

**ORACLE®**  
Financial Services

# Liquidity Risk Management Application Pack

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Release **8.0.6.0.0**

*Release Notes*

*May 2018*



## Document Versioning

Version	Date	Change Reference
1.0	Created: May 2018	Captured new features, fixed issues, limitations and known issues for OFS LRM 8.0.6.0.0 release.
2.0	Updated: November 2020	Added a note with information regarding MOS Doc ID 2724021.1.
Created by: Vineeta Mishra	Reviewed by: LRM Dev	Approved by: LRM QA



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## Preface

This Preface provides supporting information for the Oracle Financial Services Liquidity Risk Management Application Pack Release Notes and includes the following topics:

- ◆ [Overview of OFSAA](#)
- ◆ [Purpose of This Document](#)
- ◆ [Intended Audience](#)
- ◆ [Documentation Accessibility](#)
- ◆ [Related Documents](#)

### Overview of OFSAA

In today's turbulent markets, financial institutions require a better understanding of their risk-return, while strengthening competitive advantage and enhancing long-term customer value. Oracle Financial Services Analytical Applications (OFSAA) enable financial institutions to measure and meet risk adjusted performance objectives, cultivate a risk management culture through transparency, lower the costs of compliance and regulation, and improve insight into customer behavior.

OFSAA uses industry-leading analytical methods, shared data model and applications architecture to enable integrated risk management, performance management, customer insight, and compliance management. OFSAA actively incorporates risk into decision making, enables to achieve a consistent view of performance, promote a transparent risk management culture, and provide pervasive intelligence.

Oracle Financial Services Analytical Applications delivers a comprehensive, integrated suite of financial services analytical applications for both banking and insurance domain.

### Purpose of this Document

This document contains release information for the following products:

- ◆ Oracle Financial Services Analytical Applications Infrastructure (OFS AAI)
- ◆ Oracle Financial Services Liquidity Risk Management (OFS LRM)

### Intended Audience

This document is intended for users of Oracle Financial Services Liquidity Risk Management Application Pack.

### Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

## Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

## Related Documents

**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.

This section identifies additional documents related to OFS LRM Application Pack. You can access the below documents online from the documentation Library for [OFS LRM 8.x](#):

- Oracle Financial Services Liquidity Risk Management Application Pack Installation Guide Release 8.0.6.0.0
- Oracle Financial Services Liquidity Risk Management User Guide Release 8.0.6.0.0
- Oracle Financial Services Liquidity Risk Management Regulatory Calculations User Guide Release 8.0.6.0.0
- Oracle Financial Services Liquidity Risk Management Analytics User Guide Release 8.0.6.0.0

You can access the OFS AAI documentation online from the documentation library for [OFS AAI 8.x](#):

- OFS Advanced Analytical Applications Infrastructure (OFS AAI) Application Pack Installation and Configuration Guide v8.0.6.0.0
- OFS Analytical Applications Infrastructure User Guide v8.0.6.0.0

The additional documents are as follows:

- [OFS Analytical Applications Infrastructure Security Guide](#)
- [OFSAAI FAQ Document](#)
- [OFS Analytical Applications 8.0.6.0.0 Technology Matrix](#)

## Introduction to OFS Liquidity Risk Management Application Pack

Oracle Financial Services Liquidity Risk Management (OFS LRM) Application Pack provides an integrated solution for liquidity management by helping banks and financial institutions to identify and assess liquidity risk under normal and stressed business conditions and efficiently manage this risk through tailor-made contingency funding strategies as per the requirements of regulators across multiple jurisdictions. Through pre-configured regulatory scenarios, rules and computations, the application helps achieve on time regulatory compliance. Additionally, it enables banks to have a complete understanding of their liquidity position by providing the capability to define and apply bank specific stress assumptions to quantify the behavior of cash flows under varied crisis situations.

Oracle Financial Services Liquidity Risk Management comprehensively addresses an organization's liquidity risk requirements, both regulatory and management. On the regulatory front, it mainly covers the Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) calculations across multiple jurisdictions. The other capabilities which enable liquidity management include stress testing, counterbalancing, intraday liquidity monitoring, liquidity gap calculation and comprehensive dashboard reporting.

### Components of OFS Liquidity Risk Management Application Pack

OFS LRM Application Pack includes the following application:

**Oracle Financial Services Liquidity Risk Management:** OFS LRM primarily addresses the latest regulatory guidelines around liquidity ratios calculation across jurisdictions. The application supports liquidity ratio guidelines issued by the Bank of International Settlements (BIS), Reserve Bank of India (RBI), European Banking Authority (EBA) and US Federal Reserve (including 5G reporting and Regulation YY). Other capabilities of the application include, intraday liquidity management and Liquidity coverage Ratio (LCR) forecasting, which helps bank's assess their liquidity position.

