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Financial Services

Regulatory Reporting Solution for US Federal Reserve – Lombard Risk Integration Pack

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Preface

This Preface provides supporting information for the Oracle Financial Services Regulatory Reporting for US Federal Reserve – Lombard Risk Integration 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 Oracle Financial Services Regulatory Reporting for US Federal Reserve – Lombard Risk Integration Pack (OFS REG REP US FED).

Intended Audience

This document is intended for users of Oracle Financial Services Regulatory Reporting for US Federal Reserve – Lombard Risk Integration 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

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Related Documents

This section identifies additional documents related to OFS REG REP US FED Application 8.0.4.2.0. You can access Oracle documentation online from the Documentation Library ([OHC](#)).

- ◆ [*Oracle Financial Services Regulatory Reporting for US Federal Reserve – Lombard Risk Integration Pack Installation Guide Release 8.0.4.2.0*](#)
- ◆ [*Oracle Financial Services Analytical Applications Technology Matrix*](#)

Introduction to Oracle Financial Services Regulatory Reporting for US Federal Reserve – Lombard Risk Integration Pack

In terms of regulatory reporting, financial institutions feel increasingly boxed in. On one hand, the number, frequency, and complexity of reports continues to spiral, especially for global financial institutions. At the same time, regulators are strongly encouraging firms to spend more time on analysis and review, such as the U.S. Federal Reserve's guidance that financial institutions spend 80% of the time allocated for regulatory reporting on analytics/reviews and 20% on data compilation. Financial institutions also continue to struggle with data aggregation and quality and, in many cases, the last stages of reporting are often a largely manual process. While facing growing regulatory costs and complexity, financial services organizations are struggling to realize the positive impact of more rigorous reporting requirements. They are compiling significantly more data for reporting purposes, but do not have adequate time and resources to fully analyze and gain new insight from this data – translating to a missed opportunity.

Through Oracle Financial Services Regulatory Reporting for US Federal Reserve – Lombard Risk Integration Pack (OFS REG REP US FED), Oracle Financial Services and Lombard Risk have collaborated to create a first-to-market solution that addresses these important requirements and helps financial services organizations find a much-welcome silver lining in today's prescriptive regulatory climate.

OFSAA Regulatory Reporting features the OFSAA Data Foundation as well as a reporting portal that integrates Lombard Risk's Reporter Portal for final-mile automation. The solution ensures data integrity and frees firms to focus more time on analyzing and gaining new business insight from their growing stores of data instead of simply preparing data and reports with the sole objective of meeting submission deadlines.

Additionally, multi-jurisdiction institutions, using these integrated tools, are now able to establish a global regulatory report production platform integrated with a single source of truth and full data lineage no matter where they are situated or how many jurisdictions they operate in. The OFSAA Data Foundation has all the detailed granular data which are used to aggregate and populate the Lombard report templates. This enables seamless drill down and lineage from individual template cells to the source systems where the granular data was sourced from. The rules used to derive the aggregated and calculated data are also clearly visible.

Oracle Financial Services Regulatory Reporting for US Federal Reserve – Lombard Risk Integration Pack

This chapter includes the following topics:

- ◆ [New Features](#)
- ◆ [Prerequisites](#)
- ◆ [How to Apply this Maintenance Release?](#)
- ◆ [Bugs Fixed in This Release](#)
- ◆ [Known Issues / Limitations in This Release](#)

New Features

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

1. Provides a complete set of OFSAA Business Metadata objects enhanced to support regulatory reporting of the following mentioned returns:
 - ◆ FR Y-14Q (A1 to A10) version 2
 - ◆ FR Y-14Q (B1 & B2) version 5
 - ◆ FR 2052A version 4
 - ◆ FR Y-14M version 1
 - ◆ FR Y-2900 version 3
 - ◆ FR Y-2644 version 2
 - ◆ FR Y-11 version 2
 - ◆ FR 2314 version 2
 - ◆ FR Y-9C version 6

2. Uptake of Credit Line Limit structure for unfunded commitments.

Unfunded Commitments are reported based on three practical scenarios:

1. For Loans without any Credit Line associated to it, the unfunded portion is reported from the loan level.
2. For Loans with Credit Line associated to it, the unfunded portion is reported from the Highest Parent Credit Line level.
3. For Lines without any Underlying loan yet, the unfunded portion is reported from the Highest Parent Credit Line level.

