Oracle Financial Services Liquidity Risk Solution

Release Notes

Release 8.1.0.0.0

June 2020

F32742-01

Document Control

Version Number	Revision Date	Change Log
1.0	Created June 2020	Captured new features, fixed issues, limitations and known issues for products in the OFS Liquidity Risk Solution Application Pack, Release 8.1.0.0.0.

Table of Contents

1 Preface

This section provides supporting information for the Oracle Financial Services Liquidity Risk Solution Pack Release Notes.

You can find the latest copy of this document in the OHC Documentation Library which includes all the recent additions or revisions (if any) done to date.

1.1 Scope of This Document

This document contains release information for the following products:

- Oracle Financial Services Liquidity Risk Measurement and Management (OFS LRMM)
- Oracle Financial Services Liquidity Risk Regulatory Calculations for European Banking Authority (OFS LRRCEBA)
- Oracle Financial Services Liquidity Risk Regulatory Calculations for Reserve Bank of India (OFS LRRCRBI)
- Oracle Financial Services Liquidity Risk Regulatory Calculations for US Federal Reserve (OFS LRRCUSFR)
- Oracle Financial Services Liquidity Risk Regulatory Calculations for Bank of Thailand (OFS LRRCBOT)
- Oracle Financial Services Liquidity Risk Regulatory Calculations for Bank Negara Malaysia (OFS LRRCBNM)
- Oracle Financial Services Liquidity Risk Regulatory Calculations for Hong Kong Monetary Authority (OFS LRRCHKMA)
- Oracle Financial Services Liquidity Risk Regulatory Calculations for Monetary Authority of Singapore (OFS LRRCMAS)
- Oracle Financial Services Deposit Insurance Calculations for Liquidity Risk Management (OFS DICLRM)

1.2 Intended Audience

This document is intended for users of the Oracle Financial Services Liquidity Risk Solution Application Pack, release 8.1.0.0.0.

1.3 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.

1.4 Related Information Sources

We strive to keep this and all other related documents updated regularly; visit the OHC Documentation Library to download the latest version available there. The list of related documents is provided here.

- OHC Documentation Library **for OFS Liquidity Risk Solution**

  For existing customers of OFS Liquidity Risk Management (LRM):

  - *OFS Liquidity Risk Solution Application Pack 8.1.0.0.0 Release*
  - *OFS Liquidity Risk Solution Application Pack 8.1.0.0.0 Installation Guide*
  - *OFS Liquidity Risk Measurement and Management Release 8.1.0.0.0 Analytics User Guide*
  - *OFS Liquidity Risk Measurement and Management Release 8.1.0.0.0 User Guide*
  - *OFS Liquidity Risk Regulatory Calculations for Reserve Bank of India 8.1.0.0.0 User Guide*
  - *OFS Liquidity Risk Regulatory Calculations for US Federal Reserve 8.1.0.0.0 User Guide*
  - *OFS Liquidity Risk Regulatory Calculations for European Banking Authority 8.1.0.0.0 User Guide*

- For new customers of OFS Liquidity Risk Solution (LRS):

  - *OFS Liquidity Risk Solution Application Pack 8.1.0.0.0 Release Notes*
  - *OFS Liquidity Risk Solution Application Pack 8.1.0.0.0 Installation Guide*
  - *OFS Liquidity Risk Measurement and Management Release 8.1.0.0.0 Analytics User Guide*
  - *OFS Liquidity Risk Measurement and Management Release 8.1.0.0.0 User Guide*
  - *OFS Liquidity Risk Regulatory Calculations for Reserve Bank of India 8.1.0.0.0 User Guide*
  - *OFS Liquidity Risk Regulatory Calculations for US Federal Reserve 8.1.0.0.0 User Guide*
  - *OFS Liquidity Risk Regulatory Calculations for European Banking Authority 8.1.0.0.0 User Guide*
  - *OFS Liquidity Risk Regulatory Calculations for Bank of Thailand 8.1.0.0.0 User Guide*
  - *OFS Liquidity Risk Regulatory Calculations for Bank Negara Malaysia 8.1.0.0.0 User Guide*
  - *OFS Liquidity Risk Regulatory Calculations for Monetary Authority of Singapore 8.1.0.0.0 User Guide*
  - *OFS Liquidity Risk Regulatory Calculations for Hong Kong Monetary Authority 8.1.0.0.0 User Guide*
  - *OFS Deposit Insurance Calculations for Liquidity Risk Management 8.1.0.0.0 User Guide*