Additionally, OFS LRM also enables banks and financial institutions, to identify and assess liquidity gaps under business-as-usual (BAU) and stress conditions, and helps banks to manage the gaps by formulating and implementing appropriate counterbalancing strategies.

## Oracle Financial Services Liquidity Risk Management Application Pack

From OFSAA 8.0 release onwards, the concept of grouping of functionally similar applications as a pack is introduced. The OFS LRM pack comprises:

- ◆ [Oracle Financial Services Liquidity Risk Management \(OFS LRM\)](#)

### Oracle Financial Services Liquidity Risk Management

#### NOTE:

- ◆ Release 8.0.6.0.0 of OFS LRM is not fully backward compatible with earlier versions of OFSAA applications. You can either upgrade all of your applications from existing 8.0.x versions to 8.0.6.0.0 version or choose to upgrade only selective application packs to v8.0.6.0.0. In the case of the latter, you must also apply the forthcoming compatibility patches for the required application packs, so that the remaining application-packs can continue to be at their pre-8.0.6.0.0 versions.
- ◆ In an environment consisting of multiple OFSAA applications, if the October 2020 Critical Patch Update is applied for any one application, it is mandatory to apply the respective October 2020 Critical Patch Updates for all other applications on that OFSAA instance, regardless of the application's version. See the My Oracle Support Doc ID [2724021.1](#) for details.

This section includes the following topics:

- ◆ [New Features](#)
- ◆ [Bugs Fixed in This Release](#)
- ◆ [Limitations and Known Issues](#)

### New Features

The following are the list of enhancements incorporated in this release. For detailed information on usage of these enhancements, refer to OFS Liquidity Risk Management User Guide, OFS Liquidity Risk Management Regulatory Calculations User Guide, and OFS Liquidity Risk Management Analytics User Guide Release 8.0.6.0.0 on [OHC Documentation Library](#).

The list of features that are part of this release are:

1. Data Security and Data Privacy
  - ◆ Logging - Log format is standardized and can be read by any standard log analysis tool.
2. Alta Theme adoption
  - ◆ Alta theming is adapted across LRM screens to provide sharper User Interface (UI) and usability to enhance user experience.
3. Logging
  - ◆ Audit Logging- Enables audit logging for all operations performed on LRM Objects.
  - ◆ Application Logging- System log format has been standardized.



4. Enhancements to Liquidity Coverage Ratio calculations as per European Banking Authority LCR Delegated Act

5. BLR-7 Net Stable Funding Ratio report.

New assumptions have been created to cover scenarios and clarifications provided by regulators through guideline updates and Question and Answers. Following is the list of new business assumptions incorporated in this release:

New Assumption ID	New Assumption Name	New Assumption Description
9999997600	EBA DA-Unsecured interest inflow from non-financial customer	Interest and other fee related inflows from unsecured lending to financial customers.
9999997601	EBA DA-Inflows from open maturity assets excl. credit cards	Inflows due to open maturity assets like loans, lease, overdrafts excluding credit cards
9999997602	EBA DA-Inflows from credit cards	Inflows due to minimum payments received on credit cards within the LCR horizon.
9999997603	EBA DA-Inflows from operational deposits	Inflows from operational deposits held with other financial institutions for clearing or cash management or custody management purposes.
9999997604	EBA DA-Inflows from an IPS or a cooperative network	Inflows from operational deposits, held within a co-operative banking network or an institutional protection scheme, for the purpose of obtaining cash clearing or central credit institution services or common task sharing.
9999997606	EBA DA-Inflows from non-op portion of operational accounts	Inflows from the non-operational portion of an operational account held with financial entities.
9999997607	EBA DA-Unsecured non-operational inflows from financial cust	Inflows from unsecured lending to financial customers, other than operational deposits, and central banks.
9999997608	EBA DA-Inflows from trade finance and securities	Inflows from trade financing transactions with financial entities and securities issued by financial entities maturing within the LCR horizon.
9999997609	EBA DA-Inflows from major index equity positions	Inflows, excluding dividends, from major index equity positions which are not included in stock of HQLA
9999997610	EBA DA-Secured inflows where collateral covers shorts	Inflows from secured lending transactions where the collateral received is used to cover customer or firm short positions.
9999997612	EBA DA-Penalty free highly stable retail deposit run-off	Run-off rates on the penalty free portion of highly stable term deposits maturing beyond 30days that can be withdrawn without incurring a penalty and are treated as demand deposits, from retail customers and SMEs treated as retail.
9999997613	EBA DA-Penalty free stable retail deposit run-off	Run-off rates on the penalty free portion of stable term deposits maturing beyond 30days that can be withdrawn without incurring a penalty and are treated as demand deposits, from retail customers and SMEs treated as retail.
9999997614	EBA DA-Penalty free less stable retail deposit run-off	Run-off rates on the penalty free portion of less stable term deposits maturing beyond 30days, that can be withdrawn without incurring a penalty and are treated as a demand deposits, from retail customers and SMEs treated as retail.
9999997615	EBA DA-Insured operational balance run-off	Run-off on the portion of operational balance, from deposits generated by clearing, custody and cash management activities, that is fully covered by deposit insurance
9999997616	EBA DA-Uninsured operational balance run-off	Run-off on the portion of operational balance, from deposits generated by clearing, custody and cash management activities, that is not covered by deposit insurance.
9999997617	EBA DA-Established relationship operational deposit runoff	Outflows from operational deposits, maintained in the context of an established operational relationship with non-financial customers, excluding those held for clearing, custody and cash management purposes.

