop-down list is filtered based on the Reporting Time Bucket selected.</p>
<b>Report Description</b>	This report displays a list of all the marketable assets which are part of the given Legal Entity which is selected in the Contractual Page of the Dashboard. The currency type is selected as one of the following: Natural Currency, Local Currency and Reporting Currency.
<b>Report Type</b>	<p><b>Tabular Report</b></p> <p>The Face Value and Market Value will be displayed in the denomination of the currency type selected. For instance if the natural currency of the account is Indian Rupees, the currency type is selected as reporting currency and the reporting currency mapped to the selected legal entity is US Dollars, then the values will be converted to US Dollar based on the exchange rate prevalent on the Run Execution Date and displayed in dollars.</p>
<b>Asset Type</b>	<ul style="list-style-type: none"> <li>• Interest Rate Instruments</li> <li>• Equity Instruments</li> <li>• Commodity Instruments</li> <li>• Currency Instruments</li> <li>• Securitized Products</li> <li>• Property</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Delinquent Amount</li> </ul>
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

## 10.4 Repos

<b>Report Name</b>	Repos
<b>Report Level Filters</b>	<p><b>Reporting Bucket Definition:</b> Select the reporting bucket definition from the drop-down list. The drop-down displays based on the Time Bucket Definition selected in the given Run.</p> <p><b>Bucket Level:</b> Select the bucket level from the drop-down list. The drop-down list is filtered based on the Reporting Time Bucket selected.</p>
<b>Report Description</b>	This report displays a list of all the repo transactions of the given Legal Entity which is selected in the Contractual Page of the Dashboard. The currency type is selected as one of the following: Natural Currency, Local Currency and Reporting Currency.
<b>Report Type</b>	<p><b>Tabular Report</b></p> <p>The Collateral Value, Asset Quality Limit, Market Value and Maturity Amount will be displayed in the denomination of the currency type selected. For instance if the natural currency of the account is Indian Rupees, the currency type is selected as reporting currency and the reporting currency mapped to the selected legal entity is US Dollars, then the values will be converted to US Dollar based on the exchange rate prevalent on the Run Execution Date and displayed in dollars..</p>
<b>Asset Type</b>	<ul style="list-style-type: none"> <li>• Interest Rate Instruments</li> <li>• Equity Instruments</li> <li>• Commodity Instruments</li> <li>• Currency Instruments</li> <li>• Securitized Products</li> <li>• Property</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Delinquent Amount</li> </ul>
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

## 10.5 Delinquency Report

<b>Report Name</b>	Delinquency Report
<b>Report Level Filters</b>	<p><b>Reporting Bucket Definition:</b> This is a drop down selection. The drop down list is displayed based on the Time Bucket Definition selected in the given Run.</p> <p><b>Bucket Level:</b> This is a drop down selection. The drop down list is filtered based on the Reporting Time Bucket selected.</p>
<b>Report Description</b>	This is a tabular report displaying the delinquent amount in each time bucket across product types. Additionally, 2 report level parameters, Reporting Bucket Definition and Bucket Level have been introduced

	for this report.
<b>Report Type</b>	<p>Tabular Report</p> <p>Product types are displayed as row items while time buckets based on the bucket level selected are displayed as column headers. The delinquent amounts in each time bucket are displayed as column values.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Legal Entity</li> <li>• Reporting Time Bucket</li> <li>• Delinquency Status</li> <li>• Product Type</li> <li>• Product</li> <li>• Customer Type</li> <li>• Customer</li> <li>• Account</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Delinquent Amount</li> </ul>
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	As currently available on each product type
<b>Drill-through's</b>	<p>The drill-thru sequence for this report will continue as existing currently to the following levels:</p> <p>Level 1: Product</p> <p>Level 2: Customer Type</p> <p>Level 3: Customer</p> <p>Level 4: Account</p>

## 10.6 Delinquent Customer

<b>Report Name</b>	Delinquency Customer
<b>Report Level Filters</b>	<p><b>Reporting Bucket Definition:</b> Select the reporting bucket definition from the drop-down list. The drop-down displays based on the Time Bucket Definition selected in the given Run.</p> <p><b>Bucket Level:</b> Select the bucket level from the drop-down list. The drop-down list is filtered based on the Reporting Time Bucket selected.</p>
<b>Report Description</b>	<p>This is a tabular report that displays the following details of each delinquent customer:</p> <ul style="list-style-type: none"> <li>• Account Number</li> <li>• Product Type</li> <li>• Product</li> </ul>

	<ul style="list-style-type: none"> <li>• Customer Type</li> <li>• Customer</li> <li>• Tenor</li> <li>• Delinquent Days</li> <li>• Delinquent Amount.</li> </ul>
<b>Report Type</b>	<p><b>Tabular Report</b></p> <p>Product types are displayed as row items while time buckets based on the bucket level selected are displayed as column headers. The delinquent amounts in each time bucket are displayed as column values.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Product</li> <li>• Customer Type</li> <li>• Customer</li> <li>• Account</li> </ul>
<b>Base Measures</b>	<ul style="list-style-type: none"> <li>• Delinquent Amount</li> </ul>
<b>Computed Measures</b>	Not Applicable
<b>Drill-through On</b>	Not Applicable
<b>Drill-through's</b>	Not Applicable

## 11 Forward Liquidity Analysis Subject Area

Forward Liquidity Analysis consists of the following page level and report level filters. Page Level filters are applicable to all the reports in this subject area.