- OHC Documentation Library **for OFS AAAI Application Pack:**
  - *OFS Advanced Analytical Applications Infrastructure (OFS AAAI) Application Pack Installation and Configuration Guide*
  - *OFS Analytical Applications Infrastructure User Guide*
  - *OFS Analytical Applications Infrastructure Administration Guide*
  - *Oracle Financial Services Analytical Applications Infrastructure Environment Check Utility Guide*
- **Additional documents:**
  - OFSAA Licensing User Manual, Release 8.1.0.0.0
  - OFS Analytical Applications Infrastructure Security Guide
  - OFSAAI FAQ Document
  - OFS Analytical Applications 8.1.0.0.0 Technology Matrix
  - Oracle Financial Services Analytical Applications Infrastructure Cloning Guide
  - Oracle Financial Services Data Foundation Technical Documents (MOS Doc ID: 2170313.1). See the relevant version of the metadata sheet available in the MOS document (For CAS, see the T2T Metadata Staging sheet. For SCD components, see the SCD Metadata sheet).

2 Introduction

This chapter includes information about:

- Oracle Financial Services Analytical Applications (OFSAA)
- Oracle Financial Services Liquidity Risk Solution Pack

2.1 About Oracle Financial Services Analytical Applications (OFSAA)

In today's turbulent markets, financial institutions require a better understanding of their risk-returns, 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, promotes a transparent risk management culture, and provides pervasive intelligence.

OFSAA delivers a comprehensive, integrated suite of financial services analytical applications for both banking and insurance domains.

2.2 Oracle Financial Services Liquidity Risk Solution Pack

Starting Release 8.0.7, the approach to the earlier Liquidity Risk Management (LRM) application changed with the introduction of separate Stock Keeping Units (SKUs) for each jurisdiction. From Release 8.0.7 onwards the original liquidity risk application, that is, Oracle Financial Services Liquidity Risk Management, has been split in to four SKUs. These include:

- Oracle Financial Services Liquidity Risk Measurement and Management (LRMM)
- Oracle Financial Services Liquidity Risk Regulatory Calculations for US Federal Reserve (LRRCUSFR)
- Oracle Financial Services Liquidity Risk Regulatory Calculations for European Banking Authority (LRRCEBA)
- Oracle Financial Services Liquidity Risk Regulatory Calculations for Reserve Bank of India (LRRCRBI)

The other SKUs available in OFS LRS are:

- Oracle Financial Services Liquidity Risk Regulatory Calculations for Bank of Thailand (LRRCBOT)
- Oracle Financial Services Liquidity Risk Regulatory Calculations for Bank Negara Malaysia (LRRCBNM)
- Oracle Financial Services Liquidity Risk Regulatory Calculations for Monetary Authority of Singapore (LRRCMAS)
- Oracle Financial Services Liquidity Risk Regulatory Calculations for Hong Kong Monetary Authority (LRRCHKMA)

This split does not impact any functionality. All functionalities present in the earlier OFS LRM will continue to be available, and fully supported as part of the four new SKUs mentioned previously. Existing customers referring to the earlier OFS LRM User Guide Release 8.0.6, now must refer to the jurisdiction specific user guides for the complete functionality. See Related Information Sources, for details.

In OFS LRS, all the jurisdictional SKUs are grouped under Liquidity Coverage Ratio (LCR) and all the deposit insurance calculation components are grouped under Deposit Insurance Calculation (DIC). The following table includes details of the products included in the LCR and DIC applications.

Table 1: Products Included in OFS LRS

Products Included	Description
Liquidity Coverage Ratio (LCR) SKUs	
Oracle Financial Services Liquidity Risk Measurement and Management (OFS LRMM)	This application comprehensively addresses an organization's liquidity risk requirements, both regulatory and management. It covers non-regulatory calculations required for managing liquidity risk within the bank itself, including stress testing, counterbalancing, liquidity gap calculation, intraday and real time intraday, and comprehensive dashboard reporting. It includes liquidity computations that address guidelines issued by Bank for International Settlements (BIS), covering: • Liquidity Coverage Ratio • Net Stable Funding Ratio
Oracle Financial Services Liquidity Risk Regulatory Calculations for US Federal Reserve (OFS LRRCUSFR)	This application includes liquidity computations that address guidelines issued by U.S. Federal Reserve, covering: • Liquidity Coverage Ratio • 5G Reporting Calculations • Regulation YY Calculations • Net Stable Funding Ratio • Non-regulatory features such as Forward LCR Calculations.
Oracle Financial Services Liquidity Risk Regulatory Calculations for Reserve Bank of India (OFS LRRCRBI)	The application includes liquidity computations that address guidelines issued by the Reserve Bank of India (RBI), covering: • Liquidity Coverage Ratio • Net Stable Funding Ratio • Forecasting
Oracle Financial Services Liquidity Risk Regulatory Calculations for European Banking Authority (OFS LRRCEBA)	The application includes liquidity computations that address guidelines issued by the European Banking Authority (EBA), covering: • Liquidity Coverage Ratio for EBA Delegated Act (DA) • Net Stable Funding Ratio for EBA Capital Requirements Regulation (CRR)
Oracle Financial Services Liquidity Risk Regulatory Calculations for Bank of Thailand (OFS LRRCBOT)	The application includes liquidity computations that address guidelines issued by the Bank of Thailand (BOT), covering: • Liquidity Coverage Ratio • Net Stable Funding Ratio