New Assumption ID	New Assumption Name	New Assumption Description
9999997618	EBA DA-Run-off on operational deposits held within a network	Outflows from operational deposits, held within a co-operative banking network or an institutional protection scheme, for the purpose of obtaining cash clearing or central credit institution services or common task sharing.
9999997619	EBA DA-Runoff on CB and PB deposits	Outflows from deposits arising out of correspondent banking (CB) relationship or from prime brokerage (PB) services.
9999997620	EBA DA-Runoff from issued debt security	Outflows from Issued Debt Security in Wholesale or Retail Markets.
9999997621	EBA DA-Rating downgrade related collateral outflow	Additional collateral outflow due to a material deterioration in the credit quality of an entity corresponding to a 3-notch ratings downgrade.
9999997622	EBA DA-Re-hypothecation rights lost due to rating downgrade	Additional collateral outflow arising from a loss of re-hypothecation rights on assets received as collateral due to a material deterioration in the credit quality of an entity corresponding to a 3-notch ratings downgrade.
9999997623	EBA DA-Outflow of excess collateral	Additional collateral outflow corresponding to the excess collateral received that can be contractually recalled by the counterparty.
9999997624	EBA DA-Outflow of contractually due collateral	Additional collateral outflow corresponding to the collateral that is contractually required to be posted to the counterparty but has not yet been posted.
9999997625	EBA DA-Funding loss on structured financing facility & prod	Loss of funding on asset-backed securities, covered bonds and other structured financing instruments. Loss of funding on asset-backed commercial paper, conduits, securities investment vehicles and other such financing facilities due to inability to refinance maturing debt.
9999997626	EBA DA-Funding loss from financing facility-return of assets	Loss of funding on asset-backed commercial paper, conduits, securities investment vehicles and other such financing facilities due to potential return of assets.
9999997627	EBA DA-Securities borrowed on an unsecured basis outflows	Run-off on securities, borrowed on an unsecured basis, maturing within 30 days, not included in the stock of HQLA and exclusion of HQLA securities from outflows.
9999997628	EBA DA- Outflows from trade finance instruments	Outflows from trade finance related instruments
9999997629	EBA DA-Outflows from non-contractual obligations	Outflows from non-contractual obligations including joint ventures, minority investments, debt buy-back requests, structured products and managed funds.
9999997630	EBA DA-Drawdown on undrawn loans	Drawdown on the undrawn portion of loans and advances to wholesale counterparties, mortgages, credit cards and overdrafts
9999997631	EBA DA-Outflows from loan renewals and extensions	Outflows from the available undrawn amount, related to other contractual obligations to extend funds within 30 days to financial institutions.
9999997632	EBA DA-Stable retail deposits run-off	Run-offs on the stable portion of deposits from retail customers and SMEs treated as retail.
9999997633	EBA DA-Highly stable retail deposits run-off	Run-offs on the highly stable portion of deposits from retail customers and SMEs treated as retail.
9999997634	EBA DA-Less stable retail deposits run-off	Run-offs on the less stable portion of deposits from retail customers and SMEs treated as retail.
9999997635	EBA DA-High run-off category 1 retail deposits run-off	Run-offs on the portion of deposits from retail customers and SMEs treated as retail that are eligible for category 1 high run-offs.
9999997636	EBA DA-High run-off category 2 retail deposits run-off	Run-offs on the portion of deposits from retail customers and SMEs treated as retail that are eligible for category 2 high run-offs.
9999997637	EBA DA-Outflow from cancelled deposits	Outflows from cancelled deposit with a residual maturity of less than 30 days where pay-out has been agreed.
9999997638	EBA DA-Outflows on unsecured non-operational funding	Outflows on the funding provided by non-financial customers, sovereigns, central banks, MDB, PSEs, credit unions, personal investment companies or deposit brokers that is not classified as an operational deposit. This is achieved by rolling over 1-run-off rate to beyond the LCR horizon of 30 days
9999997639	EBA DA-Outflows on	Outflows on the uninsured portion of non-operational balance of funding

