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Forecast Balance



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Contents

1 Get Help

1.1	Get Help in the Applications	1-1
1.2	Learn About Accessibility	1-1
1.3	Get Support	1-1
1.4	Get Training	1-1
1.5	Join Our Community	1-2
1.6	Share Your Feedback	1-2
1.7	Before You Begin	1-2

2 Forecast Balance Rules

2.1	Forecasting Methods	2-3
2.2	Creating a Forecast Balance Rule	2-7
2.3	Defining Forecast Balance Rule	2-11
2.3.1	Defining Forecast Balances Using Node Level Assumptions	2-11

1

Get Help

Topics:

- [Get Help in the Applications](#)
- [Learn About Accessibility](#)
- [Get Support](#)
- [Get Training](#)
- [Join Our Community](#)
- [Share Your Feedback](#)
- [Before You Begin](#)

1.1 Get Help in the Applications

Use Help icons to access help in the application.

Note that not all pages have Help icons. You can also access the [Oracle Help Center](#) to find guides and videos.

Additional Resources

- Community: Use [Oracle Cloud Customer Connect](#) to get information from experts at Oracle, the Partner Community, and other users.
- Training: Take courses on Oracle Cloud from [Oracle University](#).

1.2 Learn About Accessibility

For information about Oracle's commitment to accessibility, visit the [Oracle Accessibility Program](#). Videos included in this guide are provided as a media alternative for text-based topics also available in this guide.

1.3 Get Support

You can get support at [My Oracle Support](#).

For accessible support, visit Oracle Accessibility Learning and Support.

1.4 Get Training

Increase your knowledge of Oracle Cloud by taking courses at [Oracle University](#).

1.5 Join Our Community

Use [Cloud Customer Connect](#) to get information from industry experts at Oracle and in the Partner Community. You can join forums to connect with other customers, post questions, and watch events.

1.6 Share Your Feedback

We welcome your feedback about Oracle Applications User Assistance. If you need clarification, find an error, or just want to tell us what you found helpful, we did like to hear from you.

You can email your feedback to [My Oracle Support](#).

Thanks for helping us improve our User Assistance!

1.7 Before You Begin

Refer to following Documents:

- [See What's New](#)

2

Forecast Balance Rules

This module discusses about the modeling of new business activities through the Forecast Balance rules. These rules are included in assumption setup and processing.

Within a Forecast Balance rule, you specify the amount of new activity generated per modeling bucket on each MDBSS node within each active currency. To create a new business assumption, you can select the available forecasting methods. You can further tailor the new business assumptions to meet your expectations of future originations, including the effect of interest rates on new business amounts.



Note:

All forecast rules and dynamic processing in ALMCS use the Multi Dimensional Balance Sheet Structure (MDBSS) instead of a single dimension hierarchy, like Product. Forecast rules that are intended to be processed together must all share a common MDBSS.

For more information on the MDBSS, see [Multi Dimensional Balance Sheet Structure](#)

Forecast Balance Rule Summary

This page is the gateway to all Forecast Balance Rules and related functionality. You can navigate to other pages relating to Forecast Balance Rules from this point.

Figure 2-1 Forecast Balance Summary Page

Search Forecast Balance Rule

Prerequisites: Predefined Forecast Balance Rule

To search for a Forecast Balance Rule, follow these steps:

Click **Search** after entering the search criteria. The search results are displayed in a table containing all the Forecast Balance Rules that meet the search criteria.

Or

The other method to search a Forecast Balance Rule is using the **Field Search** option. The Field Search is an inline wildcard UI search that allows you to enter value partially or fully and

the rows that match the entered string in any of its column is fetched in the Summary table. Enter the **Code, Name, Description, MDBSS Hierarchy**, and **Folder** of the Forecast Balance Rule and click **Search**.

