Oracle Financial Services Liquidity Risk Management

Analytics User Guide

Release 8.0.6.0.0

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Oracle Financial Services Liquidity Risk Management Analytics User Guide, Release 8.0.6.0.0

Primary Author: Vineeta Mishra

Contributor: Januelle Pinto

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DOCUMENT CONTROL

Version Number	Revision Date	Changes Done
1.0	Created May 2018	Captured updates for 8.0.6.0.0 release

This document provides a comprehensive knowledge about the reports in Oracle Financial Services Liquidity Risk Management, Release 8.0.6.0.0. The latest copy of this guide can be accessed from OHC Documentation Library.

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 knowledge about the reports available in Oracle Financial Services Liquidity Risk Management, Release 8.0.6.0.0. This analytics user guide is intended to help you understand the reports which are part of Oracle Financial Services Liquidity Risk Management (LRM) release 8.0.6.0.0 and details the dashboard reports and regulatory templates used in the computation and management of Liquidity Risk.

INTENDED AUDIENCE

Welcome to release 8.0.6.0.0 of the Oracle Financial Services Liquidity Risk Management Analytics 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.

DOCUMENTATION ACCESSIBILITY

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RELATED INFORMATION SOURCES

- OFSAA Liquidity Risk Management 8.0.6.0.0 Installation Guide on OHC Documentation Library
- OFS Liquidity Risk Management Release 8.0.6.0.0 User Guide on OHC Documentation Library
- OFS Liquidity Risk Management Release - Regulatory Calculations V8.0.6.0.0 User Guide on OHC Documentation Library
- OFS Analytical Applications Infrastructure User Guide on OHC Documentation Library

What's New in this Release

The Oracle Financial Services Liquidity Risk Management Release 8.0.6.0.0 is an enhancement of the existing Oracle Financial Services Liquidity Risk Management Release 8.0.5.0.0 which has the following enhanced features:

- This release includes bug fixes.

Note: Oracle Financial Services Liquidity Risk Management (OFS LRM) Application pack was previously known as Oracle Financial Services Treasury Risk (OFS TR) Application pack. OFS TR application pack has been renamed to Oracle Financial Services Liquidity Risk Management (OFS LRM) application pack, Release 8.0.6.0.0 onwards.

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 Mangement 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 dasboard.

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
- LCR Details
- NSFR Details
- Regulation YY
- 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 Managemnet 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.

Dashboard Name	Liquidity Risk
Subject Area	Liquidity Gap
Page Level Filters	**As of Date:** This is a selection from the calendar. **Process/Run:** This is a drop down selection. The drop down list is filtered based on the date selected. **Scenario:** This is a drop down selection. The drop down list is filtered based on the Run selected. **Run Execution ID:** This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected. **Legal Entity:** This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected. **Currency Type:** This is a drop down selection of one of the following options: Local Currency and Reporting Currency. **Reporting Bucket Definition:** This is a drop down selection. The drop down list is displayed based on the Time Bucket Definition selected in the given Run. **Bucket Level:** This is a drop down selection. The drop down list is filtered based on the Reporting Time Bucket selected. **Time Bucket Display:** 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 & end date of each bucket based on this selection.
Page Level Display Parameters	• Run Type • Consolidation Type

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

Report Name	Liquidity Gap Analysis - Base Currency
Report Level Filters	Not applicable
Report Description	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.
Report Type	*Graphical Report:* Combination of Line and Stacked Column Chart 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. *Tabular Report:* The following are displayed as row items: • Inflows – Principal, Interest and Total • Outflows – Principal, Interest and Total • Liquidity Gap – Principal, Interest and Total • Gap as % of Total Outflows • Gap Limit • Deviation from Gap Limit • Cumulative Gap – Principal, Interest and Total The time buckets corresponding to the bucket level selected as part of the page level filter are displayed as column items.
Dimensions	• Legal Entity • Currency • Principal/Interest Cash Flows • Line of Business • Product Type • Product • Customer Type • Customer • Account
Base Measures	• Principal Cash Flows • Interest Cash Flows • Gap Limit

Computed Measures	• Total Inflows • Total Outflows • Liquidity Gap – Principal, Interest and Total • Gap as % of Total Outflows • Deviation from Gap Limit • Cumulative Gap – Principal, Interest and Total
Drill-through On	*Graphical Report:* Clicking each column in the column chart. *Tabular Report:* Row level drill-through on the principal, interest and total components of Inflows, Outflows and Liquidity Gap. Column drill-through on each time bucket column is no longer required.
Drill-through's	The drill-through 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 *Graphical Report:* On clicking each column the drill-through report will display the break-up of all 3 measures, such as 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. *Tabular Report:* Drill-through is enabled on the following row items as per the existing drill- through sequence: • Inflows – Principal, Interest and Total • Outflows – Principal, Interest and Total • Liquidity Gap – Principal, Interest and Total

2.2 Liquidity Gap Summary – <Currency Type>

Report Name	Liquidity Gap Analysis - <Currency Type>
Report Level Filters	Not applicable
Report Description	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.

	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.
Report Type	*Graphical Report:* Combination of Line and Stacked Column Chart 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. *Tabular Report:* The following are displayed as row items: • Inflows – Principal, Interest and Total • Outflows – Principal, Interest and Total • Liquidity Gap – Principal, Interest and Total • Gap as % of Total Outflows • Gap Limit • Deviation from Gap Limit • Cumulative Gap – Principal, Interest and Total The time buckets corresponding to the bucket level selected as part of the page level filter are displayed as column items.
Dimensions	• Legal Entity • Currency • Principal/Interest Cash Flows • Line of Business • Product Type • Product • Customer Type • Customer • Account
Base Measures	• Principal Cash Flows • Interest Cash Flows • Gap Limit
Computed Measures	• Total Inflows • Total Outflows • Liquidity Gap – Principal, Interest and Total • Gap as % of Total Outflows • Deviation from Gap Limit • Cumulative Gap – Principal, Interest and Total

Drill-through On	*Graphical Report:* Clicking each column in the column chart. *Tabular Report:* Row level drill- through on the principal, interest and total components of Inflows, Outflows and Liquidity Gap. Column drill- through on each time bucket column is no longer required. This is taken care of by selecting the bucket level as a page level filter.
Drill-through's	The drill- through 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 *Graphical Report:* On clicking each column the drill-through report will display the break-up of all three measures such as 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. *Tabular Report:* Drill-through is enabled on the following row items as per the existing drill-through sequence: • Inflows – Principal, Interest and Total • Outflows – Principal, Interest and Total • Liquidity Gap – Principal, Interest and Total

2.3 Liquidity Gap Historical Variance Analysis

Report Name	Liquidity Gap Historical Variance Analysis
Report Level Filters	**Gap Type:** This is a drop down selection of one of the following options: Liquidity Gap and Cumulative Gap. **Variance as:** This is a drop down selection of one of the following options: Amount and Percentage. **As of Date 1:** This is a selection of a date from the calendar and represents the original value against which variance is calculated. **Run Execution ID 1:** This is a drop selection listing all the Execution IDs of the selected Run executed on As of Date 1. **As of Date 2:** This is a selection of a date from the calendar and must be greater than or equal to As of Date 1. **Run Execution ID 2:** This is a drop selection listing all the Execution

	IDs of the selected Run executed on As of Date 2.
Report Description	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.
Report Type	***Graphical Report:*** Combination of Line and Column Chart 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: 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 ***Tabular Report:*** The following are displayed as row items: • Inflows – Principal, Interest and Total • Outflows – Principal, Interest and Total • Liquidity Gap – Principal, Interest and Total • Cumulative Gap – Principal, Interest and Total The time buckets corresponding to the bucket level selected as part of the page level filter are displayed as column items. Variance between the two dates is displayed as column values as an amount or percentage depending on the variance as filter selection. ***Note:*** *Gap type filter is not applicable for the tabular report.*
Dimensions	• Legal Entity • Currency • Principal/Interest Cash Flows • Line of Business • Product Type • Product • Customer Type • Customer • Account
Base Measures	• Principal Cash Flows • Interest Cash Flows

Computed Measures	• Total Inflows • Total Outflows • Liquidity Gap – Principal, Interest and Total • Cumulative Gap – Principal, Interest and Total • Variance Amount • Variance Percentage
Drill-through On	*Graphical Report:* Clicking each column in the column chart. *Tabular Report:* Row level drill- through on the principal, interest and total components of Inflows, Outflows and Liquidity Gap.
Drill-through's	The drill- through 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 *Graphical Report:* On clicking each column the drill-through report will display the break-up of all 3 measures such as amount as of date 1, amount as of date 2 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. *Tabular Report:* Drill- through is enabled on the following row items as per the drill-through sequence available as part of the Liquidity Gap Analysis - <Currency Type> report: • Inflows – Principal, Interest and Total • Outflows – Principal, Interest and Total • Liquidity Gap – Principal, Interest and Total The measure displayed is variance as an absolute amount or a percentage based on the report level selection.

2.4   Liquidity Gap Variance Analysis Across Runs

Report Name	Liquidity Gap Variance Analysis Across Runs
Report Level Filters	**Gap Type:** This is a drop down selection of one of the following options: Liquidity Gap and Cumulative Gap. **Variance as:** This is a drop down selection of one of the following

	options: Amount and Percentage. **Run:** 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. **Run Execution ID**: 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.
Report Description	This report displays the absolute and percentage variance between liquidity gaps in each time bucket across two runs. The graphical report displays the liquidity gap or cumulative gap calculated as part of both runs in each time bucket as well as the variance between the two runs. The tabular report displays the detailed variance between two runs. Time buckets are displayed based on the bucket level selected as part of the page level filter. The Run selected as part of the page level filters is considered as the main Run against which the variance is calculated.
Report Type	*Graphical Report:* Combination of Line and Column Chart 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 two 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: Variance Amount = Run 2 Amount – Run 1 Amount Variance Percentage = (Run 2 Amount – Run 1 Amount) / Run 1 Amount *Tabular Report:* The following are displayed as row items: • Inflows – Principal, Interest and Total • Outflows – Principal, Interest and Total • Liquidity Gap – Principal, Interest and Total • Cumulative Gap – Principal, Interest and Total The time buckets corresponding to the bucket level selected as part of the page level filter are displayed as column items. Variance between two runs is displayed as column values as an amount or percentage depending on the variance as filter selection. *Note:* *Gap type filter is not applicable for the tabular report.*
Dimensions	• Legal Entity • Currency • Principal/Interest Cash Flows • Line of Business • Product Type

	• Product • Customer Type • Customer • Account
Base Measures	• Principal Cash Flows • Interest Cash Flows
Computed Measures	• Total Inflows • Total Outflows • Liquidity Gap – Principal, Interest and Total • Cumulative Gap – Principal, Interest and Total • Variance Amount • Variance Percentage
Drill-through On	*Graphical Report:* Clicking each column in the column chart. *Tabular Report:* Row level drill- through on the principal, interest and total components of Inflows, Outflows and Liquidity Gap.
Drill-through's	The drill- through 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 *Graphical Report:* On clicking each column the drill-through report will display the break-up of all three measures such as Run 1 amount, Run 2 amount and variance across the dimension on the drill-through. All drill- through reports is a combination of line and column charts as per the original report. *Tabular Report:* Drill- through is enabled on the following row items as per the drill-through sequence available as part of the Liquidity Gap Analysis - <Currency Type> report: • Inflows – Principal, Interest and Total • Outflows – Principal, Interest and Total • Liquidity Gap – Principal, Interest and Total The measure displayed is variance as an absolute amount or a percentage based on the report level selection.