Products Included	Description
Oracle Financial Services Liquidity Risk Regulatory Calculations for Bank Negara Malaysia (OFS LRRCBNM)	The application includes liquidity computations that address guidelines issued by the Bank Negara Malaysia (BNM), covering: • Liquidity Coverage Ratio • Net Stable Funding Ratio
Oracle Financial Services Liquidity Risk Regulatory Calculations for Monetary Authority of Singapore (OFS LRRCMAS)	The application includes liquidity computations that address guidelines issued by the Monetary Authority of Singapore (MAS), covering: • Liquidity Coverage Ratio • Net Stable Funding Ratio • Minimum Liquid Assets Ratio
Oracle Financial Services Liquidity Risk Regulatory Calculations for Hong Kong Monetary Authority (OFS LRRCHKMA)	The application includes liquidity computations that address guidelines issued by the Hong Kong Monetary Authority (HKMA), covering: • Liquidity Coverage Ratio • Liquidity Maintenance Ratio • Net Stable Funding Ratio • Core Funding Ratio
Deposit Insurance Calculation (DIC)	
Oracle Financial Services Deposit Insurance Calculations for Liquidity Risk Management (OFS DICLRM)	This application covers deposit insurance calculations for the purpose of liquidity coverage ratio. Additionally, it includes calculations required for liquidity risk management.

2.2.1 What is New in this Release

This section lists the new features and changes in the OFS Liquidity Risk Solution Application Pack Release 8.1.0.0.0.

Topics:

- New Features
- Deprecated Features
- Desupported Features

2.2.1.1 New Features

The following table illustrates the new features in this release. For detailed information about the usage of the listed features see the respective product User Guides, on OHC Documentation Library.

Table 2: Release Highlights

Sl. No.	Products	What Is New In This Release
1	Oracle Financial Services Liquidity Risk Measurement and Management (OFS LRMM)	Release 8.1.0.0.0 is a technical re-release and includes bug fixes only.

Sl. No.	Products	What Is New In This Release
2	Oracle Financial Services Liquidity Risk Regulatory Calculations for European Banking Authority (OFS LRRCEBA)	The following are the new features included in this release for LRRCEBA, Liquidity Coverage Ratio Calculation: • Enhancements have been made in the Deposit Insurance Calculation. • Additional insured amount due to temporary high balance has been introduced. • Amendments have been made to the Deposit Stability Identification and Computation. For detailed information about the usage of the listed features see the OFS LRRCEBA User Guide, on OHC Documentation Library.
3	Oracle Financial Services Liquidity Risk Regulatory Calculations for US Federal Reserve (OFS LRRCUSFR)	Release 8.1.0.0.0 is a technical re-release and includes bug fixes only.
4	Oracle Financial Services Liquidity Risk Regulatory Calculations for Reserve Bank of India (OFS LRRCRBI)	Release 8.1.0.0.0 is a technical re-release and includes bug fixes only.
5	Oracle Financial Services Liquidity Risk Regulatory Calculations for Bank of Thailand (OFS LRRCBOT)	Release 8.1.0.0.0 is a technical re-release and includes bug fixes only.
6	Oracle Financial Services Deposit Insurance Calculations for Liquidity Risk Management (OFS DICLRM)	Release 8.1.0.0.0 is a technical re-release and includes bug fixes only.
7	Oracle Financial Services Liquidity Risk Regulatory Calculations for Bank Negara Malaysia (OFS LRRCBNM)	Release 8.1.0.0.0 is a technical re-release and includes bug fixes only.
8	Oracle Financial Services Liquidity Risk Regulatory Calculations for Monetary Authority of Singapore (OFS LRRCMAS)	Release 8.1.0.0.0 is a technical re-release and includes bug fixes only.
9	Oracle Financial Services Liquidity Risk Regulatory Calculations for Hong Kong Monetary Authority (OFS LRRCHKMA)	Release 8.1.0.0.0 is a technical re-release and includes bug fixes only.