New Assumption ID	New Assumption Name	New Assumption Description
	uninsured non-op portion of Op account	classified as an operational deposit, provided by non-financial customers, sovereigns, central banks, MDB, PSE, credit unions, personal investment companies or deposit brokers.
9999997640	EBA DA-Outflows on insured non-op portion of op account	Outflows on the insured portion of non-operational balance of funding classified as an operational deposit, provided by non-financial customers, sovereigns, central banks, multilateral development banks, public sector entities, credit unions, personal investment companies or deposit brokers.
9999997641	EBA DA-Outflows from collateral swap	Outflows on collateral swap transactions.
9999997642	EBA DA-Draws on committed credit facilities	Drawdowns on committed credit facilities extended to retail customers, SMEs, corporates, sovereigns, central banks, MDB and PSEs.
9999997643	EBA DA-Draws on committed facilities to financial inst	Drawdowns on committed credit facilities extended to financial customers including banks and liquidity facilities extended to financial customers excluding banks.
9999997645	EBA DA-Draws on committed liquidity facilities	Drawdowns on committed liquidity facilities extended to retail customers, SMEs, corporates, sovereigns, central banks, MDB, PSEs, special purpose entities, personal investment companies and banks.
9999997646	EBA DA-Additional outflow due to change in collateral value	Additional outflows on derivative contracts due to potential changes in the value of collateral posted which is classified as a level 1 covered bond, level 2A asset, level 2B asset or other asset.
9999997647	EBA DA-Additional outflow due to adverse market scenario	Additional outflow on collateral arising from the impact of adverse market conditions on derivative and other transactions.
9999997648	EBA DA-Outflows from substitutable collateral	Additional outflows from contracts that allows a counterparty to substitute collateral classified as a liquid asset for non-liquid collateral.
9999997649	EBA DA-Draws on committed funding facilities by central bank	Drawdowns on committed facilities received by the bank from central banks.
9999997650	EBA DA-Unsecured principal inflow frm non-financial customer	Principal inflows from unsecured lending to non-financial customers.
9999997651	EBA DA-Committed funding facilities draws excl. central bank	Drawdowns on committed facilities received by the bank from all entities except central banks.
9999997652	EBA DA-Derivative cash inflows	Net cash inflows expected over 30 days from derivative transactions.
9999997653	EBA DA-Secured lending runoff collateralised by other asset	Inflows from secured lending transactions excluding collateral swaps, which are collateralised by other assets i.e. non high quality liquid assets.
9999997654	EBA DA-Derivative cash outflows	Net cash outflows expected over 30 days from derivative transactions.
9999997655	EBA DA-Secured lending run-off collateralised by HQLA	Inflows from secured lending transactions excluding collateral swaps, which are collateralised by high quality liquid assets
9999997656	EBA DA-Inflows from collateral swap	Inflows from collateral swap transactions.
9999997657	EBA DA-Secured funding run-off	The run-off rates on the secured funding, excluding collateral swaps, received from SOV,CB, MDB and PSEs are pre-defined as part of this assumption and applies the regulatory run-offs applicable to each counterparty type in the form of rollover rates i.e. 1-run-off rates..
9999997658	EBA DA-Outflows on secured funding from other counterparties	The run-off rates on the secured funding, excluding collateral swaps, received from all counterparties other than SOV,CB,MDB and PSEs having risk weight <= 20 %,by placing collateral classified as other assets are pre-defined as part of this assumption and applies a 0% rollover i.e. 100% outflow.

The previous EBA assumptions have been enhanced, and new assumptions are created. Few of the assumptions which are not used, have been retired. The below table provides the mapping of retired business assumptions to the corresponding new assumptions incorporated in this release:

