Oracle Financial Services Regulatory Reporting for European Banking Authority (OFS AGILE RP EBA)

Release Notes

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ORACLE
Financial Services

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OFS Regulatory Reporting for European Banking Authority (OFS AGILE RP EBA) Release Notes

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1 Preface

This section provides supporting information for the Oracle Financial Services Regulatory Reporting for European Banking Authority (OFS AGILE RP EBA) Release Notes.

Topics:

- What is New in this Release for OFS AGILE RP EBA
- Overview of OFSAA
- Purpose of This Document
- Intended Audience
- Access to Oracle Support
- Related Documents

1.1 What is New in this Release for OFS AGILE RP EBA

This section lists the new features and changes in OFS AGILE RP EBA Release v8.1.0.0.0.

1.1.1 New Features

This release provides an integrated OFSAA DW/DT package for EBA Regulatory Reporting using the AgileREPORTER Portal with European Common Reporting (ECR) Templates (ECR_v1.35.5-b27_sign.lrm) and European Central Bank (ECB) Templates (AR_ANACREDIT_Package_v1_3_3_1).

The new features introduced in this release are as follows:

- Conversion of existing Run Rule Framework runs to the new OFSAAI Process Modelling Framework feature.
- Enhancement to allow adjustment for cells with page instance.
- New EBA Menu to access Process Execution Summary, Metadata Browser, and Reports (Report Summary and Data Elements Summary).
- Enabling the Reporting Flag for a run through the new Process Execution Summary module.
- New drill-down User Interface.

For more information about the new features in this release, see the Oracle Financial Services Regulatory Reporting for European Banking Authority (OFS AGILE RP EBA) 8.1.0.0.0 User Guide.

1.1.2 Deprecated Features

There are no deprecated features in this release.

1.1.3 Desupported Features

The desupported feature for OFS AGILE RP EBA Release v8.1.0.0.0 is the Run execution and management through Run Rule Framework.

1.2 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 models, and application architecture to enable integrated risk management, performance management, customer insight, and compliance management. OFSAA actively incorporates risk into decision making, enables the achievement of a consistent view of performance, promotes a transparent risk management culture, and provides pervasive intelligence.

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

1.3 Purpose of this Document

This document contains release information of Oracle Financial Services Regulatory Reporting for European Banking Authority (OFS AGILE RP EBA).

1.4 Intended Audience

This document is intended for users of Oracle Financial Services Regulatory Reporting for European Banking Authority (OFS AGILE RP EBA).

1.5 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.

1.6 Related Documents

This section identifies additional documents related to OFS AGILE RP EBA Application 8.1.0.0.0. You can access Oracle documentation online from the Documentation Library (OHC).

- *OFS Regulatory Reporting for European Banking Authority (OFS AGILE RP EBA) Installation Guide Release 8.1.0.0.0*
- *OFS Data Foundation Installation Manual Release 8.1.0.0.0*
- *OFS AgileREPORTER Installation Manual Release 8.0.9.1.0*
- *OFS Regulatory Reporting for European Banking Authority (OFS AGILE RP EBA) User Guide Release 8.1.0.0.0*
- *OFS Analytical Applications Infrastructure Environment Check Utility Guide* (present in this OHC Documentation Library)

2 Oracle Financial Services Regulatory Reporting for European Banking Authority

With the onset of regulatory requirements from a variety of regulators around the globe, financial institutions are struggling to keep up with the constantly changing regulatory environment and the regulators themselves are finding it difficult to analyze a pile of reports. To facilitate easy comparison of the data, the European Banking Authority (EBA) introduced a common standard of reporting: one for Financial Reporting (FINREP) and one for Common Reporting (COREP). The two standards use a very structured way of gathering data, and also introduced the Data Point Model (DPM) along with the relational database to provide standard meaning to all reporting elements. Though EBA did an excellent job in standardizing all the dimensions, metrics, and data elements, the disparate source systems at the banks make it very difficult for the banks to collate the required and correct data. The ability to present the data in the "DPM" structure that is very specific to the DNB reporting raises an additional challenge.