<b>Dashboard Name</b>	Liquidity Risk
<b>Subject Area</b>	Forward Liquidity Analysis
<b>Page Level Filters</b>	<p><b>As of Date:</b> Select date from the calendar</p> <p><b>Process/Run:</b> Select the Process/Run from the dropdown list. The dropdown list is filtered based on the As of date selected</p> <p><b>Scenario:</b> Select the scenario from the dropdown list. The dropdown list is filtered based on the Process/Run selected</p> <p><b>Run Execution Id:</b> Select the Run Execution from the dropdown list. The dropdown list is filtered based on the combination of As Of Date, Process/Run, Scenario selected.</p> <p><b>Legal Entity:</b> Select the Legal Entity from the dropdown list. The drop down list is filtered based on the combination of As Of Date, Process/Run and Scenario selected</p> <p><b>Currency Type:</b> Select the currency type from the dropdown list. The dropdown list displays following options: Reporting Currency and Local Currency</p> <p><b>Forward Date:</b> Select date from the dropdown list. The dropdown list is filtered based on As of Date, Process/Run, Scenario and Run Execution ID.</p>
<b>Page Level Display Parameters</b>	<ul style="list-style-type: none"> <li>• Run Type</li> <li>• Consolidation Type</li> <li>• Forward Date</li> </ul>

The following reports are displayed as part of Forward Liquidity Analysis subject area:

- Forward Liquidity Gap -<Currency Type>
- Forward Liquidity Ratio Analysis
- Balance Sheet Mismatch
- Forward Balance Position

### 11.1 Forward Liquidity Gap - <Currency Type>

<b>Report Name</b>	Forward Liquidity Gap - <Currency Type>
<b>Report Level Filters</b>	<b>Reporting Bucket Definition:</b> This is a drop down selection. The drop down list is displayed based on the Time Bucket Definition selected in

	<p>the given Run.</p> <p><b>Bucket Level</b> : This is a drop down selection. The drop down list is filtered based on the Reporting Time Bucket selected.</p>
<b>Report Description</b>	<p>The name of this report changes based on the Currency Type selected as part of the Page Level Filters. For instance if the currency type is selected as Reporting Currency, the name of this report is displayed as Forward Liquidity Gap– Reporting Currency.</p> <p>This report displays the liquidity gap results in currency type selected for the time bucket and forward date selected. Both the graphical and tabular report display the gap in terms of principal. The time buckets are displayed based on the bucket level selected as part of the report level filter.</p>
<b>Report Type</b>	<p><b>Graphical Report:</b></p> <p>Combination of Bar and Line Chart</p> <p>Time Buckets of the selected bucket level are displayed on the x-axis. Gap (Inflow – Outflow) is displayed on the y-axis as stacked column values. Cumulative gap is displayed on the y-axis as a line.</p> <p><b>Tabular Report:</b></p> <p>The following are displayed as row items:</p> <ul style="list-style-type: none"> <li>• Total Inflows</li> <li>• Total Outflows</li> <li>• Liquidity Gap</li> <li>• Gap as % of Total Outflows</li> <li>• Cumulative Gap</li> </ul> <p>The time buckets corresponding to the bucket level selected as part of the report level filter are displayed as column items.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Time Buckets</li> <li>• Calendar</li> <li>• Forward Date</li> <li>• Legal Entity</li> <li>• Standard Product Type</li> <li>• Currency</li> <li>• Customer Type</li> </ul>
<b>Base measures</b>	Cash flows
<b>Computed measures</b>	<p>Total Inflows</p> <p>Total Outflows</p> <p>Liquidity Gap</p> <p>Gap as % of Total Outflows</p> <p>Cumulative Gap</p>

<p><b>Drill through on</b></p>	<p><b>Graphical Report:</b> Clicking each column in the column chart.</p> <p><b>Tabular Report:</b> Row level drill-thru on Total Inflows, Total Outflows and Liquidity Gap</p>
<p><b>Drill through's</b></p>	<p>The drill-thru sequence remains unchanged for both the tabular and graphical reports as follows: Level 1: Product type Level 2: Currency Level 3: Customer Type</p> <p><b>Graphical Report:</b> On clicking each column the drill-through report will display liquidity gap across dimension for the given time bucket.</p> <p><b>Tabular Report:</b> Drill-thru is enabled on the following row items as per the existing drill-thru sequence:</p> <ul style="list-style-type: none"> <li>• Inflows</li> <li>• Outflows</li> <li>• Liquidity Gap</li> </ul>