2.5   Dynamic Balance Sheet - Base Currency

Report Name	Dynamic Balance Sheet - Base Currency
Report Level Filters	Not Applicable
Report Description	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.
Report Type	Tabular Report
Dimensions	• Balance Sheet Items
Base Measures	• Cash Flows
Computed Measures	• Opening Balance
Drill-through On	As per existing report
Drill-through's	The drill through for assets and liabilities will be at each individual asset/liability level respectively.

2.6   Dynamic Balance Sheet - <Currency Type>

Report Name	Dynamic Balance Sheet - <Selected Currency>
Report Level Filters	Not applicable
Report Description	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. 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.
Report Type	Tabular Report
Dimensions	• Balance Sheet Items
Base Measures	• Cash Flows
Computed Measures	• Opening Balance
Drill-through On	As per existing report
Drill-through's	The drill through 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.

Dashboard Name	Liquidity Risk
Subject Area	Detailed Gap Analysis
Page Level Filters	**As of Date:** This is a selection from the calendar. **Process/Run:** This is a drop down selection. The drop down list is filtered based on the date selected. **Scenario:** This is a drop down selection. The drop down list is filtered based on the Run selected. **Run Execution ID:** This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected. **Legal Entity:** This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected. **Currency Type:** This is a drop down selection of one of the following options: Local Currency and Reporting Currency **Reporting Bucket Definition:** This is a drop down selection. The drop down list is displayed based on the Time Bucket Definition selected in the given Run. **Bucket Level:** This is a drop down selection. The drop down list is filtered based on the Reporting Time Bucket selected. **Time Bucket Display:** 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 display either the bucket name or, the start and end date of each bucket based on this selection.
Page Level Display Parameters	• Run Type • Consolidation Type

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

Report Name	Detailed Bucket-wise Gap Analysis
Report Level Filters	- Dimension - Dimension Member
Report Description	The report displays tabular and graphical report as part of a single report.
Report Type	*Graphical Report:* Combination of Line and Column Chart 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. *Tabular Report:* The following are displayed as row items across all members of the selected dimension: - Inflows - Outflows - Liquidity Gap - Net Gap as % of Total Outflows - Cumulative Gap The time buckets corresponding to the bucket level selected as part of the page level filter are displayed as column items. *Note:* 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.
Dimensions	- Legal Entity - Currency - Line of Business - Product Type - Product - Customer Type - Geography
Base Measures	- Cash Flows
Computed Measures	- Total Inflows - Total Outflows

	• Liquidity Gap
	• Net Gap as % of Total Outflows
	• Cumulative Gap
Drill-through On	*Graphical Report:* Clicking each column in the column chart. *Tabular Report:* Row level drill- through on the principal, interest and total components of Inflows, Outflows and Liquidity Gap.
Drill-through's	The drill- through sequence for both the tabular and graphical reports is as follows: Level 1: Product Type Level 2: Product Level 3: Customer Type Level 4: Customer Level 5: Account *Graphical Report:* 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- through. All drill- through reports are combination of line and column charts. *Tabular Report:* Drill- through is enabled on each dimension member against the following row items as per the drill- through sequence specified above: • Inflows • Outflows • Liquidity Gap

3.2 Liquidity Gap across Stress Scenarios - Reporting Currency

Report Name	Liquidity Gap across Stress Scenarios
Report Level Filters	• Time Bucket
Report Description	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. 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.
Report Type	Column Chart 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.
Dimensions	• Stress Scenario • Line of Business • Product Type • Product • Customer Type • Customer
Base Measures	• Liquidity Gap
Computed Measures	Not Applicable
Drill-through On	Scenario
Drill-through's	On drill- through, both the liquidity gap and cumulative gap under each scenario will be displayed across the following dimensions: Level 1: Line of Business Level 2: Product Type Level 3: Product Level 4: Customer Type Level 5: Customer

3.3 Gap Analysis - Top N Large Customers

Report Name	Gap Analysis - Top N Large Customers
Report Level Filters	• Top N – Specified by the user as a numeric value • Large Customer Name – The top N customers are displayed in the drop down for selection
Report Description	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.
Report Type	***Graphical Report:*** Combination of Line and Column Chart 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. ***Tabular Report:*** The following are displayed as row items for each top N customer: • Inflows • Outflows • Liquidity Gap The time buckets corresponding to the bucket level selected as part of the page level filter are displayed as column items. ***Note:*** Customer selection only affects the graphical report. The tabular report remains unaffected. It displays the rows based on all top N customers.
Dimensions	• Inflows • Outflows
Base Measures	• Liquidity Gap • Cumulative Gap
Computed Measures	Not Applicable
Drill-through On	***Graphical Report:*** Clicking each column in the column chart. ***Tabular Report:*** Row level drill- through on the Inflows, Outflows and Liquidity Gap. Column drill- through on each time bucket column.
Drill-through's	The drill- through sequence for both the tabular and graphical reports is as follows: Level 1: Product Type Level 2: Product

	Level 3: Account
	Graphical Report:
	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- through. All drill- through reports are combination of line and column charts.
	Tabular Report:
	Drill- through is enabled on each dimension member against the following row items as per the existing drill- through sequence:
	• Inflows
	• Outflows
	• Liquidity Gap

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 agreegated 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

Report Name	Liquidity Gap Across Time
Report Level Filters	• Period Start • Period End • Time Bucket – Displayed based on bucket level selected
Report Description	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.
Report Type	Line Graph Time period is displayed on the x-axis and the liquidity gap is displayed on the y-axis for each selected time bucket.

Dimensions	• Time Period
Base Measures	• Cash Flows
Computed Measures	• Liquidity Gap
Drill-through On	Not Applicable
Drill-through's	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.

Dashboard Name	Liquidity Risk
Subject Area	Counterbalancing
Page Level Filters	**As of Date:** This is a selection from the calendar. **Process/Run:** This is a drop down selection. The drop down list is filtered based on the date selected. **Scenario:** This is a drop down selection. The drop down list is filtered based on the Run selected. **Run Execution ID:** This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected. **Time Bucket Display:** 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 display either the bucket name or the start and end date of each bucket based on this selection. **Counterbalancing Strategy:** This is a drop down selection. The drop down list is displayed based on the Run and scenario selected.
Page Level Display Parameters	• Run Type • Consolidation Type • Legal Entity • Currency Type • Time Bucket Level

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

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

	displayed on the Y-axis as column values. Cumulative gap is displayed on the Y-axis as a line.
	
	Tabular Report:
	
	The following are displayed as row items:
	
	• Pre-Counterbalancing Metrics
	    o Inflows
	    o Outflows
	    o Liquidity Gap
	
	• Post Counterbalancing Metrics
	    o Total Counterbalancing Inflows
	    o Counterbalancing Inflows under each Counterbalancing Method
	    o Total Counterbalancing Outflows
	    o Counterbalancing Outflows under each Counterbalancing Method
	    o Net Gap post Counterbalancing
	    o Net Gap as % of Total Outflows
	    o Cumulative Net Gap
	
	The time buckets of the bucket level selected as part of the counterbalancing strategy are displayed as column items.

Dimensions	• Legal Entity • Currency • Line of Business • Product Type • Product • Customer Type • Customer • Counterbalancing Position
Base Measures	• Inflows • Outflows
Computed Measures	• Liquidity Gap • Net Gap post Counterbalancing • Net Gap as % of Total Outflows • Cumulative Net Gap
Drill-through On	***Graphical Report:*** Clicking each column in the column chart. ***Tabular Report:*** Row level drill- through on the following post counterbalancing metrics: • Counterbalancing Inflows under each Counterbalancing

	Method
	• Counterbalancing Outflows under each Counterbalancing Method
	• Net Gap Post Counterbalancing
Drill-through's	***Graphical Report:***
	On clicking each column the drill-through report will display the break-up of all liquidity gap and cumulative gap across the following dimensions:
	Level 1: Line of Business
	Level 2: Product Type
	Level 3: Product
	Level 4: Customer Type
	Level 5: Customer
	All drill- through reports are combination of line and stacked column charts as per the original report.
	Tabular Report:
	Drill- through is enabled on the counterbalancing inflows and outflows under each counterbalancing method to the level of each individual counterbalancing position, as currently existing.
	Drill- through is enabled on the net gap post counterbalancing as follows:
	Level 1: Line of Business
	Level 2: Product Type
	Level 3: Product
	Level 4: Customer Type
	Level 5: Customer
	Drill- through is not available here for pre-counterbalancing liquidity metrics.

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.