On the lines of common reporting requirements as stipulated by the EBA, the European Central Bank (ECB) also came out to collect detailed credit risk data about Non-Natural Persons in a harmonized manner.

ECB issued a regulation on May 18, 2016, widely known as AnaCredit (Analytical Credit Dataset) Regulation, to collect granular credit and credit risk data with effect from reporting date September 30, 2018.

While on the one hand, ECB ensures to harmonize reporting requirements and implementation practices, on the other hand, it gives discretionary powers to the National Central Banks (NCBs) either to collect additional data or to provide derogations for small resident reporting agents.

A financial institution provides all the data, as required by the respective NCB and by ECB to the respective NCB, and the respective NCB then provides the data to the ECB.

The RRS EBA solution addresses the reporting requirements of both the regulators, EBA and ECB.

Also, it addresses the reporting requirements concerning AnaCredit as laid down by the Central Bank of Malta (CBM).

Through Oracle Financial Services Regulatory Reporting for European Banking Authority (OFS AGILE RP EBA), Oracle Financial Services has created 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 and a reporting portal that integrates OFS Agile 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.

Topics:

- Prerequisites
- Install the OFS AGILE RP EBA 8.1.0.0.0 Release
- Bugs Fixed in This Release
- Download Assumptions
- Known Issues or Limitations in This Release

2.1 Prerequisites

The prerequisite software that must be installed for this release are:

- Oracle Financial Services Data Foundation (OFSDF) Application Pack Release v8.1.0.0.0 plus other prerequisite OFSDF patches (see *Section 4.1 Installer and Installation Prerequisites* of the OFSDF Application Pack Installation and Configuration Guide Release v8.1.0.0.0 in the OHC Documentation Library) must be installed and configured on your machine.
- Oracle Financial Services Data Foundation (OFSDF) Application Pack Release v8.1.0.0.1 (patch **31544548**) must be applied.
- (Only for the upgrade) Oracle Financial Services Regulatory Reporting for European Banking Authority Release v8.0.6.1.0 or later.
- Oracle Financial Services AgileREPORTER Application 8.0.9.1.0 (patch **31443342**).
- Ensure that you have executed the `.profile` file before you trigger the installation.

2.2 Installing the OFS AGILE RP EBA 8.1.0.0.0 Release

For detailed instructions on installing this Major Release, see the Oracle Financial Services Regulatory Reporting for European Banking Authority (OFS AGILE RP EBA) Installation Guide Release 8.1.0.0.0.

2.3 Bugs Fixed in this Release

The fixed, enhanced, or modified bug as part of OFS AGILE RP EBA Release 8.1.0.0.0 is as follows.

Bug Number	Bug Description	Change Comments
29283686	AGILEREPORTER DRILL DOWN TO BE ON ACTUAL ID'S RATHER THAN THE SURROGATE KEYS	Redesigned the Drill-down User Interfaces fetch data based on Entity IDs instead of the Surrogate Keys.

2.4 Download Assumptions

The download assumptions for this release are as follows:

1. Download the assumption of CRR. The current design is based on the assumption that all the Observed Agents are under the purview of CRR.
2. For more information about the data expectations directly from the Client, see Knowns Issues or Limitations in this Release.
3. PK for FCT_OREC_UOM_CAPITAL_SUMMARY is N_UOM_SKEY and it can be either entity or the LOB. Hence, there is no entity Skey separately that can result in Cartesian for the C16 report.