Retired Assumption ID	Retired Assumption Name	New Assumption ID	New Assumption Name	New Assumption Description
9999996401	EBA DA Outflow Insured Operational Dep Run Off	9999997615	EBA DA-Insured operational balance run-off	Run-off on the portion of operational balance, from deposits generated by clearing, custody and cash management activities, that is fully covered by deposit insurance
9999996402	EBA DA Outflow Insured Non-Operational Dep Run Off	9999997640	EBA DA-Outflows on insured non-op portion of op account	Outflows on the insured portion of non-operational balance of funding classified as an operational deposit, provided by non-financial customers, sovereigns, central banks, multilateral development banks, public sector entities, credit unions, personal investment companies or deposit brokers.
9999996403	EBA DA Outflow Uninsured Operational Dep Run Off	9999997616	EBA DA-Uninsured operational balance run-off	Run-off on the portion of operational balance, from deposits generated by clearing, custody and cash management activities, that is not covered by deposit insurance.
9999996404	EBA DA Outflow Oper-Dep Recvd As Cntrl Cred Inst Run-Off	9999997618	EBA DA-Run-off on operational deposits held within a network	Outflows from operational deposits, held within a co-operative banking network or an institutional protection scheme, for the purpose of obtaining cash clearing or central credit institution services or common task sharing.
9999996405	EBA DA Outflow Insured Retail Dep Run Off	9999997632	EBA DA-Stable retail deposits run-off	Run-offs on the stable portion of deposits from retail customers and SMEs treated as retail.
9999996406	EBA DA Outflow Uninsured Retail Dep Run Off	9999997634	EBA DA-Less stable retail deposits run-off	Run-offs on the less stable portion of deposits from retail customers and SMEs treated as retail.
9999996407	EBA DA Outflow Retail Deposits Higher Run Off	9999997635 9999997636	EBA DA-High run-off category 1 retail deposits run-off & EBA DA-High run-off category 2 retail deposits run-off	Run-offs on the portion of deposits from retail customers and SMEs treated as retail that are eligible for category 1 high run-offs. EBA DA-High run-off category 2 retail deposits run-off Run-offs on the portion of deposits from retail customers and SMEs treated as retail that are eligible for category 2 high run-offs.
9999996408	EBA DA Outflow Third Country Retail Dep Higher Run Off	9999997632 9999997634 9999997635 9999997636	EBA DA-High run-off category 1 retail deposits run-off & EBA DA-High run-off category 2 retail deposits run-off	Run-offs on the stable portion of deposits from retail customers and SMEs treated as retail. Run-offs on the less stable portion of deposits from retail customers and SMEs treated as retail. Run-offs on the portion of deposits from retail customers and SMEs treated as retail that are eligible for category 1 high run-offs. EBA DA-High run-off category 2 retail deposits run-off Run-offs on the portion of deposits from retail customers and SMEs treated as retail that are eligible for category 2 high run-offs.
9999996409	EBA DA Outflow Short Position Wth No Undrly Cover Pos			
9999996410	EBA DA Addl Outflow Short Position Wth Undrly Cover			

Retired Assumption ID	Retired Assumption Name	New Assumption ID	New Assumption Name	New Assumption Description
	Pos			
9999996411	EBA DA Outflow Excess Collateral Call Val	9999997623	EBA DA-Outflow of excess collateral	Additional collateral outflow corresponding to the excess collateral received that can be contractually recalled by the counterparty.
9999996412	EBA DA Outflow Due Collateral Val Change	9999997624	EBA DA-Outflow of contractually due collateral	Additional collateral outflow corresponding to the collateral that is contractually required to be posted to the counterparty but has not yet been posted.
9999996413	EBA DA Outflow Net Derivatives	9999997654	EBA DA-Derivative cash outflows	Net cash outflows expected over 30 days from derivative transactions.
9999996414	EBA DA Outflow Due To Unsecured Asset Borrowing	9999997627	EBA DA-Securities borrowed on an unsecured basis outflows	Run-off on securities, borrowed on an unsecured basis, maturing within 30 days, not included in the stock of HQLA and exclusion of HQLA securities from outflows.
9999996415	EBA DA Outflow Due To Internal Netting For Short Selling			
9999996416	EBA DA Outflow Cont Fundg Drawdown Trade Finance	9999997628	EBA DA-Outflows from trade finance instruments	Outflows from trade finance related instruments
9999996417	EBA DA Outflow Cont Fundg Drwdwn Ret Committed Irrevcbl Fac	9999997642 9999997645	EBA DA-Draws on committed credit facilities; EBA DA-Draws on committed liquidity facilities	Drawdowns on committed credit facilities extended to retail customers, SMEs, corporates, sovereigns, central banks, MDB and PSEs. Drawdowns on committed liquidity facilities extended to retail customers, SMEs, corporates, sovereigns, central banks, MDB, PSEs, special purpose entities, personal investment companies and banks.
9999996418	EBA DA Outflow Cont Fundg Non-Ret Non-Fin Comm Irrevcbl Fac	9999997642	EBA DA-Draws on committed credit facilities;	Drawdowns on committed credit facilities extended to retail customers, SMEs, corporates, sovereigns, central banks, MDB and PSEs.
9999996419	EBA DA Outflow Cont Fundg Non-Ret Fin Comm Irrevcbl Fac	9999997643	EBA DA-Draws on committed facilities to financial inst	Drawdowns on committed credit facilities extended to financial customers including banks and liquidity facilities extended to financial customers excluding banks.
9999996420	EBA DA Outflow Cont Fundg Committed Irrevcbl Promo Loan Fac			
9999996421	EBA DA Outflow SI And Cap Mkt - Exp Cov By L1 NonCb Mitigant	9999997657	EBA DA-Secured funding run-off	The run-off rates on the secured funding, excluding collateral swaps, received from SOV,CB, MDB and PSEs are pre-defined as part of this assumption and applies the regulatory run-offs applicable to each counterparty type in the form of rollover rates i.e. 1-run-off rates..
9999996422	EBA DA Outflow SI And Cap Mkt- Exp Cov By	9999997657	EBA DA-Secured funding run-off	The run-off rates on the secured funding, excluding collateral swaps, received from SOV, CB, MDB and PSEs are pre-defined as part of