## 11.2 Forward Liquidity Ratio Analysis

<p><b>Report Name</b></p>	<p>Forward Liquidity Ratio Analysis</p>
<p><b>Report Level Filters</b></p>	<p>None</p>
<p><b>Report Description</b></p>	<p>This report displays the liquidity coverage ratio and its components for the forward date selected.</p>
<p><b>Report Type</b></p>	<p><b>Graphical Report:</b> Graphical format is not available for this report.</p> <p><b>Tabular Report:</b></p> <ul style="list-style-type: none"> <li>• Liquidity Coverage Ratio</li> <li>• Stock of High Quality Liquid Assets             <ul style="list-style-type: none"> <li>○ Stock of Level 1 Asset</li> <li>○ Stock of Level 2A Asset</li> <li>○ Stock of Level 2B Asset</li> <li>○ Adjustment due to cap on Level 2 Assets</li> <li>○ Adjustment due to cap on Level 2B Assets</li> </ul> </li> <li>• Net Cash out flows</li> </ul>



	<ul style="list-style-type: none"> <li>○ Cash outflows</li> <li>○ Cash inflows</li> </ul>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Calendar</li> <li>• Legal entity</li> </ul>
<b>Base measures</b>	Liquidity Coverage Ratio Stock of HQLA Net Cash Out Flow
<b>Computed measures</b>	Stock of Level 1 Asset Stock of Level 2A Asset Stock of Level 2B Asset Adjustment due to cap on Level 2 Assets Adjustment due to cap on Level 2B Assets Cash outflows Cash inflows Add on
<b>Drill through on</b>	No drill down available.
<b>Drill through's</b>	No drill down available.

### 11.3 Balance Sheet Mismatch

<b>Report Name</b>	Balance Sheet Mismatch
<b>Report Level Filters</b>	None
<b>Report Description</b>	This report displays the aggregate of forward balance, adjusted forward balance and current balance for Total assets, Total liabilities and Balance Sheet Mismatch.
<b>Report Type</b>	<p><b>Graphical Report:</b> Graphical format is not available for this report.</p> <p><b>Tabular Report:</b> The following are displayed as row items:</p> <ul style="list-style-type: none"> <li>• Total Assets – Current Balance, Forward Balance and Adjusted Forward Balance.</li> <li>• Total Liabilities – Current Balance, Forward Balance and Adjusted Forward Balance.</li> <li>• Balance Sheet Mismatch – Current Balance, Forward Balance and Adjusted Forward Balance</li> </ul>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Product</li> <li>• Legal Entity</li> </ul>

	<ul style="list-style-type: none"> <li>• Calendar</li> <li>• Standard Product Type</li> </ul>
<b>Base measures</b>	Assets Liabilities
<b>Computed measures</b>	Current Balances Forward Balances Adjusted Forward Balances
<b>Drill through on</b>	None
<b>Drill through's</b>	None

### 11.4 Forward Balance Position

<b>Report Name</b>	Forward Balance Position
<b>Report Level Filters</b>	None
<b>Report Description</b>	This report displays forward balance, adjusted forward balance and current balance for assets and liabilities.
<b>Report Type</b>	<p><b>Graphical Report:</b> Graphical format is not available for this report.</p> <p><b>Tabular Report:</b> The following are displayed as row items:</p> <ul style="list-style-type: none"> <li>• Assets – Current Balance, Forward Balance and Adjusted Forward Balance.</li> <li>• Liabilities – Current Balance, Forward Balance and Adjusted Forward Balance.</li> </ul>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Product</li> <li>• Legal Entity</li> <li>• Calendar</li> <li>• Standard Product Type</li> <li>• Customer Type</li> <li>• Currency</li> </ul>
<b>Base measures</b>	Assets Liabilities
<b>Computed measures</b>	Current Balances Forward Balances Adjusted Forward Balances
<b>Drill through on</b>	<b>Graphical Report:</b>

	<p>Graphical format is not available for this report.</p> <p><b>Tabular Report:</b></p> <p>Row level drill-thru on the following dimensions for Assets and Liabilities</p> <p>Product Type</p> <p>Currency</p> <p>Customer Type</p>
<p><b>Drill through's</b></p>	<p>The drill-thru sequence is:</p> <ul style="list-style-type: none"><li>Level 1: Product type</li><li>Level 2: Currency</li><li>Level 3: Customer Type</li></ul> <p><b>Graphical Report:</b></p> <p>Graphical format is not available for this report.</p> <p><b>Tabular Report:</b></p> <p>Drill-thru is enabled on the following row items as per the existing drill-thru sequence:</p> <p>Product Type</p> <p>Currency</p> <p>Customer Type</p>

## 12 Forward Liquidity Across Dates Subject Area

Forward Liquidity Across Dates consists of the following page level and report level filters. Page Level filters are applicable to all the reports in this subject area.