Dashboard Name	Liquidity Risk
Subject Area	Liquidity Ratios
Page Level Filters	**As of Date:** This is a selection from the calendar. **Process/Run:** This is a drop down selection. The drop down list is filtered based on the date selected. **Scenario Name:** This is a drop down selection. The drop down list is filtered based on the Run selected. **Run Execution ID:** This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected. **Legal Entity:** This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected. **Currency Type:** This is a drop down selection of one of the following options: Local Currency and Reporting Currency
Page Level Display Parameters	• Consolidation Type

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

- Liquidity Ratios
- Liquidity Coverage Ratio Components
- Net Stable Funding Ratio Components
- Liquidity Coverage Ratio by Significant Currencies
- Liquidity Ratio Historical Variance Analysis

5.1 Liquidity Ratios

Report Name	Liquidity Ratios
Report Level Filters	Not Applicable
Report Description	This report displays the pre and post option values. The high quality liquid assets drill- through report displays additional asset levels.
Report Type	Tabular Report The following are displayed as row items in the first table: • Liquidity Coverage Ratio

	• Net Stable Funding Ratio Each significant currency is listed as a separate row item in the second table. The pre-option and post option values for each ratio are displayed as column values.
Dimensions	• Legal Entity • Significant Currency • Asset Level • Cash Flow Type • Product Type • Product
Base Measures	• Liquidity Coverage Ratio • Net Stable Funding Ratio • High Quality Liquid Assets • Cash Flows
Computed Measures	Not Applicable
Drill-through On	Pre and post option column values of LCR and significant currency LCR.
Drill-through's	***Level 1:*** **Page Level Display Parameters:** The following parameters are displayed: • As of Date • Process/Run • Run Execution ID • Run Type • Consolidation Type • Legal Entity • Significant Currency (if drill-through is from Significant Currency LCR) **Page Level Filters:** Currency Type is a page level filter. **Report 1:** **Report Name:** High Quality Liquid Assets by Product Type **Report Level Filters:** Asset Level (other assets are not displayed) **Report Type:** Column Chart 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. **Level 2 Drill- through On:** Column **Report 2:**

	Report Name: Cash Flows by Product Type (No change in this report)
	Report Level Filters: Cash Flow Type
	Report Type: Column Chart
	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.
	Level 2 Drill- through On: Column
	Report 1 Level 2:
	Page Level Display Parameters: The following parameters are displayed in addition to the parameters displayed in the High Quality Liquid Assets by Product Type:
	• Asset Level
	• Product Type
	Report Name: High Quality Liquid Assets by Product
	Report Type: Column Chart
	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.
	Level 2 Drill- through On: Not applicable
	Report 2 Level 2:
	Page Level Display Parameters: The following parameters are displayed in addition to the parameters displayed in the Cash Flows by Product Type:
	• Cash Flow Type
	• Product Type
	Report Name: Cash Flows by Product (no change in this report)
	Report Level Filters: Cash Flow Type
	Report Type: Column Chart
	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.
	Level 2 Drill- through On: Not Applicable

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

Report Name	Liquidity Coverage Ratio Components
Report Level Filters	Not applicable

Report Description	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.
Report Type	Combination of Column and Line Graph The following are displayed on the X-axis: • Pre-option • Each applicable option 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. The following components of LCR are displayed as columns on the secondary Y-axis: • Stock of High Quality Liquid Assets • Net Cash Outflows
Dimensions	• Legal Entity • Asset Level • Cash Flow Type
Base Measures	• Stock of Level 1 Assets • Stock of Level 2A Assets • Stock of Level 2B RMBS Assets • Stock of Level 2B non-RMBS Assets • Adjustment due to Cap on Level 2B Assets • Adjustment due to Cap on Level 2 Assets • Stock of High Quality Liquid Assets • Total Cash Inflows • Total Cash Outflows • 75 % of Total Cash Outflows • Net Cash Outflows • Liquidity Coverage Ratio
Computed Measures	Not applicable
Drill-through On	Chart
Drill-through's	*Level 1:* **Page Level Display Parameters:** The following parameters are displayed: • As of Date • Process/Run • Run Execution ID • Run Type

	• Consolidation Type
	• Legal Entity
	Page Level Filters: Currency Type
	Report Name: Break-up of Liquidity Coverage Ratio Components
	The pre and post option LCR is displayed.
	Chart 1:
	Chart Name: Stock of HQLA Components
	Report Type: Column Chart
	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.
	Level 2 Drill- through On: Not applicable
	Chart 2:
	Chart Name: Net Cash Outflow Components
	Report Type: Column Chart
	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.
	Level 2 Drill- through On: 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 Components report is not applicable.

5.3 Net Stable Funding Ratio Components

Report Name	Net Stable Funding Ratio Components
Report Level Filters	Not applicable
Report Description	This report breaks down the Net Stable Funding Ratio into it 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.
Report Type	**Combination of Column and Line Graph** The following are displayed on the X-axis: • Available Stable Funding • Required Stable Option Their values are displayed on the Y-axis.
Dimensions	• Legal Entity • Asset Level • Cash Flow Type
Base Measures	• Stock of Level 1 Assets • Stock of Level 2A Assets

	• Stock of Level 2B RMBS Assets • Stock of Level 2B non-RMBS Assets • Adjustment due to Cap on Level 2B Assets • Adjustment due to Cap on Level 2 Assets • Stock of High Quality Liquid Assets • Total Cash Inflows • Total Cash Outflows • 75 % of Total Cash Outflows • Net Cash Outflows • Liquidity Coverage Ratio
Computed Measures	Not Applicable
Drill-through On	Chart

Drill-through's	*Level 1:*
	
	Page Level Display Parameters: The following parameters are displayed:
	
	    • As of Date
	
	    • Process/Run
	
	    • Run Execution ID
	
	    • Run Type
	
	    • Consolidation Type
	
	    • Legal Entity
	
	Page Level Filters: Currency Type
	
	Report Name: Break-up of Net Stable Funding Ratio Components
	
	The pre and post option Net Stable Funding Ratio is displayed.
	
	Chart 1:
	
	Chart Name: Stock of HQLA Components
	
	Report Type: Column Chart
	
	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.
	
	Level 2 Drill-through On: Not applicable
	
	Chart 2:
	
	Chart Name: Net Cash Outflow Components
	
	Report Type: Column Chart
	
	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.
	
	Level 2 Drill-through On: Not applicable

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 Liquidity Coverage Ratio by Significant Currencies

Report Name	Liquidity Coverage Ratio by Significant Currencies
Report Level Filters	Significant Currency
Report Description	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: • Pre-Option • Post Option 1: Drawdown on Liquidity Facilities from Central Bank • Post Option 2: Foreign Currency Liquid Assets • Post Option 3: Additional Use of Level 2 Assets
Report Type	**Combination of Line and Column Chart** The following significant currency are displayed on the x-axis: • Stock of Level 1 Assets • Stock of Level 2A Assets • Stock of Level 2B RMBS Assets • Stock of Level 2B non-RMBS Assets • Adjustment due to Cap on Level 2B Assets • Adjustment due to Cap on Level 2 Assets 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.
Dimensions	• Legal Entity • Significant Currency • Asset Level
Base Measures	• Stock of Level 1 Assets • Stock of Level 2A Assets • Stock of Level 2B RMBS Assets • Stock of Level 2B non-RMBS Assets • Adjustment due to Cap on Level 2B Assets • Adjustment due to Cap on Level 2 Assets
Computed Measures	Not applicable
Drill-through On	Not applicable
Drill-through's	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.

5.5 Liquidity Ratio Historical Variance Analysis

Report Name	Liquidity Ratio Historical Variance Analysis
Report Level Filters	**As of Date 1:** This is a selection of a date from the calendar and represents the original value against which variance is calculated. **Run Execution ID 1:** This is a drop down selection listing all the Execution IDs of the selected Run executed on As of Date 1. **As of Date 2:** This is a selection of a date from the calendar and must be greater than or equal to As of Date 1. **Run Execution ID 2:** This is a drop selection listing all the Execution IDs of the selected Run executed on As of Date 2.
Report Description	This report displays the variance between the liquidity ratios and their components across two historical dates in the form of a tabular report. The computed values across the two dates and the variance between them, both in absolute as well as percentage terms are displayed.
Report Type	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.
Dimensions	• Legal Entity • Time Period • Liquidity Ratio Components • Net Stable Funding Ratio Components
Base Measures	• Liquidity Coverage Ratio • Net Stable Funding Ratio • Amount
Computed Measures	• Variance • Variance %
Drill-through On	Not applicable
Drill-through's	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.

6 LCR Details Subject Area

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

Dashboard Name	LCR Details
Subject Area	LCR Details
Page Level Filters	**Calendar Date:** This is a selection from the calendar. **Process/Run:** This is a drop down selection. The drop down list is filtered based on the date selected. **Scenario Name:** This is a drop down selection. The drop down list is filtered based on the Run selected. **Run Execution ID:** This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected. **Legal Entity:** This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected. **Currency Type:** This is a drop down selection of one of the following options: Local Currency and Reporting Currency
Page Level Display Parameters	• Consolidation Type

The following reports are displayed as part of the LCR Details subject area:
- High Quality Liquid Assets
- Break-up of Stock of High Quality Liquid Assets
- Break-up of Stock of HQLA Denominated in Significant Currencies
- Liquidity Transferability Restrictions
- Liquidity Ratio Trend Analysis

6.1 High Quality Liquid Assets

Report Name	High Quality Liquid Assets
Report Level Filters	Encumbrance Status
Report Description	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.
Report Type	Pie Chart The pie chart displays the break-up of HQLA across the following asset levels: • Level 1 Assets • Level 2A Assets • Level 2B RMBS Assets • Level 2B Non-RMBS Assets
Dimensions	• Legal Entity • Asset Level • Account
Base Measures	Asset Value
Computed Measures	Not applicable
Drill-through On	Each segment of the pie chart
Drill-through's	*Level 1:* **Page Level Display Parameters:** The following parameters are displayed: • As of Date • Process/Run • Scenario • Run Execution ID • Run Type • Consolidation Type • Legal Entity • Currency Type **Report Level Filters:** The following filters are displayed for selection: • Product Type • Product

	• Natural Currency
	• Location
	• Maturity Date
	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.
	Report Name: <Selected Encumbrance Status> <Selected Asset Level> Details
	The name changes based on the report-level parameter selection. For example, 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
	Report Type: Tabular Report
	The following details are displayed for each asset whose attributes correspond to the selected encumbrance status and asset level:
	• Asset
	• Product Type
	• Natural Currency
	• Location
	• Maturity Date
	• Units Available
	• Maturity Value
	• Haircut (%)
	• Market Value
	• Expected Value
	Level 2 Drill-through On: Not applicable

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.