Currently, only Scenario 1 is handled. This logic is enhanced to handle all the 3 scenarios for a given line item.

For detailed information on usage of the existing features, see [Oracle Financial Services Regulatory Reporting for US Federal Reserve – Lombard Risk Integration Pack User Guide Release 8.0.4.2.0](#) from [OHC Documentation Library](#).

For more information on the OFS AAI requirements, see [OFS Advanced Analytical Applications Infrastructure Application Pack 8.0.4.1.0 Readme](#) in [OHC Documentation Library](#).

For detailed instructions on installing this OFS REG REP US FED release, see [Oracle Financial Services Regulatory Reporting for US Federal Reserve – Lombard Risk Integration Pack Installation Guide Release 8.0.4.2.0](#) in [OHC Documentation Library](#).

Prerequisites

The prerequisite software that must be installed are:

1. Oracle Financial Services Analytical Applications Infrastructure (OFSAAI) **8.0.4.1.0** (patch **25715669**)
2. Oracle Financial Services Data Foundation (FSDF) patches to be applied:
 - FSDF 8.0.4.1.0 Maintenance Level patch **26285451**
 - FSDF 8.0.4.1.1 One-off patch **26263935**
 - FSDF 8.0.4.1.2 One-off patch **26320483**
 - FSDF 8.0.4.1.3 One-off patch **26675306**
3. OFS REG REP US FED 8.0.4.0.0 Interim Release patch **25710692**
4. AgileREPORTER version **1.15.5-b1217**
5. AgileREPORTER Templates version **ARforFED_v1.10.2.zip**
6. (**Optional Step**. Applicable only if you modified these rules according to user-specific values.)
Archive the following Rules to retain the customizations, if any.

NOTE: These rules are using SCD dimension data as source hierarchy where each user will have their own user-specific values.

These rules must be archived before applying the patch as installer re-writes the rule with sample values.

See **Section 10.4.2: Metadata Restore/Archive** in [Oracle Financial Services Analytical Applications Infrastructure User Guide Release 8.0.4.0.0](#) for more details on Metadata Restore/Archive steps.

Rule Code	Rule Name	Target Hierarchy	Source Hierarchy
FRY9CRULE006	DIM Std Credit Line Purpose	DIM_STD_CREDIT_LINE_PURPOSE	DIM_CREDIT_LINE_PURPOSE
RGRLED01	RRDF - Reg Education Classification - FLAS	DIM_REG_EDUCATION	DIM_EDUCATION

Rule Code	Rule Name	Target Hierarchy	Source Hierarchy
RGROLLNP01	RRDF - Reg Loan Purpose Reclassification	DIM_REG_LOAN_PURPOSE	DIM_ACCOUNT_PURPOSE
RGRLWR01	RRDF - Reg Write off Reasons - FRWR	DIM_REG_WRITEOFF_REASONS	DIM_WRITE_OFF_REASONS
RL14M_102	14M Reg Valuation Method Loan Serv	DIM_REG_VALUATION_METHOD	DIM_VALUATION_METHOD
RL14M_105	14M Reg Index Loan Serv	DIM_REG_INDEX	DIM_IRC
RL14M_109	14M Reg Orig Valuation Method	DIM_REG_VALUATION_METHOD	DIM_VALUATION_METHOD
RL14M_11	RL-Reg Attrition Reason	DIM_REG_ATTRITION_REASON	DIM_ATTRITION
RL14M_110	14M Reg Orig Valuation Method Serv	DIM_REG_VALUATION_METHOD	DIM_VALUATION_METHOD
RL14M_111	14M Reg Indemnification Type	DIM_REG_INDEMNIFICATION_TYPE	SEC_POOL_MASTER
RL14M_112	14M Reg Loan Purpose Loan Serv	DIM_REG_LOAN_PURPOSE	DIM_ACCOUNT_PURPOSE
RL14M_14	RL - Reg Standard Interest Rate Curve	DIM_STANDARD_IRC	DIM_IRC
RL14M_15	RL - Reg Mitigants Valuation Method	DIM_REG_VALUATION_METHOD	DIM_VALUATION_METHOD
RL14M_2	RL - Reg Standard Balance Category	DIM_STD_BALANCE_CATEGORY	DIM_BALANCE_CATEGORY
RL14M_20	RL - Reg Index	DIM_REG_INDEX	DIM_IRC
RL14M_26	RL - Reg Original Valuation Method	DIM_REG_VALUATION_METHOD	DIM_VALUATION_METHOD
RL14M_35	RL - Reg Standard Central Authority	DIM_STD_CENTRAL_AUTHORITY	DIM_PARTY