<b>Dashboard Name</b>	Liquidity Risk
<b>Subject Area</b>	Forward Liquidity Across Dates
<b>Page Level Filters</b>	<p><b>As of Date:</b> Select date from the calendar</p> <p><b>Process/Run:</b> Select the Process/Run from the dropdown list. The dropdown list is filtered based on the As of date selected</p> <p><b>Scenario:</b> Select the scenario from the dropdown list. The dropdown list is filtered based on the Process/Run selected</p> <p><b>Run Execution Id:</b> Select the Run Execution from the dropdown list. The dropdown list is filtered based on the combination of As Of Date, Process/Run, Scenario selected.</p> <p><b>Legal Entity:</b> Select the Legal Entity from the dropdown list. The dropdown list is filtered based on the combination of As Of Date, Process/Run and Scenario selected</p> <p><b>Currency Type:</b> Select the currency type from the dropdown list. The dropdown list displays following options: Reporting Currency and Local Currency</p>
<b>Page Level Display Parameters</b>	Not applicable

The following reports are displayed as part of Forward Liquidity Across Dates subject area:

- Forward Liquidity Gap Variance Analysis - <Currency Type>
- Forward Liquidity Gap Across Dates - <Currency Type>
- Forward Liquidity Ratio Variance Analysis
- Forward Liquidity Ratio Across Dates
- Forward Balance Analysis Across Dates

### 12.1 Forward Liquidity Gap Variance Analysis - <Currency Type>

<b>Report Name</b>	Forward Liquidity Gap Variance Analysis - <Currency Type>
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<p><b>Report Level Filters</b></p>	<p><b>Reporting Bucket Definition:</b> This is a drop down selection. The drop down list is displayed based on the Time Bucket Definition selected in the given Run.</p> <p><b>Bucket Level :</b> This is a drop down selection. The drop down list is filtered based on the Reporting Time Bucket selected.</p> <p><b>Date 1:</b> This is a drop down selection of forward dates. The dropdown list is filtered based on the AsOfDate,Process/Run,Scenario and Run Execution Id selected as page level parameters.</p> <p><b>Date 2:</b> This is a drop down selection of forward dates. The dropdown list is filtered based on the AsOfDate,Process/Run,Scenario and Run Execution Id selected as page level parameters.</p> <p><b>Variance As :</b> This is a dropdown selection. There are 2 options available :</p> <p>(1)Percentage</p> <p>(2) Amount</p>
<p><b>Report Description</b></p>	<p>This report that displays the absolute and percentage variance between liquidity gaps in each time bucket across two forward dates.</p> <p>The name of this report changes based on the Currency Type selected as part of the Page Level Filters. For instance if the currency type is selected as Reporting Currency, the name of this report is displayed as Forward Liquidity Gap Variance Analysis in Reporting Currency.</p>
<p><b>Report Type</b></p>	<p><b>Graphical Report:</b></p> <p>Combination of Line and Column Chart</p> <p>Time Buckets of the selected bucket level are displayed on the x-axis. Liquidity gaps or cumulative gaps are displayed on the primary y-axis as column values based on the gap type filter selected. Variance is displayed as a line on the secondary y-axis in terms of absolute amount or percentage based on the variance as filter selection.</p> <p><i>Variance is calculated as follows:</i></p> <p>Variance Amount = Amount as on Date 2 – Amount as on Date 1</p> <p>Variance Percentage = (Amount as on Date 2 – Amount as on Date 1) / Amount as on Date 1</p> <p><b>Tabular Report:</b></p> <p>The following are displayed as row items:</p> <ul style="list-style-type: none"> <li>• Total Inflows</li> <li>• Total Outflows</li> <li>• Liquidity Gap</li> <li>• Cumulative Gap</li> </ul> <p>The time buckets corresponding to the bucket level selected as part of the</p>

	report level filter are displayed as column items. Variance between 2 dates is displayed as column values as an amount or percentage depending on the variance as filter selection.
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Time Buckets</li> <li>• Calendar</li> <li>• Forward Date</li> <li>• Legal Entity</li> </ul>
<b>Base measures</b>	<p>Cash Flows</p> <p>Gap / Cumulative Gap</p>
<b>Computed measures</b>	<p>Total Inflows</p> <p>Total Outflows</p> <p>Liquidity Gap</p> <p>Cumulative Gap</p>
<b>Drill through on</b>	<p><b>Graphical Report:</b> Graphical format is not available for this report.</p> <p><b>Tabular Report:</b> Tabular format is not available for this report.</p>
<b>Drill through's</b>	<p><b>Graphical Report:</b> Graphical format is not available for this report.</p> <p><b>Tabular Report:</b> Tabular format is not available for this report.</p>