6.2 Break-up of Stock of High Quality Liquid Assets

Report Name	Break-up of Stock of High Quality Liquid Assets
Report Level Filters	Not applicable
Report Description	This report displays the break-up of the stock of HQLA across it components in the form of a line-column chart as well as a tabular report.
Report Type	*Report 1: Graphical Report* Combination of Line and Column Chart The following components of the stock of HQLA are displayed on the X-axis:

	• Stock of Level 1 Assets
	• Stock of Level 2A Assets
	• Stock of Level 2B RMBS Assets
	• Stock of Level 2B non-RMBS Assets
	• Adjustment due to Cap on Level 2B Assets
	• Adjustment due to Cap on Level 2 Assets
	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.
	Report 2: Tabular Report
	The components displayed as part of the graphical report as displayed in a tabular format as well. Additionally, the following are displayed:
	• Adjustments to Stock of Level 1 Assets
	• Adjusted Level 1 Assets
	• Adjustments to Stock of Level 2A Assets
	• Adjusted Level 2A Assets
	• Adjustments to Stock of Level 2B RMBS Assets
	• Adjusted Level 2B RMBS Assets
	• Adjustments to Stock of Level 2B non-RMBS Assets
	• Adjusted Level 2B non-RMBS Assets
	• Stock of High Quality Liquid Assets
Dimensions	• Legal Entity
	• Asset Level
Base Measures	• Stock of Level 1 Assets
	• Stock of Level 2A Assets
	• Stock of Level 2B RMBS Assets
	• Stock of Level 2B non-RMBS Assets
	• Adjustment due to Cap on Level 2B Assets
	• Adjustment due to Cap on Level 2 Assets
	• Adjustments to Stock of Level 1 Assets
	• Adjusted Level 1 Assets
	• Adjustments to Stock of Level 2A Assets
	• Adjusted Level 2A Assets
	• Adjustments to Stock of Level 2B RMBS Assets
	• Adjusted Level 2B RMBS Assets
	• Adjustments to Stock of Level 2B non-RMBS Assets
	• Adjusted Level 2B non-RMBS Assets

	• Stock of High Quality Liquid Assets
Computed Measures	Not applicable
Drill-through On	***Report 2: Tabular Report*** • Post Haircut Stock of Level <1 / 2A / 2B RMBS / 2B non-RMBS> Assets • Adjustments to Stock of Level <1 / 2A / 2B RMBS / 2B non-RMBS> Assets
Drill-through's	***Level 1:*** **Page Level Display Parameters:** The following parameters are displayed: • As of Date • Process/Run • Scenario • Run Execution ID • Run Type • Consolidation Type • Legal Entity **Page Level Filter:** Currency Type **Report Names:** The following reports are launched on clicking each corresponding link in the tabular report: • Components of Stock of Level 1 Assets • Adjustments to Stock of Level 1 Assets • Components of Stock of Level 2A Assets • Adjustments to Stock of Level 2A Assets • Components of Stock of Level 2B RMBS Assets • Adjustments to Stock of Level 2B RMBS Assets • Components of Stock of Level 2B non-RMBS Assets • Adjustments to Stock of Level 2B non-RMBS Assets **Report Type:** Tabular Report The components and corresponding values of the stock of each asset level and the adjustments for estimating the cap value are displayed. **Level 2 Drill-through On:** 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 High Quality Liquid Assets report is not applicable.

6.3   Break-up of Stock of HQLA Denominated in Significant Currencies

Report Name	Break-up of Stock of HQLA Denominated in Significant Currencies
Report Level Filters	Significant Currency

Report Description	This report displays the break-up of the stock of HQLA denominated in each significant currency across it components in the form of a line-column chart.
Report Type	Combination of Line and Column Chart The following components of the stock of HQLA denominated in the selected significant currency are displayed on the x-axis: • Stock of Level 1 Assets • Stock of Level 2A Assets • Stock of Level 2B RMBS Assets • Stock of Level 2B non-RMBS Assets • Adjustment due to Cap on Level 2B Assets • Adjustment due to Cap on Level 2 Assets 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.
Dimensions	• Legal Entity • Significant Currency • Asset Level
Base Measures	• Stock of Level 1 Assets • Stock of Level 2A Assets • Stock of Level 2B RMBS Assets • Stock of Level 2B non-RMBS Assets • Adjustment due to Cap on Level 2B Assets • Adjustment due to Cap on Level 2 Assets
Computed Measures	Not applicable
Drill-through On	Not applicable
Drill-through's	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.

6.4 Liquidity Transferability Restrictions

Report Name	Liquidity Transferability Restrictions
Report Level Filters	Not applicable
Report Description	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.
Report Type	Combination of Stacked Bar Chart and Line Graph The subsidiary legal entities are displayed on the x-axis. The following are displayed on the y-axis in the form of stacked bars: • Restricted HQLA – Consolidated (orange color) • Unrestricted HQLA – Consolidated (green color) • Restricted HQLA – Not Consolidated (red color) Net cash outflow is displayed on the Y-axis in the form of a line graph. Additionally, the consolidated HQLA and net cash outflows at the level of the consolidated legal entity are displayed.
Dimensions	• Legal Entity • Time Period • HQLA Transferability Restriction
Base Measures	• Consolidated and Unconsolidated Portions of Restricted HQLA • Unrestricted HQLA • Consolidated Stock of HQLA • Standalone Net Cash Outflows • Consolidated Net Cash Outflows
Computed Measures	Not applicable
Drill-through On	Not applicable
Drill-through's	Not applicable

6.5   Liquidity Ratio Trend Analysis

Report Name	Liquidity Ratio Trend Analysis
Report Level Filters	**Liquidity Ratio:** This is a drop down containing the options Liquidity Coverage Ratio and Net Stable Funding Ratio **Period Start** **Period End** **Value Type:** This is a drop down containing the options Daily Value and 90-Day Average.
Report Description	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.
Report Type	Combination of Column and Line Graph 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.
Dimensions	- Legal Entity - Time Period
Base Measures	- Liquidity Coverage Ratio - Stock of HQLA - Net Cash Outflows - Net Stable Funding Ratio - Available Stable Funding - Required Stable Funding
Computed Measures	90-Day Average Value
Drill-through On	Not applicable
Drill-through's	Not applicable

7   NSFR Details Subject Area

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

Dashboard Name	Liquidity Risk
Subject Area	NSFR Details
Page Level Filters	**As of Date:** This is a selection from the calendar. **Process/Run:** This is a drop down selection. The drop down list is filtered based on the date selected. **Scenario:** This is a drop down selection. The drop down list is filtered based on the Run selected. **Run Execution ID:** This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected. **Legal Entity:** This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected. **Currency Type:** This is a drop down selection of one of the following options: Local Currency and Reporting Currency.
Page Level Display Parameters	• Net Stable Funding Ratio • Available Stable Funding • Required Stable Funding

The following reports are displayed as part of the NSFR Details subject area:

- NSFR Constituents by Product Types
- NSFR Break-up by Maturity
- Off-Balance Sheet Items by Absolute Value
- RSF Assets by Encumbrance Period
- NSFR Trend Analysis

7.1   NSFR Constituents by Product Type s

Report Name	NSFR Constituents by Product Types
Report Level Filters	Not Applicable
Report Description	This report displays the break-up of available stable funding (ASF) and required stable funding (RSF) by product types in the form of pie charts.
Report Type	**Pie Chart** The pie chart displays the percentage of total of ASF amount and RSF amount across the standard product types.
Dimensions	• Standard Product Type

	• Standard Accounting Head
Base Measures	• Available Stable Funding • Required Stable Funding
Computed Measures	Not Applicable
Drill-through On	Not Applicable
Drill-through's	Not Applicable

7.2 NSFR Break-up by Maturity

Report Name	NSFR Break-up by Maturity
Report Level Filters	Not applicable
Report Description	This report displays the break-up of the ASF and RSF amounts across standard maturity bands in the form of a column chart.
Report Type	Column Chart The following NSFR maturity bands are displayed on the X-axis: • Open • Less than 6 months • Greater than or equal to 6 months and less than 1 Year • Greater than or equal to 1 Year The ASF and RSF amounts are displayed as columns on the Y-axis.
Dimensions	• NSFR Maturity Band
Base Measures	• Available Stable Funding • Required Stable Funding
Computed Measures	Not applicable
Drill-through On	Not applicable
Drill-through's	Not applicable

7.3 Off-Balance Sheet Items by Absolute Value

Report Name	Off-Balance Sheet Items by Absolute Value
Report Level Filters	Not applicable
Report Description	This report displays the break-up of RSF amount related to off-balance sheet items across product types in the form of a bar graph.
Report Type	**Bar Graph**

	The standard product types corresponding to off-balance sheet items are displayed on the x-axis. The RSF amount is displayed as bars on the y-axis.
Dimensions	• Standard Product Type
Base Measures	• Required Stable Funding
Computed Measures	Not Applicable
Drill-through On	Not Applicable
Drill-through's	Not Applicable

7.4 RSF Assets by Encumbrance Period

Report Name	RSF Assets by Encumbrance Period
Report Level Filters	Not applicable
Report Description	This report displays the break-up of the RSF amount by the encumbrance period of the assets in the form of a pie chart.
Report Type	**Pie chart** The pie chart displays the break-up of RSF amounts across the following NSFR encumbrance bands: • Less than 6 months • Greater than or equal to 6 months and less than 1 Year • Greater than or equal to 1 Year
Dimensions	• NSFR Encumbrance Band
Base Measures	• Required Stable Funding
Computed Measures	Not applicable
Drill-through On	Not Applicable
Drill-through's	Not Applicable

7.5 NSFR Trend Analysis

Report Name	NSFR Trend Analysis
Report Level Filters	• Period Start • Period End
Report Description	This report displays the NSFR as well as its components across time for the selected time period from the start date to the end date in the form a line and column chart.

Report Type	**Combination of Line and Column Chart** The time period is displayed on the x-axis. The NSFR is displayed on the primary y-axis in the form of a line graph. The ASF and RSF amounts are displayed on the secondary y-axis in the form of a column chart for the selected time period.
Dimensions	• Legal Entity • Date
Base Measures	• Available Stable Funding • Required Stable Funding • Net Stable Funding Ratio
Computed Measures	Not applicable
Drill-through On	Not Applicable
Drill-through's	Not Applicable

8   Regulation YY Subject Area

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

Dashboard Name	Liquidity Risk
Subject Area	Regulation YY
Page Level Filters	**As of Date:** This is a selection from the calendar. **Run Type:** This is a drop down selection. The drop down list is filtered based on the As of Date selected. **Run Name:** This is a drop down selection. The drop down list is filtered based on the As of Date and Run Type selected. **Run Execution ID:** This is a drop down selection. The drop down list is filtered based on As of Date, Run t and Scenario selected. **Legal Entity:** This is a drop down selection. The drop down list is filtered based on As of Date, Run Type and Run Name selected.
Page Level Display Parameters	• Run Type • Consolidation Type
Page Level User Input	**Buffer Ratio Tolerance:** This is a user specified tolerance value in percentage terms. The default value is 100.

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

- Available and Required Liquidity Buffer

- Buffer and Buffer Requirements Across Stress Horizons

- Available Buffer Composition

- Cash Flow Projections

8.1   Available and Required Liquidity Buffer

Report Name	Available and Required Liquidity Buffer
Report Level Filters	Not Applicable
Report Description	This report displays the required buffer, available buffer and the buffer ratio.
Report Type	Custom Report Type The report displays the Buffer Ratio, Net Cash Flow Needs and Available Buffer.