Rule Code	Rule Name	Target Hierarchy	Source Hierarchy
RLFD4500	RRDF - Reg Customer Region Skey - FRAS	DIM_REG_REGION	DIM_REGION
RUSFR2052A104	Loan Book - Credit Status	DIM_REG_CREDIT_STATUS	DIM_ACCT_STATUS
RUSFR2052A109	Inflow Asset Standard Central Bank	DIM_STANDARD_CENTRAL_BANKS	DIM_PARTY
RUSFR2052A20	Standard Product Type Reclassification	DIM_STANDARD_PRODUCT_TYPE	DIM_PRODUCT_TYPE
RUSFR2052A28	Reg Liq Cashflow - Regulatory Insurer	DIM_REG_INSURER	DIM_INSURANCE_SCHEME

How to Apply this Maintenance Release?

For detailed instructions on installing this Maintenance Level Release, see [Oracle Financial Services Regulatory Reporting for US Federal Reserve – Lombard Risk Integration Pack Installation Guide Release 8.0.4.2.0](#).

Bugs Fixed in This Release

The Fixed, Enhanced, or Modified bugs as part of OFS REG REP US FED Release 8.0.4.2.0 is as follows.

Bug Number	Report / Schedule	Change Comments
26641320	FFIEC-031	Uninsured Amount sourced from FCT_LRM_ACCOUNT_SUMMARY is restored for the "Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories" in Schedule RC-O.
26569829		Documentation updated to show the filter as 'NOT N' which represents Not Null.
26566066		Documentation updated to show the filter as 'NOT EMPTY' which represents Not Null.
26565370		Rule for Other Borrowed Money is checked and made available in the US FED execution.
26565309		Rule for Regulatory Credit Status Dimension is checked, updated and not available in the US FED execution.
26560535		Rule for DIM_REG_RISK_CLASS 'NONTRA' Value is available in the Run.

Bug Number	Report / Schedule	Change Comments
26549407	FFIEC-031	Filters for Loans to finance commercial real estate, construction, and land development activities in Schedule-C is updated.
26075725		Outstanding Principal Balance in reporting currency is used instead of Outstanding Principal Balance in Natural Currency in the reclassification rule for Principal Band for Deposits.
25398807		Used the identifier from Party dimension instead of organization structure dimension to identify other FDIC-insured depository institutions.
25336846		Mapping updated to uptake data model change for separate Managed and Sponsored columns of Schedule RC-T from FFIEC-031 and FFIEC-041.
26620976	FR 2314	Rationalizing the balances due from usage based on MDRM code descriptions, currency and coin filter is removed from FR Y-11/ FR 2314/ FR Y-7N. BS.M.1 and only Balances Due From is used.
26566554		Available for sale and held to maturity reporting lines will now include Equity and Mutual Fund investments for FR Y-11 / FR 2314 / FR Y-7N.
26524185		Consistency ensured in usage of Reporting line codes for same descriptions.
26445900		Customer Join is introduced to exclude Deposits due to related institutions.
26370912		For selected Reporting lines in FR Y-11 / FR 2314, Join with date dimension now cover dates for executions with reporting flag Y and execution date equal to as of date.
26550611	FR 2314 / FR Y-11	Various card types are added as Source Hierarchies in Rule to enhance the coverage of all credit cards.
26198594		Enhanced Data sourcing for selected reporting lines from IS-A and BS now from General Ledger instead of Account Level.
26581836	FR 2314 / FR Y-11 / FR Y-7N	Rule for Other Borrowed Money is available in the US FED execution. Reconciliation between BS.12, BS.13 and BS.M.10, BS.M.11 is available.
26549131		Accrual status filter is added to Item 7 in BS.A of FR Y-11, FR 2314, and FR Y-7N.
26565133	FR 2644	Held By Client Indicator is used appropriately to exclude Non-proprietary Accounts.
26623647		Refresh batch inclusion for FR 2644.
26517631	FR 2644	Mapping and configuration enhanced to reflect the appropriate usage of standard party type, regulatory deposit type and bands dimension for various inputs received from product usage and line instructions.