The Forecast Balance Rule summary table displays the following columns:

- **Name:** Displays the Forecast Balance Rule's short name.
- **MDBSS Hierarchy:** Name of MDBSS Hierarchy that is used to define Forecast Balance Rule.
- **Folder:** Displays the Folder name where the Forecast Balance Rule is saved.
- **Last Modified By:** Displays the Name of the user who last modified the Forecast Balance Rule.
- **Last Modified Date:** Displays the Date and Time when Forecast Balance Rule was modified last.
- **Access Type:** Displays the access type of Rule. It can be Read-Only or Read/Write.
- **Action:** Displays the following list of actions that can be performed on the selected Forecast Balance Rule.
 - **Add:** Click **Add** icon at the top right of the summary page to build a new Forecast Balance Rule.
 - **Multiple Delete:** Select one or more Rules in the table and then click the **Multiple Delete** icon at the top right of the Summary Page to delete more than one Rule at the same time.
 - **View/Edit:** You can view existing Forecast Balance Rule, and you can edit existing Forecast Balance Rules, provided you have read/write privileges. View/Edit to view or edit the contents of a Forecast Balance Rule in Read/Write format. Depending on user privileges the Rule will open in either View or Edit mode.
 - **Save As:** You can copy Forecast Balance Rules to avoid having to enter data multiple times. This saves time and effort and reduces mistakes. Click on the **Action** icon against the Forecast Balance Rule Name and select **Save As** to create a copy of an existing Forecast Balance Rule.
 - **Delete:** You can delete Forecast Balance Rules that are no longer required. Click on the **Action** icon against the Forecast Balance Rule Name and select **Delete** to delete an existing Forecast Balance Rule.

 Note:

A Forecast Balance Rule cannot be retrieved after deletion. Restrictions on deleting Forecast Balance Rules are:

- * You cannot delete Forecast Balance Rules if you have only Read privileges. Only users with Read/Write privileges and Forecast Balance Rule owners can delete Forecast Balance Rules.
- * You cannot delete a Forecast Balance Rule that has a dependency.

- **Dependency Check:** You can check dependencies for rules to know where a particular Forecast Balance Rule has been used. This also prevents accidental deletion of rules having dependencies. Click on the **Action** icon against the Forecast Balance Rule Name and select Dependency Check to generate a report on all Rules that utilize your selected Forecast Balance Rule.

 Note:

This is functionality will be released in future.

Also See:

- [Forecasting Methods](#)
- [Creating a Forecast Balance Rule](#)

2.1 Forecasting Methods

The new business methods within the Forecast Balance rule determine how new business assumptions are applied per MDBSS node within each active currency. They consist of:

- No New Business
- Target Growth Percent
- New Add Balance
- Target End
- Target Average
- Rollover

All forecast methods use the Distributed timing option.

Distributed Timing Option: Solves for the origination date of the new business account to reach an expected average balance, assuming even distribution of new business throughout the modeling bucket. For each modeling bucket, this calculation results in an average balance amount that is midway between the beginning balance and the ending balance.

For the Target Average method, the system automatically determines the timing of new originations to ensure that the user-input target is achieved. For Rollover business, the system assumes that the rollover occurs at the time of runoff of existing accounts.

 Note:

For distributed originations of Target Growth and Target End balances, Transaction Strategies and future origination in the current position may impact the distributed originations calculation. Because the origination date on Transaction Strategy and current position accounts cannot be modified, the timing algorithm may not be able to find an origination date for the remaining new business which achieves the expected average balance.

The application of each new business method, including how different timing options are applied, is described below:

Forecasting at a Mid-Branch Node

Forecast Methods can be assigned at any node on the MDBSS. When assigning a Forecast Method to a non-terminal MDBSS node it may require the Application to consider the balance effects of all the child nodes. For example, when using Target Growth Percent at a non-terminal node, that target node will consider the balances of its child nodes when calculating the forecast amount. The target node's new business originations will occur on the target node.