	Net Cash Flow Needs includes: • Net External Cash Flow Needs and Net Internal Cash Flow Needs in case of FBOs • Cash Flow Needs and Cash Flow Sources in case of BHCs The color of Buffer Ratio and Available Buffer varies based on the Buffer Ratio Tolerance specified as follows: • Green Color: Buffer ratio >= 100% of Buffer Ratio Tolerance • Amber Color: Buffer ratio >=90% and < 100% of Buffer Ratio Tolerance • Red Color: Buffer ratio < 90% of Buffer Ratio Tolerance Cash Flow Needs are displayed in Red color whereas Cash Flow Sources are displayed in Green.
Dimensions	• Legal Entity
Base Measures	• Cash Flows • Available Buffer
Computed Measures	• Buffer Ratio
Drill-through On	Not Applicable
Drill-through's	Not Applicable

8.2   Buffer and Buffer Requirements Across Stress Horizons

Report Name	Buffer and Buffer Requirement across Stress Horizons
Report Level Filters	Not Applicable
Report Description	This report displays the available buffer computed for the Buffer Horizon, Net Cash Outflows, Buffer Ratio and Buffer Tolerance across multiple user specified stress horizons.
Report Type	Combination of Column and Line Graph The user specified stress horizons are displayed on the x-axis. The following are displayed as columns on the primary y-axis: • Available Buffer • Net Cash Flow Needs The following are displayed as a line graphs on the secondary y-axis. • Buffer Ratio • Buffer Ratio Tolerance
Dimensions	• Legal Entity • Stress Horizons
Base Measures	• Available Buffer

	• Net Cash Flow Needs
	• Buffer Ratio Tolerance
	• Buffer Ratio
Computed Measures	Not Applicable
Drill-through On	Not Applicable
Drill-through's	Not Applicable

8.3 Cash Flow Projections

Report Name	Cash Flow Projections
Report Level Filters	• Reporting Bucket Definition • Bucket Level
Report Description	This report displays the components of net cash flows across time buckets based on the bucket level selected.
Report Type	Combination of Column and Line Graph The time buckets at the user selected bucket level are displayed on the x-axis. FBO View: The following are displayed as columns on the primary y-axis: • Intragroup Cash Inflow • Intragroup Cash Outflow • External Cash Inflow • External Cash Outflow The following are displayed as a line graphs on the secondary y-axis. • Intragroup Cumulative Inflow • Intragroup Cumulative Outflow • External Cumulative Inflow • External Cumulative Outflow BHC View: The following are displayed as columns on the primary y-axis: • Cash Inflow • Cash Outflow The following are displayed as a line graphs on the secondary y-axis. • Cumulative Inflow • Cumulative Outflow
Dimensions	• Legal Entity • Time Bucket Definition

Base Measures	• Intragroup Cash Inflow • Intragroup Cash Outflow • External Cash Inflow • External Cash Outflow • Cash Inflow • Cash Outflow
Computed Measures	• Intragroup Cumulative Inflow • Intragroup Cumulative Outflow • External Cumulative Inflow • External Cumulative Outflow • Cumulative Inflow • Cumulative Outflow
Drill-through On	Not Applicable
Drill-through's	Not Applicable

8.4   Available Buffer Composition

Report Name	Available Buffer Composition
Report Level Filters	**Buffer Composition By:** This is a drop selection.
Report Description	This report displays the break-up of the available buffer across different dimensions and provides multiple views of the buffer composition.
Report Type	**Custom Report** The available buffer is displayed as square badge. **Pie Chart – Buffer Composition by Type** The break-up of available buffer is displayed across the following asset types: • Cash • US Government Securities • US Government Agency Securities • US GSE Securities • Other Securities **Pie Chart – Buffer Composition by Asset Class** The break- up of available buffer is displayed across the following asset classes: • Level 1 Assets • Level 2A Assets

	• Level 2B Assets • Other Assets **Pie Chart – Buffer Composition by Asset Restriction** The break- up of available buffer is displayed across the following categories: • Unconsolidated Restricted Assets • Consolidated Restricted Assets • Unrestricted Assets **Tabular Report** The tabular report displays the break-down of available buffer by the members of the selected dimension. The dimension members of the selected dimension are displayed as row items. The following are displayed as columns: • Fair Value • Post Haircut Value • Percentage of Available Buffer **Pie Chart** The break-up of available buffer is displayed across the following asset types: • Cash • US Government Securities • Others
Dimensions	• Legal Entity • Asset Type • Asset Class • Asset Restriction • Line of Business • Product Type • Issuer Type • Product • Currency • Customer Type
Base Measures	• Available Buffer • Fair Value of Asset • Post Haircut Value of Asset
Computed Measures	• Percentage of Available Buffer
Drill-through On	Segments of the Pie Chart in the buffer composition by dimensions section

Drill-through's	*Level 1:* **Report Type:** Pie Chart The selected segment of the pie chart is broken-down across the members of the selected dimension. **Level 2 Drill-thru On:** Not Applicable

9 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:

Dashboard Name	Liquidity Risk
Subject Area	Intra-day Liquidity Risk Metrics
Page Level Filters	**As of Date:** This is a selection from the calendar. **Run:** This is a drop down selection. The drop down list is filtered based on the date selected. **Run Execution ID:** This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected. **Legal Entity:** This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected. **Currency Type:** This is a drop down selection of one of the following options: Local Currency and Reporting Currency. **Payment System:** This is a drop down selection. The drop down list is filtered based on the Run and legal entity selected. **Currency:** This is a drop down selection. The drop down list is filtered based on legal entity and payment system selected.
Page Level Display Parameters	• Run Type • Consolidation Type

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

- Consolidated Payment System Run

- Real Time Reporting

- Intraday Projection

9.1 Daily Maximum Intra-day Liquidity Usage

Report Name	Daily Maximum Intra-day Liquidity Usage
Report Level Filters	Not applicable
Report Description	This report displays the daily maximum intra-day liquidity requirements of a legal entity in the respective payment system.
Report Type	Line Chart 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. Additionally, the largest negative and positive net cumulative positions are reported at a legal entity-payment system level.
Dimensions	• Legal Entity • Payment system
Base Measures	• Largest Positive Net Cumulative Position • Largest Negative Net Cumulative Position
Computed Measures	• Net Intraday liquidity usage • Cumulative Net Intraday liquidity usage
Drill-through On	Not applicable
Drill-through's	Not applicable

9.2 Start of Day Available Intra-day Liquidity

Report Name	Start of Day Available Intra-day Liquidity
Report Level Filters	Not applicable
Report Description	This report displays the start of the day and minimum available intra-day liquidity for the legal entity and each intra-day liquidity source.
Report Type	Column Chart 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. Additionally, the start of the day available intra-day liquidity at the legal entity- payment system level is displayed.
Dimensions	• Legal Entity • Intra-day Liquidity Sources
Base Measures	• Start of the Day Available Intra-Day Liquidity for each source

Computed Measures	• Start of the Day Available Intra-Day Liquidity- Total value
Drill-through On	Type of Source Clicking each column on the bar chart
Drill-through's	On clicking each type of source, the drill through 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. Level 1: Page level display parameters: • As of date • Process/Run • Legal entity • Currency **Report Name:** Start of Day Available Intra-day Liquidity **Tabular graph:** The table columns represent the various dimensions, product, number of units and currency.

9.3   Total Payments

Report Name	Total Payments
Report Level Filters	Not applicable
Report Description	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.
Report Type	Total Number is displayed
Dimensions	• Legal Entity • Payment system
Base Measures	• Total payments made • Total payments received
Computed Measures	Not applicable
Drill-through On	Not applicable
Drill-through's	Not applicable

9.4   Time-Specific Obligations

Report Name	Time-Specific Obligations
Report Level Filters	Not applicable

Report Description	This report displays the settlement status of time specific obligations in the form of a pie chart.
Report Type	Pie Charts **Chart 1:** Number of Obligations The break-up of the number of time specific obligation is displayed by the settlement status. **Chart 2:** Value of Obligations The break-up of the value of time specific obligation is displayed by the settlement status. Additionally, the total number and value of time specific obligations is displayed. **Note**: 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.
Dimensions	• Legal Entity • Payment system
Base Measures	• Number • Amount
Computed Measures	Not applicable
Drill-through On	Not applicable
Drill-through's	Not applicable

9.5 Value of Payments Made on Behalf of Correspondent Banking Customers

Report Name	Value of Payments Made on Behalf of Correspondent Banking Customers
Report Level Filters	**Top 'N' Customers:** Enter this field in the form of a numeric value
Report Description	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.
Report Type	Horizontal Bar Chart The top 'N' customers are displayed in the Y-axis while the value of payments made by each payment type such as internalized payments and other payments, are displayed in the form of stacked bars parallel to the X-axis. Additionally, the total value of payments made on behalf of customer for the selected customer type is displayed.

Dimensions	• Legal Entity • Currency
Base Measures	• Total Payments
Computed Measures	• Total Payments made on behalf of Correspondent banking customers
Drill-through On	Not applicable
Drill-through's	Not applicable

9.6 Intraday Credit Lines Extended to Correspondent Banking Customers

Report Name	Intraday Credit Lines Extended to Correspondent Banking Customers
Report Level Filters	**Top 'N' Customers:** Enter this field in the form a numeric value
Report Description	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.
Report Type	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: Total Value of Intraday Credit Lines extended, Total Committed lines extended, Total secured lines extended. Total Usage of Intraday Credit lines extended, Total usage of Secured lines, Total Usage of Committed lines, Total Peak usage of the lines **Tabular Report with Embedded Graph** 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. The following are displayed in columns • Total Intra-day Credit Line Usage • Secured Intra-day Credit Line Usage • Committed Intra-day Credit Line Usage 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: • Green color: 0% to 75% Usage • Amber color: >75% to 90% Usage • Red color: >90% Usage 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.
Dimensions	• Legal Entity • Customer Type • Top 'N' Customer • Product Type • Secured Status • Commitment Status
Base Measures	• Amount
Computed Measures	• Utilization %
Drill-through On	Not applicable
Drill-through's	Not applicable

9.7   Intra-day Throughput

Report Name	Intra-day Throughput
Report Level Filters	**Display Selection:** Choose this selection as "inflows" or "outflows" depending on payments received and payments made respectively. **Interval Selection:** Choose amongst 15 mins, 30 mins and 1 hour as the throughput interval for display.
Report Description	This report displays the intra-day throughput at each interval at each legal entity-payment system level.
Report Type	Combination of Line and Column Chart 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.
Dimensions	• Legal Entity • Throughput bands
Base Measures	• Payments made • Payments received • Intra-day Throughput
Computed Measures	Not applicable
Drill-through On	Not applicable
Drill-through's	Not applicable

10 Intra-Day Real Time Monitoring Subject Area

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

Dashboard Name	Liquidity Risk
Subject Area	Intra-day Real Time Reporting
Page Level Filters	**Legal Entity:** This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected. **Currency:** This is a drop down selection. The drop down list is filtered based on legal entity and payment system selected.
Page Level Display Parameters	• Legal Entity • Currency

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

- Available Credit Lines

- Available Intraday Eligibile Sources of Liquidity

- Time Specific Obligations

- Payments Snapshot

- Cumulative Net Position

- Payments Received

- Payments Sent

10.1 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.