Retired Assumption ID	Retired Assumption Name	New Assumption ID	New Assumption Name	New Assumption Description
	L1CovBond Mitigant			this assumption and applies the regulatory run-offs applicable to each counterparty type in the form of rollover rates i.e. 1-run-off rates..
9999996423	EBA DA Outflow SI And Cap Mkt - Exp Cov By L2A Mitigant	9999997657	EBA DA-Secured funding run-off	The run-off rates on the secured funding, excluding collateral swaps, received from SOV, CB, MDB and PSEs are pre-defined as part of this assumption and applies the regulatory run-offs applicable to each counterparty type in the form of rollover rates i.e. 1-run-off rates..
9999996424	EBA DA Outflw SI And Cap Mkt- Exp CovBy L2B SecResLoan Mtgant	9999997657	EBA DA-Secured funding run-off	The run-off rates on the secured funding, excluding collateral swaps, received from SOV, CB, MDB and PSEs are pre-defined as part of this assumption and applies the regulatory run-offs applicable to each counterparty type in the form of rollover rates i.e. 1-run-off rates.
9999996425	EBA DA Outfl SI And Cap Mkt- Exp Cov By L2BSecAutLoan Mtgnt	9999997657	EBA DA-Secured funding run-off	The run-off rates on the secured funding, excluding collateral swaps, received from SOV, CB, MDB and PSEs are pre-defined as part of this assumption and applies the regulatory run-offs applicable to each counterparty type in the form of rollover rates i.e. 1-run-off rates.
9999996426	EBA DA Outflow SI And Cap Mkt- Exp CovBy L2B CorDs Mitigant	9999997657	EBA DA-Secured funding run-off	The run-off rates on the secured funding, excluding collateral swaps, received from SOV, CB, MDB and PSEs are pre-defined as part of this assumption and applies the regulatory run-offs applicable to each counterparty type in the form of rollover rates i.e. 1-run-off rates.
9999996427	EBA DA Outflow SI And Cap Mkt - Cb Exp CovBy NonLiq Mitigant	9999997657	EBA DA-Secured funding run-off	The run-off rates on the secured funding, excluding collateral swaps, received from SOV, CB, MDB and PSEs are pre-defined as part of this assumption and applies the regulatory run-offs applicable to each counterparty type in the form of rollover rates i.e. 1-run-off rates.
9999996428	EBA DA Outflow SI And Cap Mkt - Uncovered Exp Run Off	9999997657	EBA DA-Secured funding run-off	The run-off rates on the secured funding, excluding collateral swaps, received from SOV, CB, MDB and PSEs are pre-defined as part of this assumption and applies the regulatory run-offs applicable to each counterparty type in the form of rollover rates i.e. 1-run-off rates.
9999996429	EBA DA Outflow Collateral Swap	9999997641	EBA DA-Outflows from collateral swap	Outflows on collateral swap transactions.
9999996430	EBA DA Outflow SI Cap Mkt Oth Enty Exp Cov By Non-Liq Mit	9999997657	EBA DA-Secured funding run-off	The run-off rates on the secured funding, excluding collateral swaps, received from SOV, CB, MDB and PSEs are pre-defined as part of this assumption and applies the regulatory run-offs applicable to each counterparty type in the form of rollover rates i.e. 1-run-off rates.
9999996431	EBA DA Outflow Non-Level1 Non Cb Coll Post Derivative	9999997646	EBA DA- Additional outflow due to change in collateral value	Additional outflows on derivative contracts due to potential changes in the value of collateral posted which is classified as a level 1 covered bond, level 2A asset, level 2B asset or other asset.
9999996432	EBA DA Outflow Non-Level1 Cb Coll Post Derivative	9999997646	EBA DA- Additional outflow due to change in collateral value	Additional outflows on derivative contracts due to potential changes in the value of collateral posted which is classified as a level 1 covered bond, level 2A asset, level 2B asset or other asset.
9999996433	EBA DA - Lrm Inflow Secured	9999997653	EBA DA-Secured lending runoff	Inflows from secured lending transactions excluding collateral swaps, which are