## 12.2 Forward Liquidity Gap Across Dates- <Currency Type>

<b>Report Name</b>	Forward Liquidity Gap Across Dates - <Currency Type>
<b>Report Level Filters</b>	<p><b>Reporting Bucket Definition:</b> This is a drop down selection. The drop down list is displayed based on the Time Bucket Definition selected in the given Run.</p> <p><b>Bucket Level :</b> This is a drop down selection. The drop down list is filtered based on the Reporting Time Bucket selected.</p> <p><b>Period From –To :</b> Select the forward date for the calendar</p>
<b>Report Description</b>	<p>This report that displays the absolute and percentage variance between liquidity gaps in each time bucket across two forward dates.</p> <p>The name of this report changes based on the Currency Type selected as part of the Page Level Filters. For instance if the currency type is selected as Reporting Currency, the name of this report is displayed as Forward Liquidity Gap Across Dates in Reporting Currency.</p>
<b>Report Type</b>	<p><b>Graphical Report:</b></p> <p>Column chart description. The inflows, outflows and liquidity gap are displayed as column chart across forward dates.</p> <p><b>Tabular Report:</b></p> <p>The following are displayed as row items for each forward dates</p> <ul style="list-style-type: none"> <li>• Total Inflows</li> <li>• Total Outflows</li> <li>• Liquidity Gap</li> </ul> <p>The highest and lowest amount for each row items is highlighted.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Time Buckets</li> <li>• Calendar</li> <li>• Forward Date</li> <li>• Legal Entity</li> </ul>
<b>Base measures</b>	<p>Cash Flows</p> <p>Gap / Cumulative Gap</p>
<b>Computed measures</b>	<p>Total Inflows</p> <p>Total Outflows</p> <p>Liquidity Gap</p> <p>Cumulative Gap</p>
<b>Drill through on</b>	<p><b>Graphical Report:</b></p> <p>Graphical format is not available for this report.</p>

	<p><b>Tabular Report:</b> Tabular format is not available for this report.</p>
<b>Drill through's</b>	<p><b>Graphical Report:</b> Graphical format is not available for this report.</p> <p><b>Tabular Report:</b> Tabular format is not available for this report.</p>

### 12.3 Forward Liquidity Ratio Variance Analysis

<b>Report Name</b>	Forward Liquidity Ratio Variance Analysis
<b>Report Level Filters</b>	<p><b>Date 1 :</b> Select the forward date from the dropdown list. The dropdown list is filtered based on the AsOfDate,Process/Run,Scenario and Run Execution Id selected as page level parameters</p> <p><b>Date 2:</b> Select the forward date from the dropdown list. The dropdown list is filtered based on the AsOfDate,Process/Run,Scenario and Run Execution Id selected as page level parameters.</p> <p><b>Variance As :</b> This is a dropdown selection. There are 2 options available : (1) Percentage (2) Amount</p>
<b>Report Description</b>	<p>This report displays the liquidity coverage ratio and its components across two forward dates or as of date and forward date.</p> <p><i>Variance is calculated as follows:</i> Variance Amount = Amount as on Date 2 – Amount as on Date 1 Variance Percentage = (Amount as on Date 2 – Amount as on Date 1) / Amount as on Date 1</p>
<b>Report Type</b>	<p><b>Graphical Report:</b> Column chart description. The stock of high Quality liquid Assets and Net Cash out flows is displayed as columns in the chart. Liquidity coverage ratio is displayed in a secondary axis.</p> <p><b>Tabular Report:</b> The following are displayed a row items</p> <ul style="list-style-type: none"> <li>• Liquidity coverage Ratio</li> <li>• Stock of High Quality Liquid Assets             <ul style="list-style-type: none"> <li>○ Stock of Level 1 Asset</li> <li>○ Stock of Level 2A Asset</li> </ul> </li> </ul>



	<ul style="list-style-type: none"> <li>○ Stock of Level 2B Asset</li> <li>○ Adjustment due to cap on Level 2 Assets</li> <li>○ Adjustment due to cap on Level 2B Assets</li> <li>• Net Cash out flows                         <ul style="list-style-type: none"> <li>○ Cash outflows</li> <li>○ Cash inflows</li> </ul> </li> </ul>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Calendar</li> <li>• Legal Entity</li> </ul>
<b>Base measures</b>	<p>Liquidity Coverage Ratio</p> <p>Stock of HQLA</p> <p>Net Cash Out Flow</p>
<b>Computed measures</b>	<p>Stock of Level 1 Asset</p> <p>Stock of Level 2A Asset</p> <p>Stock of Level 2B Asset</p> <p>Adjustment due to cap on Level 2 Assets</p> <p>Adjustment due to cap on Level 2B Assets</p> <p>Cash outflows</p> <p>Cash inflows</p>
<b>Drill through on</b>	No drill down available.
<b>Drill through's</b>	No drill down available.