Report Name	Available Credit lines
Report Level Filters	Not Applicable
Report Description	This is a real time report that displays each intraday line of credit available to the bank.
Report Type	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
Dimensions	• Legal Entity • Currency

Base Measures	Not applicable
Computed Measures	Not applicable
Drill-through On	Not applicable
Drill-through's	Not applicable

10.2 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.

Report Name	Available Intraday eligible sources of liquidity
Report Level Filters	Not applicable
Report Description	This is a real time report that displays total intraday eligible sources as available to the bank throughout the day.
Report Type	Horizontal Bar Chart The various categories of intraday sources are displayed at the Y axis. The total amount and available amount is displayed alone the X axis
Dimensions	• Legal Entity • Currency
Base Measures	Not applicable
Computed Measures	Not applicable
Drill-through On	Type of Source Clicking each column on the bar chart
Drill-through's	On clicking each type of source, the drill through 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. Level 1: Page level display parameters: • As of date • Process/Run • Legal entity • Currency **Report Name:** Available intraday eligible sources of liquidity **Tabular graph:** 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.

10.3 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.

Report Name	Time specific obligations
Report Level Filters	Not applicable
Report Description	This is a real time report that displays all the time specific obligations for a legal entity for the day
Report Type	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.
Dimensions	• Legal Entity • Currency
Base Measures	Not applicable
Computed Measures	Not applicable
Drill-through On	Not applicable
Drill-through's	Not applicable

10.4 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.

Report Name	Payments snapshot
Report Level Filters	Not applicable
Report Description	This is a real time report that displays a snapshot of all payment sent and received up to present time
Report Type	List The payments made and received are grouped into 15 minute constant intervals and displayed along with the total amount.
Dimensions	• Legal Entity • Currency • Payment system
Base Measures	Not applicable

Computed Measures	Not applicable
Drill-through On	Not applicable
Drill-through's	Not applicable

10.5 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.

Report Name	Cumulative net position
Report Level Filters	Not applicable
Report Description	This is a real time report that displays the cumulative net amount up to present time at a second time interval granularity.
Report Type	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
Dimensions	• Legal Entity • Currency • Payment system
Base Measures	Not applicable
Computed Measures	Not applicable
Drill-through On	Not applicable
Drill-through's	Not Applicable

10.6 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.

Report Name	Payments Received
Report Level Filters	Not applicable
Report Description	This is a real time report that displays payments received at each time instant
Report Type	Bar Chart The X axis represents time intervals, Y axis represent amount of each payment received.

Dimensions	• Legal Entity • Currency • Payment system
Base Measures	Not applicable
Computed Measures	Not applicable
Drill-through On	Not applicable
Drill-through's	Not applicable

10.7 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.

Report Name	Payments sent
Report Level Filters	Not applicable
Report Description	This is a real time report that displays payments sent at each time instant
Report Type	Bar Chart The X axis represents time intervals, Y axis represent amount of each payment sent.
Dimensions	• Legal Entity • Currency • Payment system
Base Measures	Not applicable
Computed Measures	Not applicable
Drill-through On	Not applicable
Drill-through's	Not applicable

11 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.

Dashboard Name	Liquidity Risk
Subject Area	Interim Results
Page Level Filters	**Calendar Date:** This is a selection from the calendar. **Process/Run:** This is a drop down selection. The drop down list is filtered based on the date selected. **Scenario Name:** This is a drop down selection. The drop down list is filtered based on the Run selected. **Run Execution ID:** This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected. **Legal Entity:** This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected. **Currency Type:** This is a drop down selection of one of the following options: Local Currency and Reporting Currency **Reporting Bucket Definition:** This is a drop down selection. The drop down list is displayed based on the Time Bucket Definition selected in the given Run. **Bucket Level:** This is a drop down selection. The drop down list is filtered based on the Reporting Time Bucket selected.
Page Level Display Parameters	• Consolidation Type

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

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

11.1 Interim Results across Buckets

Report Name	Interim Results across Buckets
Report Level Filters	**Business Assumption:** A drop down list containing the following options: • Contractual • Business Assumptions (displayed in the order of execution) • Business-as-Usual/Stress
Report Description	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.

Report Type	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.
Dimensions	• Legal Entity • Time Bucket Definition • Business Assumption • Principal/Interest Cash Flows
Base Measures	• Cash Flows
Computed Measures	• Cumulative Cash Flows
Drill-through On	Not applicable
Drill-through's	Not applicable

11.2 Interim Liquidity Gaps across Business Assumptions

Report Name	Interim Liquidity Gaps across Business Assumptions
Report Level Filters	**Time Bucket:** The list of time buckets is displayed based on the bucket level selected.
Report Description	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.
Report Type	Combination of Line and Stacked Column Chart The following items are displayed on the x-axis: • Contractual • Business Assumptions (displayed in the order of execution) 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.
Dimensions	• Legal Entity • Time Bucket Definition • Business Assumptions • Principal/Interest Cash Flows
Base Measures	• Cash Flows
Computed Measures	• Cumulative Cash Flows

Drill-through On	Not applicable
Drill-through's	Not applicable

12 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.

Dashboard Name	Liquidity Risk
Subject Area	Funding Concentration
Page Level Filters	**Calendar Date:** This is a selection from the calendar. **Process/Run:** This is a drop down selection. The drop down list is filtered based on the date selected. **Scenario Name:** This is a drop down selection. The drop down list is filtered based on the Run selected. **Run Execution ID:** This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected. **Legal Entity:** This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected. **Currency Type:** This is a drop down selection of one of the following options: Local Currency and Reporting Currency **Reporting Bucket Definition:** This is a drop down selection. The drop down list is displayed based on the Time Bucket Definition selected in the given Run. **Bucket Level:** This is a drop down selection. The drop down list is filtered based on the Reporting Time Bucket selected.
Page Level Display Parameters	• Consolidation Type

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

12.1 Concentration of Funding Liabilities across Dimensions

Report Name	Concentration of Funding Liabilities across Dimensions
Report Level Filters	**Dimension:** This is a drop down filter of the following options: • Counterparty • Currency • Product/Instrument Type • Product/Instrument

	Measure: This is a drop down filter of the following options: • Funding Amount • Percentage of Total Funding
Report Description	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.
Report Type	*Graphical Report:* **Pie Chart** 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. *Tabular Report:* Each significant member of the selected dimension in 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.
Dimensions	• Legal Entity • Time Bucket Definition • Counterparty • Currency • Product/Instrument Type • Product/Instrument • Significance
Base Measures	• Funding Amount
Computed Measures	• Percentage of Total Funding
Drill-through On	Not Applicable
Drill-through's	Not Applicable

12.2 Funding Concentration Trend Analysis

Report Name	Funding Concentration Trend Analysis
Report Level Filters	• Dimension • Period Start • Period End
Report Description	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.
Report Type	Combination of Line and Column Chart 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. Additionally, the selected dimension is displayed for informational purpose.
Dimensions	• Legal Entity • Counterparty • Currency • Product/Instrument Type • Product/Instrument • Significance
Base Measures	• Funding Amount
Computed Measures	• Total Funding from Significant Dimension Members • Funding Concentration
Drill-through On	Not applicable
Drill-through's	Not applicable

12.3 List of Assets by Significant Currencies

Report Name	List of Assets by Significant Currencies
Report Level Filters	• Significant Currency
Report Description	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.
Report Type	Tabular Report The assets denominated in the selected significant currency are displayed as row items. The asset value is displayed for each time bucket in columns.
Dimensions	• Legal Entity • Asset/Liability • Significant Currency

Base Measures	• Amount
Computed Measures	Not applicable
Drill-through On	Not applicable
Drill-through's	Not applicable

12.4 List of Liabilities by Significant Currencies

Report Name	List of Liabilities by Significant Currencies
Report Level Filters	• Significant Currency
Report Description	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.
Report Type	Tabular Report The liabilities denominated in the selected significant currency are displayed as row items. The liability value is displayed for each time bucket in columns.
Dimensions	• Legal Entity • Asset/Liability • Significant Currency
Base Measures	• Amount
Computed Measures	Not applicable
Drill-through On	Not applicable
Drill-through's	Not applicable

13 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.

Dashboard Name	Liquidity Risk
Subject Area	Data Analysis
Page Level Filters	**As of Date:** This is a selection from the calendar. **Process/Run:** This is a drop down selection. The drop down list is filtered based on the date selected. **Scenario:** This is a drop down selection. The drop down list is filtered based on **Run Execution ID:** This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected. **Legal Entity:** This is a drop down selection. The drop down list is filtered based on As of Date, Run and Scenario selected.
Page Level Display Parameters	Not applicable

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

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

13.1 Deposit Balances

Report Name	Deposit Balances
Report Level Filters	**Reporting Bucket Definition:** 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. **Bucket Level:** Select the bucket level from the drop-down list. The drop-down list is filtered based on the Reporting Time Bucket selected.
Report Description	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.
Report Type	**Tabular Report** 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.
Dimensions	• Product • Customer Type • Customer • Account
Base Measures	• Delinquent Amount
Computed Measures	Not applicable
Drill-through On	Not applicable
Drill-through's	Not applicable

13.2 Loan Balances

Report Name	Loan Balances
Report Level Filters	**Reporting Bucket Definition:** 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. **Bucket Level:** Select the bucket level from the drop-down list. The drop-down list is filtered based on the Reporting Time Bucket selected.
Report Description	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.
Report Type	**Tabular Report** 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.
Dimensions	• Product • Customer Type • Customer • Account
Base Measures	• Delinquent Amount
Computed Measures	Not applicable

Drill-through On	Not applicable
Drill-through's	Not applicable

13.3 Marketable Assets

Report Name	Marketable Assets
Report Level Filters	**Reporting Bucket Definition:** 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. **Bucket Level:** Select the bucket level from the drop-down list. The drop-down list is filtered based on the Reporting Time Bucket selected.
Report Description	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.
Report Type	**Tabular Report** 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.
Asset Type	- Interest Rate Instruments - Equity Instruments - Commodity Instruments - Currency Instruments - Securitized Products - Property
Base Measures	Delinquent Amount
Computed Measures	Not applicable
Drill-through On	Not applicable
Drill-through's	Not applicable

13.4 Repos

Report Name	Repos
Report Level Filters	**Reporting Bucket Definition:** 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. **Bucket Level:** Select the bucket level from the drop-down list. The

	drop-down list is filtered based on the Reporting Time Bucket selected.
Report Description	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.
Report Type	**Tabular Report** The Collateral Value, Haircut, 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.
Asset Type	• Interest Rate Instruments • Equity Instruments • Commodity Instruments • Currency Instruments • Securitized Products • Property
Base Measures	• Delinquent Amount
Computed Measures	Not applicable
Drill-through On	Not applicable
Drill-through's	Not applicable

13.5 Delinquency Report

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

Dimensions	• Legal Entity • Reporting Time Bucket • Delinquency Status • Product Type • Product • Customer Type • Customer • Account
Base Measures	• Delinquent Amount
Computed Measures	Not applicable
Drill-through On	As currently available on each product type
Drill-through's	The drill-through sequence for this report will continue as existing currently to the following levels: Level 1: Product Level 2: Customer Type Level 3: Customer Level 4: Account

13.6 Delinquent Customer

Report Name	Delinquency Customer
Report Level Filters	**Reporting Bucket Definition:** 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. **Bucket Level:** Select the bucket level from the drop-down list. The drop-down list is filtered based on the Reporting Time Bucket selected.
Report Description	This is a tabular report that displays the following details of each delinquent customer: • Account Number • Product Type • Product • Customer Type • Customer • Tenor • Delinquent Days • Delinquent Amount.