Bug Number	Report / Schedule	Change Comments
26590495	FR 2900	Datasets are configured to use Union to retrieve data from different granularities for a line item to allow for multiple data sources.
26536552	FR Y-11	Regulatory Product Classification Loan Filter is enhanced in the configuration for BS.M1 line to rationalize the balances due from rule.
26581970		Band Rule used for Commercial Paper is included in the US FED execution.
26592613		Available for sale and held to maturity reporting lines will now include Equity and Mutual Fund investments for FR Y-11 / FR 2314 / FR Y-7N.
26436117		Join condition enhancement for DEBSM001.
26558605		Reverse Repo and Federal Funds Sold are reported as part of All Other Loans in BS.A
26618766		Join condition enhancement for FR Y-11 / FR 2314.
26618766		Performance related changes for Joins in FR Y-11 / FR 2314.
26309790		FR Y-14Q
26642033	Original FICO score now referred from Regulatory account summary table for FR Y-14Q retail reports.	
26569302	Metadata updates for DSWSRL99 related to FR Y-14Q.	
26625906	Metadata updates for DERSLN01 to improve the performance by adding a Join.	
26612448	Metadata updates for DEREPUA1 - DE- Repossession for US Auto by adding filter condition.	
26175841	Education Type is now sourced from Account level, New accounts and New disbursements for the month are reported for Multiple accounts and total amount disbursed for new accounts in the month.	
26540287	Measure in BPUSAU03 is changed.	
26272379	REG_PROD_CLASSIFICATION, REG_ACCOUNT_PORTFOLIO and REG_BUSINESS_SEGEMENT dimensions are rationalized and updated rules are made available in US FED execution.	
26381672	Unpaid Principal Balance for loans in DPD in last 12 Months is reported in current configuration.	
26611282	FR Y-14Q	

Bug Number	Report / Schedule	Change Comments
26612497	FR Y-15	Metadata inclusion of BPR15A02 in view (DEFR15A1) for FR Y-15Q.
25472943		Only Standard Dimensions like Standard Product type and Standard Party Type are used to identify various Party and Product Types.
26271136		Resave and Refresh Batch addition for FR Y-15.
26596344		Change in hierarchy for DEFR15A1.
25434358		RISKY822, RISKY823, RISKY824, RISKY827, and RISKY828 are added in FR Y-15 Schedule A.
25405809		Number of Jurisdictions are now sourced from the country of Branch.
26179513	FR Y-7N	Derived Cell mapping removed from Configuration pack.
26518200	FR Y-9C	Call Reports: Schedule L 6.A, 6.B are enhanced to use Fair Value.
26522248		Filter to identify Sold Protection is used for BHCKC220 in Schedule L for call reports.
26658342		Rule to Update Graded Loans which was unused is removed from the execution.
26571643		Filters enhanced to ensure Reconciliation of Amount reported between HC and HC-C is now made available in US FED execution.
26570470		OTC Indicator sourced from FACT COMMON ACCOUNT SUMMARY.
26565274		MDRM code BHCT4230 is made available in US FED configuration and lineage.
26525386		Fair value Hierarchy used to identify Gross Positive and Negative Fair Value is included in US FED execution.
26524189		Standard Party type filters used in the Rule of the Product and line Dimension filters is included in US FED execution.
26522955		Measure value for Call Reports Schedule L 11.E is included to account for OTC Derivative Multiplier.
26521151		Letters of credit benefitting related subsidiaries of the reporting entity are excluded from said reporting line for Schedule L in call reports.
26520840	Measures used for these line items synched up with the Basel Application and Regulatory Requirement.	