## 12.4 Forward Liquidity Ratio Across Dates

<b>Report Name</b>	Forward Liquidity Ratio Across Dates
<b>Report Level Filters</b>	<b>Period Start - End</b> : Select the forward date from the calendar.
<b>Report Description</b>	This report displays the liquidity coverage ratio and its components across forward dates. The report level filters are period start date and period end date.
<b>Report Type</b>	<p><b>Graphical Report:</b></p> <p>Column chart description. The stock of high Quality liquid Assets and Net Cash out flows is displayed as columns in the chart. Liquidity coverage ratio is displayed in a secondary axis.</p> <p><b>Tabular Report:</b></p> <p>The following are displayed a row items</p> <ul style="list-style-type: none"> <li>• Liquidity coverage Ratio</li> </ul>

	<ul style="list-style-type: none"> <li>• Stock of High Quality Liquid Assets                             <ul style="list-style-type: none"> <li>○ Stock of Level 1 Asset</li> <li>○ Stock of Level 2A Asset</li> <li>○ Stock of Level 2B Asset</li> <li>○ Adjustment due to cap on Level 2 Assets</li> <li>○ Adjustment due to cap on Level 2B Assets</li> </ul> </li> <li>• Net Cash out flows                             <ul style="list-style-type: none"> <li>○ Cash outflows</li> <li>○ Cash inflows</li> <li>○ Add on</li> </ul> </li> </ul> <p>The highest and lowest amount for each row items is highlighted.</p>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Calendar</li> <li>• Legal Entity</li> </ul>
<b>Base measures</b>	<p>Liquidity Coverage Ratio</p> <p>Stock of HQLA</p> <p>Net Cash Out Flow</p>
<b>Computed measures</b>	<p>Stock of Level 1 Asset</p> <p>Stock of Level 2A Asset</p> <p>Stock of Level 2B Asset</p> <p>Adjustment due to cap on Level 2 Assets</p> <p>Adjustment due to cap on Level 2B Assets</p> <p>Cash outflows</p> <p>Cash inflows</p>
<b>Drill through on</b>	No drill down available.
<b>Drill through's</b>	No drill down available.

## 12.5 Forward Balance Analysis Across Dates

<b>Report Name</b>	Forward Balance Analysis Across Dates
<b>Report Level Filters</b>	<p><b>Balance Sheet Category:</b> Select balance sheet category from dropdown list.</p> <p><b>Product:</b> Select standard product type from dropdown list. The dropdown list is filtered based on balance sheet category selected</p> <p><b>Customer Type:</b> Select the customer type from drop down list.</p> <p><b>Legal Entity:</b> Select the legal entity from drop down list.</p> <p><b>Currency:</b> Select the currency from drop down list.</p>

	<b>Period Start-End:</b> Select the forward date from the calendar.
<b>Report Description</b>	This report displays forward balance, adjusted forward balance and current balance for assets and liabilities across forward dates.
<b>Report Type</b>	<p><b>Graphical Report:</b> Column chart description. The forward balance, adjusted forward balance and current balance are displayed as columns across forward dates.</p> <p><b>Tabular Report:</b> The following measures are displayed across forward dates</p> <ol style="list-style-type: none"> <li>1. Forward Balance</li> <li>2. Adjusted Forward Balance</li> <li>3. Current Balance</li> </ol>
<b>Dimensions</b>	<ul style="list-style-type: none"> <li>• Calendar</li> <li>• Legal Entity</li> <li>• Standard Product Type</li> <li>• Currency</li> <li>• Customer Type</li> </ul>
<b>Base measures</b>	Assets Liabilities
<b>Computed measures</b>	Current Balances Forward Balances Adjusted Forward Balances
<b>Drill through on</b>	<p><b>Graphical Report:</b> No drill available on chart.</p> <p><b>Tabular Report:</b> Row level drill-thru on the forward dates.</p>
<b>Drill through's</b>	<p>The drill sequence is:</p> <ul style="list-style-type: none"> <li>Level 1: Product type</li> <li>Level 2: Currency</li> <li>Level 3: Customer Type</li> </ul> <p><b>Graphical Report:</b> Graphical format is not available for this report.</p> <p><b>Tabular Report:</b> On clicking of given forward date, the current balance, forward balance and adjusted forward balance breakup will be shown across the dimension.</p>

### 13 Annexure A: List of LRM Reports

Following is the list of Liquidity Risk Reports.