Report Type	**Tabular Report** 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.
Dimensions	• Product • Customer Type • Customer • Account
Base Measures	• Delinquent Amount
Computed Measures	Not applicable
Drill-through On	Not applicable
Drill-through's	Not applicable

14 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.

Dashboard Name	Liquidity Risk
Subject Area	Forward Liquidity Analysis
Page Level Filters	**Calender Date:** Select date from the calendar **Process/Run:** Select the Process/Run from the dropdown list. The dropdown list is filtered based on the As of date selected **Scenario Name:** Select the scenario from the dropdown list. The dropdown list is filtered based on the Process/Run selected **Run Execution Id:** 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. **Legal Entity:** 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 **Currency Type:** Select the currency type from the dropdown list. The dropdown list displays following options: Reporting Currency and Local Currency **Forward Date:** Select date from the dropdown list. The dropdown list is filtered based on As of Date, Process/Run,Scenario and Run Execution ID.
Page Level Display Parameters	• Not Applicable

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

14.1 Forward Liquidity Gap - <Currency Type>

Report Name	Forward Liquidity Gap - <Currency Type>

Report Level Filters	**Reporting Bucket Definition**: This is a drop down selection. The drop down list is displayed based on the Time Bucket Definition selected in the given Run. **Bucket Level** : This is a drop down selection. The drop down list is filtered based on the Reporting Time Bucket selected.
Report Description	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. 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.
Report Type	**Graphical Report:** Combination of Bar and Line Chart 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. **Tabular Report:** The following are displayed as row items: • Total Inflows • Total Outflows • Liquidity Gap • Gap as % of Total Outflows • Cumulative Gap The time buckets corresponding to the bucket level selected as part of the report level filter are displayed as column items.
Dimensions	• Time Buckets • Calendar • Forward Date • Legal Entity • Standard Product Type • Currency • Customer Type
Base Measures	Cash flows
Computed Measures	Total Inflows

	Total Outflows
	Liquidity Gap
	Gap as % of Total Outflows
	Cumulative Gap
Drill Through On	**Graphical Report:** Clicking each column in the column chart. **Tabular Report:** Row level drill-through on Total Inflows, Total Outflows and Liquidity Gap
Drill Through's	The drill through sequence remains unchanged for both the tabular and graphical reports as follows: Level 1: Product type Level 2: Currency Level 3: Customer Type **Graphical Report:** On clicking each column the drill-through report will display liquidity gap across dimension for the given time bucket. **Tabular Report**: Drill-through is enabled on the following row items as per the existing drill- through sequence: • Inflows • Outflows • Liquidity Gap

14.2 Forward Liquidity Ratio Analysis

Report Name	Forward Liquidity Ratio Analysis
Report Level Filters	None
Report Description	This report displays the liquidity coverage ratio and its components for the forward date selected.
Report Type	**Graphical Report:** Graphical format is not available for this report. **Tabular Report:** • Liquidity Coverage Ratio • Stock of High Quality Liquid Assets o Stock of Level 1 Asset

	o Stock of Level 2A Asset
	o Stock of Level 2B Asset
	o Adjustment due to cap on Level 2 Assets
	o Adjustment due to cap on Level 2B Assets
	• Net Cash out flows
	o Cash outflows
	o Cash inflows
Dimensions	• Calendar
	• Legal entity
Base Measures	Liquidity Coverage Ratio
	Stock of HQLA
	Net Cash Out Flow
Computed Measures	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
Drill-through on	No drill down available
Drill-through's	No drill down available

14.3 Balance Sheet Mismatch

Report Name	Balance Sheet Mismatch
Report Level Filters	None
Report Description	This report displays the aggregate of forward balance, adjusted forward balance and current balance for Total assets, Total liabilities and Balance Sheet Mismatch.
Report Type	***Graphical Report:*** Graphical format is not available for this report. ***Tabular Report:*** The following are displayed as row items: • Total Assets – Current Balance, Forward Balance and

	Adjusted Forward Balance. • Total Liabilities – Current Balance, Forward Balance and Adjusted Forward Balance. • Balance Sheet Mismatch – Current Balance, Forward Balance and Adjusted Forward Balance
Dimensions	• Product • Legal Entity • Calendar • Standard Product Type
Base Measures	Assets Liabilities
Computed Measures	Current Balances Forward Balances Adjusted Forward Balances
Drill-through on	None
Drill-through's	None

14.4 Forward Balance Position

Report Name	Forward Balance Position
Report Level Filters	None
Report Description	This report displays forward balance, adjusted forward balance and current balance for assets and liabilities.
Report Type	*Graphical Report:* Graphical format is not available for this report. *Tabular Report:* The following are displayed as row items: • Assets – Current Balance, Forward Balance and Adjusted Forward Balance. • Liabilities – Current Balance, Forward Balance and Adjusted Forward Balance.
Dimensions	• Product • Legal Entity • Calendar • Standard Product Type • Customer Type • Currency

Base Measures	Assets Liabilities
Computed Measures	Current Balances Forward Balances Adjusted Forward Balances
Drill- through On	**Graphical Report:** Graphical format is not available for this report. **Tabular Report:** Row level drill-through on the following dimensions for Assets and Liabilities Product Type Currency Customer Type
Drill through's	The drill-through sequence is: Level 1: Product type Level 2: Currency Level 3: Customer Type **Graphical Report:** Graphical format is not available for this report. **Tabular Report:** Drill-through is enabled on the following row items as per the existing drill- through sequence: Product Type Currency Customer Type

15 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.

Dashboard Name	Liquidity Risk
Subject Area	Forward Liquidity Across Dates
Page Level Filters	**Calender Date:** Select date from the calendar **Process/Run:** Select the Process/Run from the dropdown list. The dropdown list is filtered based on the As of date selected **Scenario Name:** Select the scenario from the dropdown list. The dropdown list is filtered based on the Process/Run selected **Run Execution Id:** 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. **Legal Entity:** 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 **Currency Type:** Select the currency type from the dropdown list. The dropdown list displays following options: Reporting Currency and Local Currency
Page Level Display Parameters	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

15.1 Forward Liquidity Gap Variance Analysis - <Currency Type>

Report Name	Forward Liquidity Gap Variance Analysis - <Currency Type>
Report Level Filters	**Reporting Bucket Definition**: This is a drop down selection. The drop down list is displayed based on the Time Bucket Definition selected in the given Run. **Bucket Level** : This is a drop down selection. The drop down list is filtered based on the Reporting Time Bucket selected. **Date 1:** 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. **Date 2:** 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. **Varaince As :** This is a dropdown selection. There are two options available : • Percentage • Amount
Report Description	This report that displays the absolute and percentage variance between liquidity gaps in each time bucket across two forward dates. 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.
Report Type	*Graphical Report:* Combination of Line and Column Chart 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:* 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 *Tabular Report:* The following are displayed as row items: • Total Inflows • Total Outflows • Liquidity Gap

	• Cumulative Gap The time buckets corresponding to the bucket level selected as part of the 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.
Dimensions	• Time Buckets • Calendar • Forward Date • Legal Entity
Base measures	Cash Flows Gap / Cumulative Gap
Computed measures	Total Inflows Total Outflows Liquidity Gap Cumulative Gap
Drill through on	*Graphical Report:* Graphical format is not available for this report. *Tabular Report:* Tabular format is not available for this report.
Drill through's	*Graphical Report:* Graphical format is not available for this report. *Tabular Report:* Tabular format is not available for this report.

15.2 Forward Liquidity Gap Across Dates- <Currency Type>

Report Name	Forward Liquidity Gap Across Dates - <Currency Type>
Report Level Filters	**Reporting Bucket Definition**: This is a drop down selection. The drop down list is displayed based on the Time Bucket Definition selected in the given Run. **Bucket Level**: This is a drop down selection. The drop down list is filtered based on the Reporting Time Bucket selected. **Period From – To**: Select the forward date for the calendar
Report Description	This report that displays the absolute and percentage variance between liquidity gaps in each time bucket across two forward dates. 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.
Report Type	*Graphical Report:* Column chart description. The inflows, outflows and liquidity gap are displayed as column chart across forward dates. *Tabular Report:* The following are displayed as row items for each forward dates • Total Inflows • Total Outflows • Liquidity Gap The highest and lowest amount for each row items is highlighted.
Dimensions	• Time Buckets • Calendar • Forward Date • Legal Entity
Base Measures	Cash Flows Gap / Cumulative Gap
Computed Measures	Total Inflows Total Outflows Liquidity Gap Cumulative Gap
Drill-through on	*Graphical Report:*

	Graphical format is not available for this report. ***Tabular Report:*** Tabular format is not available for this report.
Drill-through's	***Graphical Report:*** Graphical format is not available for this report. ***Tabular Report:*** Tabular format is not available for this report.

15.3 Forward Liquidity Ratio Variance Analysis

Report Name	Forward Liquidity Ratio Variance Analysis
Report Level Filters	**Date 1 :** 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 **Date 2:** 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. **Variance As :** This is a dropdown selection. There are two options available : • Percentage • Amount
Report Description	This report displays the liquidity coverage ratio and its components across two forward dates or as of date and forward date. Variance is calculated as follows: 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
Report Type	***Graphical Report:*** 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. ***Tabular Report:*** The following are displayed a row items • Liquidity coverage Ratio • Stock of High Quality Liquid Assets o Stock of Level 1 Asset

	o Stock of Level 2A Asset
	o Stock of Level 2B Asset
	o Adjustment due to cap on Level 2 Assets
	o Adjustment due to cap on Level 2B Assets
	• Net Cash out flows
	o Cash outflows
	o Cash inflows
Dimensions	• Calendar
	• Legal Entity
Base Measures	Liquidity Coverage Ratio
	Stock of HQLA
	Net Cash Out Flow
Computed Measures	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
Drill-through On	No drill down available.
Drill-through's	No drill down available.

