

**Oracle Financial Services Regulatory  
Reporting for Office of Superintendent  
of Financial Institutions Canada (OFS  
REG REP OSFI)**

**Release Notes**

**Release 8.1.2.6.0**

**August 2024**

**ORACLE**  
Financial Services

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| Version Number | Revision Date   | Change Log              |
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# 1 Preface

This section provides supporting information for the Oracle Financial Services Regulatory Reporting for Office of Superintendent of Financial Institutions Canada (OFS REG REP OSFI) Release Notes.

## Topics:

- [What is New in this Release for OFS REG REP OSFI](#)
- [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 REG REP OSFI

This section lists the new features and changes in OFS REG REP OSFI Canada Release v8.1.2.6.0.

### 1.1.1 New Features

The new features and enhancements in this release are:

- Automatic Report Publish
- Drilldown enhancements
- Adjustment enhancements
- The following reports are introduced in this release:

| Report Name | Schedule Name or Description                                          |
|-------------|-----------------------------------------------------------------------|
| RESL        | Real Estate Secured Lending                                           |
| B20         | Residential Mortgage Underwriting Practices and Procedures Disclosure |

For more information about the new features in this release, see the [Oracle Financial Services Regulatory Reporting for Office of Superintendent of Financial Institutions Canada \(OFS REG REP OSFI\) 8.1.2.0.0 User Guide](#).

### 1.1.2 Deprecated Features

There are no deprecated features in this release.

### 1.1.3 Desupported Features

There are no desupported features in this release.

## 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 Office of Superintendent of Financial Institutions Canada (OFS REG REP OSFI).

## 1.4 Intended Audience

This document is intended for users of Oracle Financial Services Regulatory Reporting for Office of Superintendent of Financial Institutions Canada (OFS REG REP OSFI).

## 1.5 Access to Oracle Support

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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 REG REP OSFI Application 8.1.2.6.0. You can access Oracle documentation online from the Documentation Library ([OHC](#)).

- *OFS Regulatory Reporting for Office of Superintendent of Financial Institutions, Canada (OFS REG REP OSFI) User Guide Release 8.1.2.0.0*
- *OFS Analytical Applications Infrastructure Installation Guide 8.1.2.3.0*
- *OFS Data Foundation Installation Manual Release 8.1.2.3.0*
- *OFS Analytical Applications Infrastructure Environment Check Utility*

## 1.7 Conventions and Acronyms

The following conventions and acronyms are used in this document.

**Table 1: Conventions and Descriptions**

| Conventions                                                                                                                                                                                                                                                                | Description                                                                                                                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| References to sections or chapters in the manual are indicated in <i>Italics</i> .<br>Screen names are indicated in the following manner: <b>Introduction</b> Screen<br>Options and buttons are indicated in <b>Bold</b> .<br>Code related text is indicated in Monospace. |                                                                                                                                 |
| OFSAAI                                                                                                                                                                                                                                                                     | Oracle Financial Services Analytical Applications Infrastructure                                                                |
| OFS AAAI                                                                                                                                                                                                                                                                   | Oracle Financial Services Advanced Analytical Applications Infrastructure Application Pack                                      |
| RHEL                                                                                                                                                                                                                                                                       | Red Hat Enterprise Linux                                                                                                        |
| Atomic Schema                                                                                                                                                                                                                                                              | Database Schema where the Application Data Model is uploaded                                                                    |
| Config Schema                                                                                                                                                                                                                                                              | Database Schema which contains setup related configurations and metadata                                                        |
| OFS REG REP OSFI                                                                                                                                                                                                                                                           | Oracle Financial Services Regulatory Reporting for Office of Superintendent of Financial Institutions Canada (OFS REG REP OSFI) |

## 2 Oracle Financial Services Regulatory Reporting for Office of Superintendent of Financial Institutions Canada (OFS REG REP OSFI)

The Office of the Superintendent of Financial Institutions (OSFI) is an independent agency of the Government of Canada, established in 1987 to contribute to the safety and soundness of the Canadian Financial System. OSFI supervises and regulates federally registered banks and insurers, trust and loan companies, as well as private pension plans subject to federal oversight. It provides a regulatory framework of guidance and rules that meets or exceeds international minimums for financial institutions.