Forecast Methods that must consider the balances of any child nodes:

- Target Growth Percent

Because the MDBSS can retain balances on any node at any level, the forecasting at a parent node must account for the consolidated balances of its child nodes. These balances in aggregation will be taken into consideration when computing the amount of new originations needed at the target node. All child balances includes both existing and new business originations.

Child nodes may also use any forecast method supported. If one or more child nodes of the target nodes contains a forecast method then those new originations will be computed first and, working up the branch, will be included when the parent node is reached.

In this hypothetical MDBSS branch, all planning and evaluation starts at node "L4" first, then systematically works its way up the branch to L1 which will be evaluated last. Each node's existing new business originations, if any, are evaluated in this manner.

For all target types there is only one timing option to indicate when new business for a new account should be originated.

- Distributed: Solves for the origination date of the new business account to reach an expected average balance, assuming even distribution of new business throughout the modeling bucket. For each modeling bucket, this calculation results in an average balance amount that is midway between the beginning balance and the ending balance.

Forecasting from an MDBSS Currency Node

In the MDBSS one or more nodes may be of the currency dimension. Any currency dimension member and all of its child nodes inherit this identity for all forecasting. For example, if an MDBSS node is currency member "GBP" then all forecast balances placed on this node (or its child nodes, if any) will also be GBP. If the currency of the Forecast Balances page filter is not the same as the MDBSS node currency then that node or its child nodes cannot be modified.

No New Business

No New Business (forecasting zero changes in balances) is the default method for the Forecast Balance rule. This method allows runoff without replacement of the paid-down balances.

Target Growth Percent

Use the Target Growth Percent method to define the expected percentage change in the balance over each modeling bucket, expressed as a percent of the bucket's initial balance. Target Growth can be used to model flat balance sheet by assuming a growth rate of 0%.

This method can be placed on any node of the MDBSS, even if that node has no existing balances for itself. If the method is placed at a node that has one or more child nodes then the balances of those child nodes are taken into account when calculating the amount of new originations. The new business generated will appear on that node and not on its child nodes. If the target node and all of its child nodes have no new or existing balances then the target node will return no new business.

The new origination amount and the timing of origination are determined during processing, as described below:

- **New Origination Amount**

The new origination amount per bucket depends upon whether the MDBSS node has one or more child nodes.

MDBSS Node with no child nodes:

$(\text{Beginning Balance} * \text{Target Growth Percent} + \text{Total Runoff} - \text{Transaction Strategy})$

MDBSS Node with one or more child nodes:

$(\text{Sum}(\text{Beginning Balance} * \text{Target Growth Percent}) + \text{Sum}(\text{Total Runoff}) - \text{Sum}(\text{Transaction Strategy}) - \text{Sum}(\text{Current position originations} + \text{child New Add balances}))$

- **New Business Timing**

As will all forecast methods only the distributed originations is supported

Distributed: The new origination amount is added on the calculated date(s) which allow the average balance to equal the beginning balance plus the ending balance divided by two. This calculation accounts for timing of runoff and other originations occurring during the modeling bucket.

New Add Balance

The New Add Balance method defines the absolute amount of new business that is added within a bucket. This forecast method can be placed on any node in the MDBSS. The new origination amount and the timing of origination are determined during processing, as described below:

- **New Origination Amount**

The new origination amount is equal to the user-input new add balance.

- **New Business Timing**

As will all forecast methods only the distributed originations is supported.

Distributed: The new origination amount is added at the mid-point of the modeling bucket. If the modeling bucket contains an uneven number of days, the origination is apportioned evenly over the two days in the middle of the bucket.

Target End Balance

Use the Target End Balance method to define the total expected balance by the end of each modeling bucket. The new origination amount and the timing of originations within each modeling bucket are determined during processing, as described below:

- **New Origination Amount**

The new origination amount per bucket is calculated as: $\text{Target Ending Balance} - \text{Beginning Balance} + \text{Total Runoff} - \text{Transaction Strategy Originations} - \text{Current Position Originations}$

- **New Business Timing**

For the Target End method, you can choose either the At Bucket End timing option or the Distributed timing option.