2.2.1.2 Deprecated Features

There are no deprecated features in this release.

2.2.1.3 Desupported Features

There are no desupported features in this release.

2.2.2 Installing this Major Release

For detailed instructions to install this Major Release, see the Oracle Financial Services Liquidity Risk Solution Installation Guide Release 8.1.0.0.0.

NOTE	Release v8.1.0.0.0 of OFS LRS is not certified for AIX and Solaris x86 Operating Systems. If you are currently running OFSAA v8.0.x on AIX or Solaris x86 Operating Systems and plan to upgrade to Release v8.1.0.0.0, then you must migrate from AIX or Solaris x86 to Linux or Solaris SPARC. See the MOS Doc ID 2700084.1 for details.

3 Oracle Financial Services Liquidity Risk Solution

Oracle Financial Services Liquidity Risk Solution (OFS LRS) is an enterprise-wide, robust and comprehensive liquidity risk framework designed to address liquidity risk of banking institutions across the world. It helps financial institutions to:

- Drive liquidity ratio regulatory compliance and adhere to tight regulatory deadlines through pre-packaged rules and computations.
- Engage in enterprise-wide comprehensive stress testing that feeds into the contingency funding planning process.
- Improve risk reporting practices by leveraging an extensive set of reports and dashboards built out of a unified data model.

The solution contains a common base SKU which is LRMM, and additional jurisdiction specific SKUs for Reserve Bank of India, US Federal Reserve, European Banking Authority, Bank of Thailand, Bank Negara Malaysia, Monetary Authority of Singapore, Hong Kong Monetary Authority and Deposit Insurance Calculations.

LRMM offers regulatory calculations for BIS and co-exists with all other SKUs except Deposit Insurance Calculation. Each SKU serves as a point solution which addresses specific requirements regarding local regulatory guidelines.

The following sections include features and bug related information for:

- Oracle Financial Services Liquidity Risk Measurement and Management (LRMM)
- Oracle Financial Services Liquidity Risk Regulatory Calculations for European Banking Authority (LRRCEBA)
- Oracle Financial Services Liquidity Risk Regulatory Calculations for US Federal Reserve (LRRCUSFR)
- Oracle Financial Services Liquidity Risk Regulatory Calculations for Reserve Bank of India (LRRCRBI)
- Oracle Financial Services Liquidity Risk Regulatory Calculations for Bank Negara Malaysia (LRRCBNM)
- Oracle Financial Services Liquidity Risk Regulatory Calculations for Monetary Authority of Singapore (LRRCMAS)
- Oracle Financial Services Liquidity Risk Regulatory Calculations for Bank of Thailand (LRRCBOT)
- Oracle Financial Services Liquidity Risk Regulatory Calculations for Hong Kong Monetary Authority (LRRCHKMA)
- Oracle Financial Services Deposit Insurance Calculation for Liquidity Risk Management (DICLRM)

3.1 Oracle Financial Services Liquidity Risk Measurement and Management

This section includes:

- Bugs Fixed in this Release
- Known Issues or Limitations in this Release

3.1.1 Bugs Fixed in this Release

The following bugs are fixed, modified, or enhanced in this release.

Table 3: List of Bugs Fixed

Sl. No.	Bug ID	Bug Description
1	30566993	While populating FCT_SIGNIFICANT_CURRENCY, only the Liability side of the products get populated in the FCT_LRM_LE_SUMMARY table and the Asset side of the products do not get populated.
2	30671127	Batch execution for LRM batch exits from the command line.
3	30954945	Error while performing source model generation.
4	31225239	The Other Inflows from Other Wholesale Counterparties-OS Rule exits during the Run execution.

3.1.2 Known Issues or Limitations in this Release

There are no known issues or limitations associated with this release.

3.2 Oracle Financial Services Liquidity Risk Regulatory Calculations for European Banking Authority

This section includes:

- Bugs Fixed in this Release
- Known Issues or Limitations in this Release

3.2.1 Bugs Fixed in this Release

There are no fixed, modified, or enhanced bugs in this release.

3.2.2 Known Issues or Limitations in this Release

There are no known issues or limitations associated with this release.

