



# Financial Services Credit Risk Analytics (OFS CRA) Application Pack version 8.1.2.0.0 Maintenance Level Release version 8.1.2.8.0

## Description

ID **37304375**: The 8.1.2.8.0 release brings key enhancements to Oracle Financial Services Credit Risk Analytics, improving the depth and flexibility of credit risk analysis. These updates include expanded dimensionality for pre-aggregated materialized views and the introduction of new analytics for policy exceptions. Key updates include:

## What is New

The 8.1.2.8.0 release introduces substantial enhancements to Oracle Financial Services Credit Risk Analytics, expanding data granularity, reporting performance, and reporting capabilities. Key updates include:

- Policy Exceptions:
  - CRA 8128 introduces advanced capabilities for analyzing policy exceptions, enabling users to identify where exceptions were granted during the approval process. This feature enhances understanding of the impact these exceptions have on credit quality. Users can now evaluate the effects of funded exceptions and make informed decisions to adjust underwriting and credit policies. Analyzing exception rates across multiple dimensions allows users to identify segments within the portfolio that may require specific policy changes.
- New Dimensions for Granular Analysis:
  - Additional dimensions have been introduced at the application, account, and credit line levels, enhancing the materialized views and providing more granular insights for credit risk analysis.
- New Measures for Enhanced Portfolio Monitoring:
  - Several new measures such as Total principal repayments, End-of-contract payments, Scheduled repayments, Re-advanceable and non-re-advanceable outstanding have been introduced at the account and credit line levels, to strengthen portfolio credit risk monitoring.

These additions improve the ability to track and manage credit risk across the portfolio with greater precision.

Known Issues/Limitations

Bug ID	Bug Description	Change Description
37523406	Bug - MISSING MTD, QTD, AND YTD COLUMNS AT PORTFOLIO LEVEL FOR END OF CONTRACT PERIOD	Currently End of Contract is not getting computed at weekly and annual level, this will be fixed and released in the next batch.