2.5 Known Issues or Limitations in this Release

The known issues or limitations in this release are:

1. Update the typo issue in the T2T_STG_LEASES_CONTRACTS_CAS on case condition, that is,

   CASE
   WHEN **STG_LEASES_CONTRACTS.F_JOINT_ACCOUNT_IND = 'N'** THEN
   0
   ELSE
   1

   must be replaced with

   CASE
   WHEN **STG_LEASES_CONTRACTS.F_JOINT_ACCOUNT_IND = 'Y'** THEN
   1
   ELSE
   0
2. T2T_FACR_STG_PARTY_ACCOUNT_ROLE_MAP is populating unwanted records, because of the DIM_ACCOUNT.F_LATEST_RECORD_INDICATOR='Y' filter.
3. The Row 999 and Column 95 (sector of the investee) in the F40.1 report requires a set of regulatory party types that are predefined by LOMBARD. Currently, only the standard party types are used due to the unavailability of the required codes. This will be fixed in the upcoming release.
4. Non-trading FVTPL requires to be captured with FCT_ASSETS_SOLD.V_HOLDING_TYPE_CD and FCT_ASSETS_SOLD.N_TRADING_IND = '<>T' in F15 report. It is handled with the help of custom seeded data for Non-trading FVTPL. Currently, N_TRADING_BOOK_IND in the STG_ASSETS_SOLD table is unavailable and will be fixed in the upcoming release.
5. V_MICRO_MACRO_IND column in the FCT_REG_HEDGE_SUMMARY table indicates if the given hedge is a micro or macro hedge. As the bank decides if the given hedge is a micro or macro hedge, it is expected that the bank must populate this column directly.
6. F_ECONOMIC_HEDGE_FLAG column in FCT_REG_ACCOUNT_SUMMARY table stores whether the given derivative is under the economic hedge. As the bank decides if the given hedge is an economic hedge or not, it is expected that the bank must populate this column directly.

7. FI0200R070C010, FI0200R130C010 cells from FI02; FI1101R480C010, FI1101R480C020, FI1101R480C030, FI1101R480C040, FI1101R490C010, FI1101R490C020, FI1101R490C030, FI1101R490C040 cells from FI11.01; FI1601R250C010, FI1601R250C020 cells from FI16.01 are not developed due to DM dependency on FCT_HEDGING_INSTRU_MAP.n_hedge_risk_skey which will be taken up in the upcoming release.
8. Default values for all flag-related columns used in LCR and NSFR reports are not handled and will be taken up in the upcoming release.
9. Data flow for the following columns are unavailable which will be implemented in the upcoming release and are expected as a direct download from the customer:
    a. FCT_MITIGANTS. N_ASSET_LEVEL_SKEY, F_HQLA_ELIGIBILITY_FLAG, N_BASEL_RATING
    b. FCT_PLACED_COLLATERAL.N_REG_RATING
    c. FCT_PLACED_COLLATERAL.N_STANDARD_PROD_TYPE_SKEY
10. Lombard: The list of Significant Currency available in the Lombard portal is not completed and certain additional currencies must be included based on EBA reporting.
11. OTHERS handling: There are some line items which must report *Other* category, that is, items not reported in previous sections. Negation of all conditions of the previous line items in the report is not functionally correct and hence it has to be taken through GL as separate line items. The impacted cells are C73: R330C010; R330C050; R800C010; R810C010; R820C010; R830C010; R840C010; R890C010; R890C050. The impacted cells in C74: R60C140; R60C150; R60C160; R70C140; R70C150; R70C160; R80C140; R80C150; R80C160; R90C140; R90C150; R90C160.
12. DIM_CREDIT_LINE_PURPOSE and DIM_DEPOSIT_PRIM_PURPOSE Regulatory specific tables must be used instead of Customer-driven values. The corresponding tables and seeded data would be regularized in the upcoming release.
13. C60: R1310C10, R1310C20, R1310C30, R1310C40, R1310C50: General Ledger must be created and hence not implemented.
14. The report expects average, maximum, and weighted average as measures against the line items that are mapped to various dimensions in OFSAA. In the current architecture, the final calculated value as per the correct granularity of dimensions and filter values are provided to Lombard. This implies that the final value should be calculated and stored in a Derived Entity and displayed as is in the report. Currently, the aggregation type is not specified in OFSAA supplied components including the DID or Physical Bindings. Additional information is required to specify where this is to be mentioned or included in OFSAA deliverables.
15. There is no flow for FCT_REG_AGG_CASH_FLOWS and FCT_SIGNIFICANT_CURENCY tables. These tables are expected as a download.
16. C02:
    a. Null condition is not handled for FCT_REG_SEC_POOL_SUMMARY.F_STC_COND_MET_FLAG which is used for few cells in C02, hence you must give values as either Y or N.
    b. ROW557: Memo item: Collective Investment Undertakings invested exclusively in equity instruments or mixed instruments. Here, CIUs invested in mixed instruments are not handled as of now and will be handled in the upcoming release.