Retired Assumption ID	Retired Assumption Name	New Assumption ID	New Assumption Name	New Assumption Description
	Lending And Capital Market Txn		collateralised by other asset	collateralised by other assets i.e. non high quality liquid assets.
9999996434	EBA DA - Inflow Major Index Equity Investment	9999997609	EBA DA-Inflows from major index equity positions	Inflows, excluding dividends, from major index equity positions which are not included in stock of HQLA
9999996435	EBA DA Outflow Cont Fundg Spee Committed Irrevcbl Fac	9999997645 9999997643	EBA DA-Draws on committed liquidity facilities EBA DA-Draws on committed facilities to financial inst	Drawdowns on committed liquidity facilities extended to retail customers, SMEs, corporates, sovereigns, central banks, MDB, PSE, special purpose entities, personal investment companies and banks. Drawdowns on committed credit facilities extended to financial customers including banks and liquidity facilities extended to financial customers excluding banks.
9999996436	EBA DA Outflow Cont Fundg Drawdown Committed Revocable Fac			
9999996437	EBA DA - Inflow Non Financial Customers	9999997650	EBA DA-Unsecured principal inflow frm non-financial customer	Principal inflows from unsecured lending to non-financial customers.
9999996438	EBA DA - Inflow Undrawn Credit Or Liquidity Fac	9999997651	EBA DA-Committed funding facilities draws excl. central bank	Drawdowns on committed facilities received by the bank from all entities except central banks.
9999996439	EBA DA - Inflow Open Maturity Assets Run Off	9999997601	EBA DA-Inflows from open maturity assets excl. credit cards	Inflows due to open maturity assets like loans, lease, overdrafts excluding credit cards
9999996440	EBA DA - Inflow Placed Operational Deposits Run Off	9999997603	EBA DA-Inflows from operational deposits	Inflows from operational deposits held with other financial institutions for clearing or cash management or custody management purposes.
9999996441	EBA DA Inflow Placed Non-Operational Deposits Run Off	9999997607	EBA DA-Unsecured non-operational inflows from financial cust	Inflows from unsecured lending to financial customers, other than operational deposits, and central banks.
9999996442	EBA DA Outflow SI Ans Cap Mkt Pse Exp Cov By Non-Liq Mit	9999997658	EBA DA-Outflows on secured funding from other counterparties	The run-off rates on the secured funding, excluding collateral swaps, received from all counterparties other than SOV,CB,MDB and PSEs having risk weight <= 20 %,by placing collateral classified as other assets are pre-defined as part of this assumption and applies a 0% rollover i.e. 100% outflow.
9999996443	EBA DA - Rollover from Sec Lending and Cptl Mrkt Driven Txn	9999997610	EBA DA-Secured inflows where collateral covers shorts	Inflows from secured lending transactions where the collateral received is used to cover customer or firm short positions.
9999996444	EBA DA Inflow From Margin Loan	9999997653	EBA DA-Secured lending runoff collateralised by	Inflows from secured lending transactions excluding collateral swaps, which are collateralised by other assets i.e. non high

Retired Assumption ID	Retired Assumption Name	New Assumption ID	New Assumption Name	New Assumption Description
			other asset	quality liquid assets.
9999996445	Eba Da Outflow Due To Substitutable Collateral Val Chn	9999997648	EBA DA-Outflows from substitutable collateral	Additional outflows from contracts that allows a counterparty to substitute collateral classified as a liquid asset for non-liquid collateral.
9999996640	EBA DA Outflow from Penalty Free Highly Stable Retail Dep	9999997612	EBA DA-Penalty free highly stable retail deposit run-off	Run-off rates on the penalty free portion of highly stable term deposits maturing beyond 30days that can be withdrawn without incurring a penalty and are treated as demand deposits, from retail customers and SMEs treated as retail.
9999996641	EBA DA Outflow from Penalty Free Stable Retail Deposits	9999997613	EBA DA-Penalty free stable retail deposit run-off	Run-off rates on the penalty free portion of stable term deposits maturing beyond 30days that can be withdrawn without incurring a penalty and are treated as demand deposits, from retail customers and SMEs treated as retail.
9999996642	EBA DA Outflow from Penalty Free Less Stable Retail Dep	9999997614	EBA DA-Penalty free less stable retail deposit run-off	Run-off rates on the penalty free portion of less stable term deposits maturing beyond 30days, that can be withdrawn without incurring a penalty and are treated as a demand deposits, from retail customers and SMEs treated as retail.
9999996643	EBA DA Outflow from Stable Retail Deposits	9999997632	EBA DA-Stable retail deposits run-off	Run-offs on the stable portion of deposits from retail customers and SMEs treated as retail.
9999996644	EBA DA Outflow from Highly Stable Retail Deposits	9999997633	EBA DA-Highly stable retail deposits run-off	Run-offs on the highly stable portion of deposits from retail customers and SMEs treated as retail.
9999996645	EBA DA Outflow from Less Stable Retail Deposits	9999997634	EBA DA-Less stable retail deposits run-off	Run-offs on the less stable portion of deposits from retail customers and SMEs treated as retail.
9999996646	EBA DA Outflow from High Run-off Category 1 Retail Dep	9999997635	EBA DA-High run-off category 1 retail deposits run-off	Run-offs on the portion of deposits from retail customers and SMEs treated as retail that are eligible for category 1 high run-offs.
9999996647	EBA DA Outflow from High Run-off Category 2 Retail Dep	9999997636	EBA DA-High run-off category 2 retail deposits run-off	Run-offs on the portion of deposits from retail customers and SMEs treated as retail that are eligible for category 2 high run-offs.
9999996648	EBA DA Outflow from Prime Brokerage, Liquid asset at Cntl Ins	9999997619	EBA DA-Runoff on CB and PB deposits	Outflows from deposits arising out of correspondent banking (CB) relationship or from prime brokerage (PB) services.
9999996649	EBA DA Outflow From Insured Operational Deposit	9999997615	EBA DA-Insured operational balance run-off	Run-off on the portion of operational balance, from deposits generated by clearing, custody and cash management activities, that is fully covered by deposit insurance
9999996650	EBA DA Outflow From UnInsured Operational Deposit	9999997616	EBA DA-Uninsured operational balance run-off	Run-off on the portion of operational balance, from deposits generated by clearing, custody and cash management activities, that is not covered by deposit insurance.
9999996651	EBA DA Unsecured Uninsured Wholesale NonOperational	9999997639	EBA DA-Outflows on uninsured non-op portion of Op account	Outflows on the uninsured portion of non-operational balance of funding classified as an operational deposit, provided by non-financial customers, sovereigns, central banks, MDB, PSE, credit unions, personal investment