3.3 Oracle Financial Services Liquidity Risk Regulatory Calculations for US Federal Reserve

This section includes:

- Bugs Fixed in this Release
- Known Issues or Limitations in this Release

3.3.1 Bugs Fixed in this Release

There are no fixed, modified, or enhanced bugs in this release.

3.3.2 Known Issues or Limitations in this Release

There are no known issues or limitations associated with this release.

3.4 Oracle Financial Services Liquidity Risk Regulatory Calculations for Reserve Bank of India

This section includes:

- Bugs Fixed in this Release
- Known Issues or Limitations in this Release

3.4.1 Bugs Fixed in this Release

There are no fixed, modified, or enhanced bugs in this release.

3.4.2 Known Issues or Limitations in this Release

There are no known issues or limitations associated with this release.

3.5 Oracle Financial Services Liquidity Risk Regulatory Calculations for Bank Negara Malaysia

This section includes:

- Bugs Fixed in this Release
- Known Issues or Limitations in this Release

3.5.1 Bugs Fixed in this Release

There are no fixed, modified, or enhanced bugs in this release.

3.5.2 Known Issues or Limitations in this Release

There are no known issues or limitations associated with this release.

3.6 Oracle Financial Services Liquidity Risk Regulatory Calculations for Monetary Authority of Singapore

This section includes:

- Bugs Fixed in this Release
- Known Issues or Limitations in this Release

3.6.1 Bugs Fixed in this Release

There are no fixed, modified, or enhanced bugs in this release.

3.6.2 Known Issues or Limitations in this Release

There are no known issues or limitations associated with this release.

3.7 Oracle Financial Services Liquidity Risk Regulatory Calculations for Bank of Thailand

This section includes:

- Bugs Fixed in this Release
- Known Issues or Limitations in this Release

3.7.1 Bugs Fixed in this Release

There are no fixed, modified, or enhanced bugs in this release.

3.7.2 Known Issues or Limitations in this Release

There are no known issues or limitations associated with this release.

3.8 Oracle Financial Services Liquidity Risk Regulatory Calculations for Hong Kong Monetary Authority

This section includes:

- Bugs Fixed in this Release
- Known Issues or Limitations in this Release

3.8.1 Bugs Fixed in this Release

There are no fixed, modified, or enhanced bugs in this release.

3.8.2 Known Issues or Limitations in this Release

There are no known issues or limitations associated with this release.

3.9 Oracle Financial Services Deposit Insurance Calculations for Liquidity Risk Management

OFS Deposit Insurance Calculations for Liquidity Risk Management (OFS DICLRM) covers deposit insurance calculations for the purpose of liquidity coverage ratio and other calculations required for liquidity risk management. The application identifies insurance eligible accounts under a particular deposit insurance scheme, the right and capacity under which these accounts are held, and the insurance limit provided by the country specific insurer for each account. It allocates the insurance limit to the account level based on the ownership right and capacity and identifies the insured and uninsured portion of the account.

This section includes:

- Bugs Fixed in this Release
- Known Issues or Limitations in this Release

3.9.1 Bugs Fixed in this Release

There are no fixed, modified, or enhanced bugs in this release.

3.9.2 Known Issues or Limitations in this Release

There are no known issues or limitations associated with this release.

4 Oracle Financial Services Analytical Applications Infrastructure

For information about the requirements, new features, bugs fixed, and list of known issues in OFS Analytical Applications Infrastructure, see OFS Advanced Analytical Applications Infrastructure (OFS AAAI) Application Pack Release Notes and documents on OHC Documentation Library.

5 Hardware or Software Tech Stack Details

The hardware or software combinations required for OFS LRS 8.1.0.0.0, are available in the OFS Analytical Applications Technology Matrix.

6 Licensing Information

Information about the third party software tools used in OFS Liquidity Risk Solution Application Pack 8.1.0.0.0 is available in the OFSAA Licensing Information User Manual Release 8.1.0.0.0.

OFSAA Support

Raise a Service Request (SR) in My Oracle Support for queries related to the OFSAA applications.

Send Us Your Comments

Oracle welcomes your comments and suggestions on the quality and usefulness of this publication. Your input is an important part of the information used for revision.

- Did you find any errors?
- Is the information clearly presented?
- Do you need more information? If so, where?
- Are the examples correct? Do you need more examples?
- What features did you like most about this manual?

If you find any errors or have any other suggestions for improvement, indicate the title and part number of the documentation along with the chapter/section/page number (if available) and contact the Oracle Support.

Before sending us your comments, you might like to ensure that you have the latest version of the document wherein any of your concerns have already been addressed. You can access My Oracle Support site that has all the revised/recently released documents.