In addition to issuing guidance, OSFI provides input into the development of federal legislation and regulations affecting federally regulated financial institutions (FRFIs), and comments on accounting, auditing, and actuarial standards development, and determines how to incorporate them into our regulatory framework. It regulates by developing rules, interpreting legislation and regulations, and providing regulatory approvals types of transactions. It also contributes to new accounting, auditing, and actuarial standards.

OSFI supervises by analyzing financial and economic trends to identify emerging issues that could adversely affect institutions. It assesses an institution's financial condition, material risks, and the quality of its governance, risk management, and compliance. It reports to Parliament through the Minister of Finance on various formal and informal processes that are used to ensure the effective execution of OSFI's mandate. For example, the Financial Institutions Supervisory Committee, whose members are OSFI, the Department of Finance, the Bank of Canada, the Canada Deposit Insurance Corporation, and the Financial Consumer Agency of Canada, meets at least quarterly to share information on matters relating to the supervision of federally regulated financial institutions.

OSFI also works with the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC), which is responsible for ensuring compliance with Canada's Proceeds of Crime (money laundering) and Terrorist Financing Act.

Oracle Financial Services Regulatory Reporting for Office of Superintendent of Financial Institutions Canada (OFS REG REP OSFI) Release 8.1.2.6.0.

### Topics:

- [Prerequisites](#)
- [Install the OFS REG REP OSFI 8.1.2.6.0 Release](#)
- [Bugs Fixed in this Release](#)
- [Known Issues or Limitations in this Release](#)

### 2.1 Prerequisites

The following are the prerequisites to install the OFS REG REP OSFI Canada Application:

- Install and Configure Oracle Financial Services Analytical Applications Infrastructure (OFSAAI) v8.1.2.4.0 (patch **35681234**) or higher and other prerequisite OFSAAI Patches (see *Section 4 Pre-installation of [OFS AAI Installation and Configuration Guide](#)* ) on your machine.

- Install and Configure Oracle Financial Services Data Foundation (OFSDf) Application Pack Release v8.1.2.6.0 (patch **36692663**) and other prerequisite OFSDf Patches (see *Section 4.1 Pre-installation Checklist* of the [OFSDf Installation and Configuration Guide](#)) on your machine.
- Install and Configure Oracle Financial Services Data Foundation (OFSDf) Application Pack Release v8.1.2.6.1 (patch **36875740**) and other prerequisite OFSDf Patches (see *Section 4.1 Pre-installation Checklist* of the [OFSDf Installation and Configuration Guide](#)) on your machine.
- Install and Configure Oracle Financial Services Regulatory Reporting for Office of Superintendent of Financial Institutions Canada (OFS REG REP OSFI) Release v8.1.2.0.0 (patch **34112979**) or higher and other prerequisite patches.
- Ensure that you have executed the `.profile` file before you trigger the installation.

## 2.2 Installing the OFS REG REP OSFI 8.1.2.6.0 Release

For detailed instructions on installing this Minor Release, see the [Oracle Financial Services Regulatory Reporting for Office of Superintendent of Financial Institutions Canada \(OFS REG REP OSFI\) Installation Guide Release 8.1.2.6.0](#)

## 2.3 Bugs Fixed in this Release

The fixed, enhanced, or modified bugs as part of REG REP OSFI Release 8.1.2.6.0 are as follows.

**Table 1: New Bugs Fixed in this Release**

| Bug Number | Bug Description                                                              | Change Comments                                                                                                   |
|------------|------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| 36078240   | REPORT E2 (MORTGAGE LOANS REPORT): CASH BACK MORTGAGES                       | Additional line item configurations added in E2 report using cashback amount attribute from stage applications.   |
| 36702881   | E2 - FIRST TIME BUYER FOR MORTGAGE SHOULD NOT BE A PRODUCT TYPE              | Configuration enhanced by using the new attribute from stage applications to identify the first-time home buyers. |
| 35955610   | N3 - INSURANCE CLAIM NOT FLOWING INTO N_EOP_BAL_RCY                          | Configuration enhanced by using insurance claim amount from stage account insurance details.                      |
| 36137680   | A4 - NEED EOP PRINCIPAL BALANCE THAT DOES NOT INCLUDE ACCRUED INTEREST ON A4 | Configuration enhanced by using end of period principal balance.                                                  |
| 36629370   | A4>>SECTION MEMO B>>PREPAYMENT OPTION FLAG                                   | Configuration corrected by removing prepayment option flag from section memo.                                     |
| 36506238   | A4 - TERM PORTION OF HELOC SEEMS TO BE MISSING A4                            | Configuration corrected by removing revolving flag from respective line items.                                    |