Retired Assumption ID	Retired Assumption Name	New Assumption ID	New Assumption Name	New Assumption Description
	RunOff			companies or deposit brokers.
9999996652	EBA DA Unsecured Insured Wholesale NonOperational RunOff	9999997640	EBA DA-Outflows on insured non-op portion of op account	Outflows on the insured portion of non-operational balance of funding classified as an operational deposit, provided by non-financial customers, sovereigns, central banks, multilateral development banks, public sector entities, credit unions, personal investment companies or deposit brokers.
9999996653	EBA DA Issued Debt Security RunOff	9999997620	EBA DA-Runoff from issued debt security	Outflows from Issued Debt Security in Wholesale or Retail Markets.
9999996654	EBA DA Unsecured Wholesale Funding RunOff	9999997638	EBA DA-Outflows on unsecured non-operational funding	Outflows on the funding provided by non-financial customers, sovereigns, central banks, MDB, PSE, credit unions, personal investment companies or deposit brokers that is not classified as an operational deposit. This is achieved by rolling over 1-run-off rate to beyond the LCR horizon of 30 days
9999996655	EBA DA Outflows from Due Collateral	9999997624	EBA DA-Outflow of contractually due collateral	Additional collateral outflow corresponding to the collateral that is contractually required to be posted to the counterparty but has not yet been posted.
9999996656	EBA DA Outflows from Callable Excess collateral	9999997623	EBA DA-Outflow of excess collateral	Additional collateral outflow corresponding to the excess collateral received that can be contractually recalled by the counterparty.

**Note:** The assumptions listed in the table above might have repetitions. This is because, the functionalities of one retired assumption maybe subsumed in one or more new assumptions. Similarly, one new assumption may have the functionalities of one or more retired assumptions.

### Bugs Fixed in this Release

The Fixed, Enhanced, or Modified bugs as part of OFS Liquidity Risk Management Release 8.0.6.0.0 is as follows.

Bug Number	Comments
27355952	START DATE AND END DATE SKEY IS NOT POPULATING IN FCT_LRM_TIME_BUCKET_DETAILS
27218785	EXCLUSION OF NON PERFORMING LOANS FOR 2052A REPORTS

### Known Issues / Limitations

The known issues / limitations in OFS Liquidity Risk Management, version 8.0.6.0.0 is as follows.

Bug Number	Comments
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Bug Number	Comments
27974260	LRM 806 - RIGHT TO FORGET – PARTY IDs NOT SUPPORTED FOR LENGTH MORE THAN 20 CHARS



## Oracle Financial Services Analytical Applications Infrastructure (OFS AAI)

For details about the new features, bugs fixed, and list of known issues in OFS Analytical Applications Infrastructure, see OFS Advanced Analytical Applications Infrastructure (OFS AAAI) Application Pack Readme on [OHC Documentation Library](#).



## Hardware/Software Tech Stack Detail

The hardware/software combinations required for OFS LRM 8.0.6.0.0 are available at [OTN Tech Stack](#).



## Licensing Information

Information about the third party software tools used in OFS Liquidity Risk Management Application Pack 8.0.6.0.0 is available in the OFSAA Licensing Information User Manual Release 8.0.6.0.0, at the [OHC Documentation Library](#).



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