Sl. No.	Report No.	Report Name	Report Category	Subject Area	Dashboard
1	1	Liquidity Gap Analysis - Base Currency	Main Report	Liquidity Gap	Liquidity Risk
2	1.1	Liquidity Gap Analysis by Line of Business - Base Currency	Drill-through (from Graph)		
3	1.1.1	Liquidity Gap Analysis by Product Type - Base Currency			
4	1.1.1.1	Liquidity Gap Analysis by Product - Base Currency			
5	1.1.1.1.1	Liquidity Gap Analysis by Customer Type - Base Currency			
6	1.1.1.1.1.1	Liquidity Gap Analysis by Customer - Base Currency			
7	1.1.1.1.1.1.1	Liquidity Gap Analysis by Account - Base Currency			
8	1.2	Liquidity Gap Report by Line of Business - Base Currency			
9	1.2.1	Liquidity Gap Report by Product Type - Base Currency			
10	1.2.1.1	Liquidity Gap Report by Product - Base Currency			
11	1.2.1.1.1	Liquidity Gap Report by Customer Type - Base Currency			
12	1.2.1.1.1.1	Liquidity Gap Report by Customer - Base Currency			
13	1.2.1.1.1.1.1	Liquidity Gap Report by Account - Base Currency			
14	2	Liquidity Gap Analysis - <Currency Type>	Main Report		
15	2.1	Liquidity Gap Analysis by Line of Business - <Currency Type>	Drill-through (from Graph)		
16	2.1.1	Liquidity Gap Analysis by Product Type - <Currency Type>			
17	2.1.1.1	Liquidity Gap Analysis by Product - <Currency Type>			
18	2.1.1.1.1	Liquidity Gap Analysis by Customer Type - <Currency Type>			
19	2.1.1.1.1.1	Liquidity Gap Analysis by Customer - <Currency Type>			
20	2.1.1.1.1.1.1	Liquidity Gap Analysis by Account - <Currency Type>			
21	2.2	Liquidity Gap Report by Line of Business - <Currency Type>	Drill-through (from Table)		
22	2.2.1	Liquidity Gap Report by Product Type - <Currency Type>			
23	2.2.1.1	Liquidity Gap Report by Product - <Currency Type>			
24	2.2.1.1.1	Liquidity Gap Report by Customer Type - <Currency Type>			
25	2.2.1.1.1.1	Liquidity Gap Report by Customer - <Currency Type>			
26	2.2.1.1.1.1.1	Liquidity Gap Report by Account - <Currency Type>			

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Sl. No.	Report No.	Report Name	Report Category	Subject Area	Dashboard	
27	3	Dynamic Balance Sheet - Base Currency	Main Report	Detailed Gap Analysis		
28	3.1	Dynamic Balance Sheet Asset Details - Base Currency	Drill-through (from Assets)			
29	3.2	Dynamic Balance Sheet Liability Details - Base Currency	Drill-through (from Liabilities)			
30	4	Dynamic Balance Sheet - <Currency Type>	Main Report			
31	4.1	Dynamic Balance Sheet Asset Details - <Currency Type>	Drill-through (from Assets)			
32	4.2	Dynamic Balance Sheet Liability Details - <Currency Type>	Drill-through (from Liabilities)			
33	5	Detailed Bucket-wise Gap Analysis	Main Report			
34	5.1	Bucket-wise Liquidity Gap by Product Type	Drill-through (from Graph)			
35	5.1.1	Bucket-wise Liquidity Gap by Product				
36	5.1.1.1	Bucket-wise Liquidity Gap by Customer Type				
37	5.1.1.1.1	Bucket-wise Liquidity Gap by Customer	Drill-through (from Table)			
38	5.2	Bucket-wise Gap Analysis by Product Type				
39	5.2.1	Bucket-wise Gap Analysis by Product				
40	5.2.1.1	Bucket-wise Gap Analysis by Customer Type				
41	5.2.1.1.1	Bucket-wise Gap Analysis by Customer	Drill-through			
42	6	Liquidity Gap across Scenarios				Main Report
43	6.1	Liquidity Gap by Line of Business				
44	6.1.1	Liquidity Gap by Product Type				
45	6.1.1.1	Liquidity Gap by Product				
46	6.1.1.1.1	Liquidity Gap by Customer Type				
47	6.1.1.1.1.1	Liquidity Gap by Customer	Main Report			
48	7	Gap Analysis - Top N Large Customers				
49	7.1	Top N Large Customer Bucket-wise Gap by Product Type				Drill-through (from Graph)
50	7.1.1	Top N Large Customer Bucket-wise Gap by Product				Drill-through (from Table)
51	7.2	Top N Large Customer Gap Analysis by Product Type				
52	7.2.1	Top N Large Customer Gap Analysis by Product	Main Report			
53	8	Liquidity Gap Across Time				
54	9	Liquidity Gap Analysis Post Counterbalancing				Counterbalancing
55	9.1	Bucket-wise Liquidity Gap Post Counterbalancing by Line of Business	Drill-through (from Graph)			
56	9.1.1	Bucket-wise Liquidity Gap Post Counterbalancing by Product Type				
57	9.1.1.1	Bucket-wise Liquidity Gap Post Counterbalancing by Product				