| Bug Number            | Bug Description                                                                                        | Change Comments                                                                                          |
|-----------------------|--------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|
| 36506220              | A4 - FILTER TO EXCLUDE MTG/LOANS PORTFOLIO PURCHASED FOR INVESTMENT MISSING MEMO SECTION IN A4         | Configuration enhanced by using purchase account flag in section memo.                                   |
| 36506199              | A4 - MEMO ITEM SECTION B OSFI ENGINE LOGIC                                                             | Configuration enhanced by using amortization type.                                                       |
| 36798268              | A4 - SECTION IV – TOTAL OF OUTSTANDING LOANS SHOULD BE GROSS OF ALLOWANCES                             | Derivation logic corrected.                                                                              |
| 36068709              | J2 - CLIENT NEEDS TO REPORT READVANCEABLE & NON-READVANCEABLE AMOUNTS AS SEEDED MAPPING TYPE ON J2     | Configuration advanced by using readvanceability flag.                                                   |
| 36516262              | J2 - ONLY HELOCS PRODUCTS SHOULD BE REPORTED UNDER COMBINED MORTGAGE-HELOC LOAN PLANS FOR J2           | Configuration enhanced with a special treatment flag for supporting differential reporting requirements. |
| 36161436/<br>36526380 | J2 - AMOUNTS REPORTED IN SECTION III SHOULD BE SAME AS SECTION I ROWS A-N AND COLUMNS D-G FOR J2       | Configuration enhanced with a special treatment flag for supporting differential reporting requirements. |
| 36189958              | J2 - READVANCEABLE FLAG IS REQUIRED TO IDENTIFY MORTGAGES WITH & WITHOUT READVANCEABLE FEATURES FOR J2 | Configuration advanced by using readvanceability flag.                                                   |
| 36579713              | J2 - N_SANCTION_LIMIT SHOULD NOT BE USED FOR J2                                                        | Configuration enhanced by using current credit limit.                                                    |

## 2.4 Known Issues or Limitations in this Release

The Known Issues or Limitations in this release are as follows:

| Report | Reporting Line Item          | Description                                                                                                                                                                                                                                                                                                                                                                 |
|--------|------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| RESL   | 139 - pledged_encumbered_ind | The configuration covers the main reporting requirement, but does not cover the exclusion of loans specifically pledged to the Bank of Canada which is part of OSFI guidelines due to unavailability of attributes in Data Foundation. This will be resolved in a future release by extending the data model to have attributes to cover the specific pledging requirement. |
| RESL   | 30- effective_amort_months   | The configuration covers the main reporting requirement, but it does not cover the catch-all bucket due to unavailability of attributes in Data Foundation (e.g., cases where default values are 8888 and 9999). This will be resolved in a future                                                                                                                          |

| Report | Reporting Line Item                                                            | Description                                                                                                                                                                                                                                                            |
|--------|--------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|        |                                                                                | release by extending the data model to have attributes to cover the catch-all requirements.                                                                                                                                                                            |
| RESL   | contract_amort_months<br>effective_amort_months<br>orig_effective_amort_months | Computation of Term in months:<br>Inconsistencies in the Term in Months calculation, due to the lack of decimal points in attributes of Data Foundation. This will be resolved in a future release by extending the data model to have attributes with decimal points. |

### **3 Hardware or Software Technology Matrix Details**

The hardware or software combinations required for OFS REG REP OSFI Canada 8.1.2.0.0 are available at the [OFS Analytical Application Technology Matrix](#).

### **4 Licensing Information**

For details on the third-party software tool used, click this link: [OFSAA Licensing Information User Manual Release 8.1.2.0.0](#).

## OFSAA Support

Raise a Service Request (SR) in [My Oracle Support \(MOS\)](#) for queries related to the OFSAA Applications.

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