   c. CAORR460 and CAORR680 cells are not developed due to DM dependency. Mapping will be provided in the upcoming release (Bug ID 30078641).

17. C05: Since Col 50 in C05.1 and Col 30 C05.2 is 100% after Dec 31st, 2018, it is expected that the user inputs the same during report generation.

18. FCT_REG_ACCOUNT_SUMMARY.F_GENERAL_PROVISION_FLAG will not be populated by FSDF and the Client must directly populate this column. The client must provide the download in sync with the Regulatory requirements and the periodic updates.

19. For the following columns, the client must give data directly for this release. The same would be calculated or populated from the staging table in the upcoming releases:

   a. FCT_REG_SEC_POOL_SUMMARY. F_STC_COND_MET_FLAG

   b. FCT_REG_CAP_ACCOUNT_SUMMARY. f_reg_cap_defaulted_flag

   c. FCT_REG_CAP_ACCOUNT_SUMMARY. N_RWA_UL_POST_CRM_PRE_SME_FCTR

20. C16B:

   a. R130C10, R130C20, R130C30 is not implemented as a relevant indicator that cannot be calculated by the application for the AMA approach and must be provided by the client. A separate table to be created and implemented in the upcoming release (Bug ID 30627589).

   b. R130C110: The measure must be a difference amount between two Runs, instead of only for the current run. This requires a change in the upcoming release (BUG ID 30660203).

21. C02: This requires a DM change to be included to capture the exposures which have crossed the set risk weight. This to be input by the client directly for this release and to be implemented in the upcoming release (BUG ID 30677980).

22. C22: R110 requires a new column to be added to capture an irrecoverable guarantee amount. This to be input by the client directly for this release (BUG ID 30627546).

23. C07: Memorandum items do not get populated as the asset classes. Exposures secured by immovable property and Exposure in default and not being allowed by the reporting tool. This is to be fixed and a workaround implemented in the upcoming release (Bug ID 30759290).

24. For COREP report C 43.00.c - Breakdown of leverage ratio exposure measure components: Other non-trading book exposures (IRB), FCAS. v_securities_guarantor was used for R320 with the values "CGG; SGG". In the current release, the reference has been changed to FCAS.n_securities_guarantor_skey. The client must have the party codes as "CGG; SGG" in the STG_PARTY_MASTER table for the report to be generated. This is to be regularized in the upcoming release with the regulatory specific values.

25. For Large Exposure reports C28 and C29, the product codes used are for the DIM_REG_PRODUCT_TYPE table instead of the DIM_BASEL_PRODUCT_TYPE table. This change will be regularized in the upcoming release.

3 Hardware or Software Technology Matrix Details

The hardware or software combinations required for OFS AGILE RP EBA 8.1.0.0.0 are available at the OFS Analytical Application Technology Matrix.

4 Other Software Required

The OFS AgileREPORTER Application 8.0.9.1.0 is required.

5 Licensing Information

For details on the third-party software tool used, see the OFSAA Licensing Information User Manual Release 8.1.0.0.0.

OFSAA Support

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