15.4 Forward Liquidity Ratio Across Dates

Report Name	Forward Liquidity Ratio Across Dates
Report Level Filters	**Period Start - End :** Select the forward date from the calendar.
Report Description	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.

Report Type	*Graphical Report:*
	
	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.
	
	Tabular Report:
	
	The following are displayed a row items
	
	• Liquidity coverage Ratio
	
	• Stock of High Quality Liquid Assets
	   o Stock of Level 1 Asset
	   o Stock of Level 2A Asset
	   o Stock of Level 2B Asset
	   o Adjustment due to cap on Level 2 Assets
	   o Adjustment due to cap on Level 2B Assets
	
	• Net Cash out flows
	   o Cash outflows
	   o Cash inflows
	   o Add on
	
	The highest and lowest amount for each row items is highlighted.

Dimensions	• Calendar • Legal Entity
Base Measures	Liquidity Coverage Ratio Stock of HQLA Net Cash Out Flow
Computed Measures	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
Drill-through on	No drill down available.
Drill-through's	No drill down available.

15.5 Forward Balance Analysis Across Dates

Report Name	Forward Balance Analysis Across Dates
Report Level Filters	**Balance Sheet Category:** Select balance sheet category from dropdown list. **Product:** Select standard product type from dropdown list. The dropdown list is filtered based on balance sheet category selected **Customer Type:** Select the customer type from drop down list. **Legal Entity:** Select the legal entity from drop down list. **Currency:** Select the currency from drop down list. **Period Start-End:** Select the forward date from the calendar.
Report Description	This report displays forward balance, adjusted forward balance and current balance for assets and liabilities across forward dates.
Report Type	*Graphical Report:* Column chart description. The forward balance, adjusted forward balance and current balance are displayed as columns across forward dates. *Tabular Report:* The following measures are displayed across forward dates 1. Forward Balance 2. Adjusted Forward Balance 3. Current Balance
Dimensions	• Calendar • Legal Entity • Standard Product Type • Currency • Customer Type
Base Measures	Assets Liabilities
Computed Measures	Current Balances Forward Balances Adjusted Forward Balances
Drill-through On	*Graphical Report:* No drill available on chart.

	Tabular Report: Row level drill- through on the forward dates.

Drill-through's	The drill sequence is:
	
	        Level 1: Product type
	
	        Level 2: Currency
	
	        Level 3: Customer Type
	
	Graphical Report:
	Graphical format is not available for this report.
	
	Tabular Report:
	On clicking of given forward date, the current balance, forward balance and adjusted forward balance breakup will be shown across the dimension.

16 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		
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	Drill-through (from Table)		
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	Liquidity Gap	Liquidity Risk
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>			
27	3	Dynamic Balance Sheet - Base Currency	Main Report		

Sl. No.	Report No.	Report Name	Report Category	Subject Area	Dashboard
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			
35	5.1.1	Bucket-wise Liquidity Gap by Product	Drill-through (from Graph)		
36	5.1.1.1	Bucket-wise Liquidity Gap by Customer Type			
37	5.1.1.1.1	Bucket-wise Liquidity Gap by Customer			
38	5.2	Bucket-wise Gap Analysis by Product Type			
39	5.2.1	Bucket-wise Gap Analysis by Product	Drill-through (from Table)		
40	5.2.1.1	Bucket-wise Gap Analysis by Customer Type			
41	5.2.1.1.1	Bucket-wise Gap Analysis by Customer			
42	6	Liquidity Gap across Scenarios	Main Report	Detailed Gap Analysis	
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	Drill-through		
46	6.1.1.1.1	Liquidity Gap by Customer Type			
47	6.1.1.1.1.1	Liquidity Gap by Customer			
48	7	Gap Analysis - Top N Large Customers	Main Report		
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			
51	7.2	Top N Large Customer Gap Analysis by Product Type	Drill-through (from Table)		
52	7.2.1	Top N Large Customer Gap Analysis by Product			
53	8	Liquidity Gap Across Time	Main Report		
54	9	Liquidity Gap Analysis Post Counterbalancing	Main Report		
55	9.1	Bucket-wise Liquidity Gap Post Counterbalancing by Line of Business		Counterbalancing	
56	9.1.1	Bucket-wise Liquidity Gap Post Counterbalancing by Product Type	Drill-through (from Graph)		
57	9.1.1.1	Bucket-wise Liquidity Gap Post Counterbalancing by Product			
58	9.1.1.1.1	Bucket-wise Liquidity Gap Post Counterbalancing by Customer Type			
59	9.1.1.1.	Bucket-wise Liquidity Gap Post			

Sl. No.	Report No.	Report Name	Report Category	Subject Area	Dashboard
	1.1	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	10	Liquidity Ratios	Main Report	Liquidity Ratios	
63	10.1	High Quality Liquid Assets by Product Type	Drill-through		
64	10.1.1	High Quality Liquid Assets by Product	Drill-through		
65	10.2	Cash Flows by Product Type	Drill-through		
66	10.2.1	Cash Flows by Product	Drill-through		
67	11	Liquidity Coverage Ratio Components	Main Report		
68	11.1	Break-up of Liquidity Coverage Ratio Components	Drill-through		
69	12	Net Stable Funding Ratio Components	Main Report		
70	13	Liquidity Coverage Ratio by Significant Currencies	Main Report		
71	14	Liquidity Ratio Historical Variance Analysis	Main Report		
72	15	High Quality Liquid Assets	Main Report	LCR Details	
73	15.1	<Selected Encumbrance Status> <Selected Asset Level> Details	Drill-through		
74	16	Break-up of Stock of High Quality Liquid Assets	Main Report		
75	16.1	Components of Stock of Level 1 Assets	Drill-through (from Table)		
76	16.2	Adjustments to Stock of Level 1 Assets	Drill-through (from Table)		
77	16.3	Components of Stock of Level 2A Assets	Drill-through (from Table)		
78	16.4	Adjustments to Stock of Level 2A Assets	Drill-through (from Table)		
79	16.5	Components of Stock of Level 2B RMBS Assets	Drill-through (from Table)		
80	16.6	Adjustments to Stock of Level 2B RMBS Assets	Drill-through (from Table)		
81	16.7	Components of Stock of Level 2B Non-RMBS Assets	Drill-through (from Table)		
82	16.8	Adjustments to Stock of Level 2B Non-RMBS Assets	Drill-through (from Table)		
83	17	Break-up of Stock of HQLA Denominated in Significant Currencies	Main Report		
84	18	Liquidity Transferability Restrictions	Main Report		
85	19	Liquidity Ratio Trend Analysis	Main Report		
86	20	NSFR Constituents By Product Types	Main Report	NSFR Details	
87	21	NSFR Break-up By Maturity	Main Report		
88	22	Off-Balance Sheet Items by Absolute Value	Main Report		
89	23	RSF Assets By Encumbrance Period	Main Report		
90	24	NSFR Trend Analysis	Main Report		
91	25	Available and Required Liquidity Buffer	Main Report	Regulation	

Sl. No.	Report No.	Report Name	Report Category	Subject Area	Dashboard
92	26	Buffer and Buffer requirements across stress horizons	Main Report	YY	
93	27	Available Buffer Composition	Main Report		
94	28	Cash Flow Projections	Main Report		
95	29	Daily Maximum Intra-day Liquidity Usage	Main Report	Intra-day Liquidity Metrics	
96	30	Start of Day Available Intra-day Liquidity	Main Report		
97	30.1	Start of Day Available Intra-day Liquidity	Drill-through		
98	31	Total Payments	Main Report		
99	32	Time-Specific Obligations	Main Report		
100	33	Value of Payments Made on Behalf of Correspondent Banking Customers	Main Report		
101	34	Intraday Credit Lines Extended to Correspondent Banking Customers	Main Report		
102	35	Intra-day Throughput	Main Report		
103	36	Available Credit Lines	Main Report	Real Time Monitoring	
104	37	Available Intraday Eligible Sources of Liquidity	Main Report		
105	38.1	Available Intraday Eligible Sources of Liquidity	Drill-through		
106	39	Time Specific Obligations	Main Report		
107	40	Payments Snapshot	Main Report		
108	41	Cumulative Net Position	Main Report		
109	42	Payments Received	Main Report		
110	43	Payments Sent	Main Report		
111	44	Interim Results across Buckets	Main Report	Interim Results	
112	45	Interim Liquidity Gaps across Business Assumptions	Main Report		
113	46	Concentration of Funding Liabilities across Dimensions	Main Report	Funding Concentration	
114	47	Funding Concentration Trend Analysis	Main Report		
115	48	List of Assets by Significant Currencies	Main Report		
116	49	List of Liabilities by Significant Currencies	Main Report		
117	50	Deposit Balances	Main Report	Data Analysis	
118	51	Loan Balances	Main Report		
119	52	Marketable Assets	Main Report		
120	53	Repos	Main Report		
121	54	Delinquency Report	Main Report		
122	55.1	Delinquency Report by Product Type	Drill-through		
123	55.1.1	Delinquency Report by Product	Drill-through		
124	55.1.1.1	Delinquency Report by Customer Type	Drill-through		
125	55.1.1.1.1	Delinquency Report by Customer	Drill-through		
126	56	Delinquent Customer	Main Report		
127	57	Forward Liquidity Gap	Main Report	Forward Liquidity Analysis	
128	57.1	Forward Liquidity Gap - <Currency Type>	Drill-through		
129	58	Forward Liquidity Ratio Analysis	Main Report		
130	59	Balance Sheet Mismatch	Main Report		
131	60	Forward Balance Position	Main Report		
132	60.1	Forward Balance Position	Drill-through		

Sl. No.	Report No.	Report Name	Report Category	Subject Area	Dashboard
133	61	Forward Liquidity Gap Variance Analysis	Main Report	Forward Liquidity Across Dates	
134	62	Forward Liquidity Gap Across Dates	Main Report		
135	63	Forward Liquidity Ratio Variance Analysis	Main Report		
136	64	Forward Liquidity Ratio Across Dates	Main Report		
137	65	Forward Balance Analysis Across Dates	Main Report		
138	65.1	Forward Balance Analysis Across Dates	Drill-through		

Note:The regulatory reports present in the LRM dashboard, in the form of BI Publisher reports, are a sample set of reports that are included for illustrative purposes only. The intent of these reports is to showcase the computational capabilities of the application and its adherence to calculations at the granularity required by the regulator. These are not intended to address regulatory submissions for any jurisdiction and are not planned to be updated continuously.

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Oracle Financial Services Liquidity Risk
Management
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Oracle Corporation
World Headquarters
500 Oracle Parkway
Redwood Shores, CA 94065
U.S.A.

Worldwide Inquiries:
Phone: +1.650.506.7000
Fax: +1.650.506.7200

oracle.com