Bug Number	Report / Schedule	Change Comments
26518201	FR Y-9C	Identification of Credit Derivatives rationalized with other instrument types. Purchased Credit Protection for own exposures is now handled as mitigants and rest as exposures.
26518150		Buy and sell Indicator is sourced from FACT COMMON ACCOUNT SUMMARY.
26518089		Data Sourcing enhanced to provide flexibility to end user where Corporate and business cards can be reported from both account and Credit Line level according to the data availability.
26307584		Boolean Flag for MDRM RCONS485 is updated in FFIEC-041.
26584398		Corporate and business cards are reported from both account and Line level according to the availability and rule for these values contain a Join with FCT_CARDS_SUMMARY.
26611483		Join condition enhancement for DERHCB13.
26517078		Band Code usage rationalized and updated band rule is made available in US FED execution.
22618044		Join condition enhancement for DERHCC01.
26584398		Corporate and Business Cards are reported from both Account and Line level according to the availability and Rule for these values contain a Join with FCT_CARDS_SUMMARY.
26611483		Performance related changes for Joins in DERHCB13.
26370608		FR Y-9C / FFEIC-031
26370568	Uptaking the FSDF data model rationalization for Schedule P in call reports. Using FCT_COMMON_ACCOUNT_SUMMARY.N_PRINCIPAL_DRAWN_AMT in place of FCT_LOAN_ACCOUNT_SUMMARY.N_INITIAL_DISBURSEMENT_AMT.	
26593386	FR Y-9LP	Resave and Refresh Batch addition for FR Y-9LP.
26589072		Join condition enhancement for DER9LP04.
26589072		Performance related changes for Joins in DER9LP04.
26549150	General	Applicable Band Codes and Rules for the Line item are verified for consistency and made available in the Run.

Bug Number	Report / Schedule	Change Comments
26047762	General	Rules available in the Run for Values in DIM_REG_PRODUCT_CLASSIFICATION and DIM_REG_INSTR_CLASSIFICATION.
26675409		FICO SCORE BAND Join now points to FCT_REG_ACCOUNT_SUMMARY in FCT_REG_ACCOUNT_SEGMENT T2T.
26633882		DIM_REG_ACCT_PORTFOLIO used to identify FR Y-14Q Loan products instead of DIM_REG_BUSINESS_SEGEMENT.
26568550		Join conditions enhanced for DERCE001.
26556101		Join condition enhanced for DSRGRL48.
26544900		Performance enhancement for DSUS007, DSUS049, and DSUS039.
26531400		Join condition enhancement for RGRLBD93.
26524220		Join condition enhancement for RGRLBD25.
26325470		Join condition enhancement for DERHCM01.
26268662		Join condition enhancement for DEHCD002.
26024538		Resolved Business Metadata overlap between US FED and RBI Jurisdictions.
26675409		FICO SCORE BAND Join now points to FCT_REG_ACCOUNT_SUMMARY in FCT_REG_ACCOUNT_SEGMENT T2T.
26620136		Change in level identifier for HIREG030.

Known Issues / Limitations in This Release

The known issues / limitations in OFS REG REP US FED Release 8.0.4.2.0 is as follows.

Bug Number	Report / Schedule	Change Comments
26756541	FR 2052A	OW4 - DEFR263 Join needs to be corrected.
26593876	General	DEs are converting collateral values from NULL to 0.



Hardware/Software Tech Stack Details

The hardware/software combinations required for OFS REG REP US FED 8.0.4.2.0 are available at [OTN Tech Stack](#).

Licensing Information

For details on the third party software tool used, see OFSAA Licensing Information User Manual Release 8.0.5.0.0 available in the [OHC Documentation Library](#).



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Integrated Cloud Applications & Platform Services

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