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Sl. No.	Report No.	Report Name	Report Category	Subject Area	Dashboard
58	9.1.1.1.1	Bucket-wise Liquidity Gap Post Counterbalancing by Customer Type			
59	9.1.1.1.1.1	Bucket-wise Liquidity Gap Post Counterbalancing by Customer			
60	9.2	Counterbalancing Inflows by Position	Drill-through (from Counterbalancing Inflows section of the Table)		
61	9.3	Counterbalancing Outflows by Position	Drill-through (from Counterbalancing Outflows section of the Table)		
62	11	Liquidity Ratios	Main Report	Liquidity Ratios	
63	11.1	High Quality Liquid Assets by Product Type	Drill-through		
64	11.1.1	High Quality Liquid Assets by Product	Drill-through		
65	11.2	Cash Flows by Product Type	Drill-through		
66	11.2.1	Cash Flows by Product	Drill-through		
67	12	Liquidity Coverage Ratio Components	Main Report		
68	12.1	Break-up of Liquidity Coverage Ratio Components	Drill-through		
69	13	Net Stable Funding Ratio Components	Main Report		
70	14	High Quality Liquid Assets	Main Report		
71	14.1	<Selected Encumbrance Status> <Selected Asset Level> Details	Drill-through		
72	15	Break-up of Stock of High Quality Liquid Assets	Main Report		
73	15.1	Components of Stock of Level 1 Assets	Drill-through (from Table)		
74	15.2	Adjustments to Stock of Level 1 Assets	Drill-through (from Table)		
75	15.3	Components of Stock of Level 2A Assets	Drill-through (from Table)		
76	15.4	Adjustments to Stock of Level 2A Assets	Drill-through (from Table)		
77	15.5	Components of Stock of Level 2B RMBS Assets	Drill-through (from Table)		
78	15.6	Adjustments to Stock of Level 2B RMBS Assets	Drill-through (from Table)		
79	15.7	Components of Stock of Level 2B Non-RMBS Assets	Drill-through (from Table)		
80	15.8	Adjustments to Stock of Level 2B Non-RMBS Assets	Drill-through (from Table)		
81	16	Liquidity Coverage Ratio by Significant Currencies	Main Report		
82	17	Break-up of Stock of HQLA Denominated in Significant Currencies	Main Report		
83	18	Liquidity Transferability Restrictions	Main Report		
84	19	Liquidity Ratio Historical Variance Analysis	Main Report		
85	20	Liquidity Ratio Trend Analysis	Main Report		

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Sl. No.	Report No.	Report Name	Report Category	Subject Area	Dashboard
86	21	Daily Maximum Intra-day Liquidity Usage	Main Report	Intra-day Liquidity Metrics	
87	22	Start of Day Available Intra-day Liquidity	Main Report		
88	22.1	Start of Day Available Intra-day Liquidity	Drill-through		
89	23	Total Payments	Main Report		
90	24	Time-Specific Obligations	Main Report		
91	25	Value of Payments Made on Behalf of Correspondent Banking Customers	Main Report		
92	26	Intraday Credit Lines Extended to Correspondent Banking Customers	Main Report		
93	27	Intra-day Throughput	Main Report		
94	28	Available Credit Lines	Main Report		
95	29	Available Intraday Eligible Sources of Liquidity	Main Report	Real Time Monitoring	
96	29.1	Available Intraday Eligible Sources of Liquidity	Drill-through		
97	30	Time Specific Obligations	Main Report		
98	31	Payments Snapshot	Main Report		
99	32	Cumulative Net Position	Main Report		
100	33	Payments Received	Main Report		
101	34	Payments Sent	Main Report		
102	35	Interim Results across Buckets	Main Report	Interim Results	
103	36	Interim Liquidity Gaps across Business Assumptions	Main Report		
104	37	Concentration of Funding Liabilities across Dimensions	Main Report	Funding Concentration	
105	38	Funding Concentration Trend Analysis	Main Report		
106	39	List of Assets by Significant Currencies	Main Report		
107	40	List of Liabilities by Significant Currencies	Main Report	Data Analysis	
108	41	Deposit Balances	Main Report		
109	42	Loan Balances	Main Report		
110	43	Marketable Assets	Main Report		
111	44	Repos	Main Report		
112	45	Delinquency Report	Main Report		
113	45.1	Delinquency Report by Product Type	Drill-through		
114	45.1.1	Delinquency Report by Product	Drill-through		
115	45.1.1.1	Delinquency Report by Customer Type	Drill-through		
116	45.1.1.1.1	Delinquency Report by Customer	Drill-through		
117	46	Delinquent Customer	Main Report	Forward Liquidity Analysis	
118	47	Forward Liquidity Gap	Main Report		
119	47.1	Forward Liquidity Gap - <Currency Type>	Drill-through		
120	48	Forward Liquidity Ratio Analysis	Main Report		
121	49	Balance Sheet Mismatch	Main Report		
122	50	Forward Balance Position	Main Report		
123	50.1	Forward Balance Position	Drill-through		

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SI. No.	Report No.	Report Name	Report Category	Subject Area	Dashboard
124	51	Forward Liquidity Gap Variance Analysis	Main Report	Forward Liquidity Across Dates	
125	52	Forward Liquidity Gap Across Dates	Main Report		
126	53	Forward Liquidity Ratio Variance Analysis	Main Report		
127	54	Forward Liquidity Ratio Across Dates	Main Report		
128	55	Forward Balance Analysis Across Dates	Main Report		
129	55.1	Forward Balance Analysis Across Dates	Drill-through		





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