- **At Bucket End:** The new origination amount is added on the final date in the bucket. Interest starts accruing on the next day, the first date of the next bucket.
- **Distributed:** The new origination amount is added on the calculated date(s) which allow the average balance to equal the beginning balance plus the ending balance divided by two, accounting for timing of runoff and other originations occurring during the modeling bucket.

Target Average Balance

Use the Target Average Balance method to define the expected average balance per modeling bucket. The new origination amount and the timing of originations within each modeling bucket are determined during processing, as described below:

- **New Origination Amount**

The new origination amount per bucket is calculated as:

$$2 * (\text{Target Average Balance} - \text{Bucket Beginning Balance}) + \text{Total Runoff} - \text{Transaction Strategies Originations} - \text{Current Position Originations}$$

If MDBSS node has child node:

$$2 * (\text{Target Average Balance} - \text{sum (Beginning Balance)}) + \text{sum (Total Runoff)} - \text{sum (Trans Start)} - \text{sum (Cur Pos Orig)}$$

$$- \text{sum (Foreign node rollover)} - \text{sum (Child New Add)}$$

- **New Business Timing**

The new origination amount is added on the calculated date(s), which allow the average balance to equal the user-input target average. This calculation accounts for the timing of runoff and other originations occurring during the modeling bucket.



Note:

Here, Target Average formula is a general statement that helps users understand how Target Average Balance calculations are made and to validate output. Given the complexities of formula inputs, external detail calculation results may vary.

When you are using Target Average, it is recommend that only Target Average Balance is reported as other financial elements may fluctuate widely to achieve average targets from period to period.

Rollover

Use the Rollover method to base the amount of new business on the rollover (reinvestment of principal on a given or like products) of existing business. You can roll any combination of prepayments, maturing balances, and principal runoff from a product into itself or into another product. For multiple currency processing, rollover processing occurs within each individual currency. Rollover cannot occur between two currencies. The new origination amount into a particular target leaf member and the timing of that origination are described below.

New Origination Amount

For a single target leaf member within a single currency, the new origination amount depends on the rollover sources, which are product leaves of the same currency whose runoff drives the amount of new business generated into the target leaf member. For each rollover source, you must also define the components of principal runoff you would like to roll over. Your choices are:

- **Total:** Total runoff includes runoff from all three categories of run-off: scheduled principal payments, prepayments, and maturing balances.
- **Prepay:** Prepay includes runoff from prepayments, early repayment of principal balances.
- **Maturity:** Maturity incorporates payment of principal on the maturity date, above that incorporated in the scheduled principal payment. Balloon payments and final principal repayment of non-amortizing instruments are included in this category.
- **Payment:** Payment runoff includes scheduled principal payment on an amortizing instrument.

For each combination of source leaf and runoff type, you can input a different rollover percent. The new origination amount within a modeling bucket equals the runoff amounts multiplied by the percentage rollover for all source leaves.

Timing of Rollover

All runoff from sources are added as new business into the target leaf with the proper currency at the average time of runoff.

The average time of runoff is calculated by taking an average of the runoff date weighted by the amount of runoff for all instruments which make principal payments during the modeling bucket.



Note:

Rollover of runoff components, prepayment, payment, or maturity requires that those components exist in the output data set. In a Dynamic Deterministic Process rule, you must select those financial elements from the Calculation Elements block. Otherwise, no new business is generated from those runoff components.

Account Types and New Business

All MDBSS nodes may use all available Forecast Methods regardless of the Account Type attribute.

2.2 Creating a Forecast Balance Rule

To create a new Forecast Balance rule, complete the following steps:

Figure 2-2 Create Forecast Balance Rule

As Of Date : 09-Oct-2015Forecast BalancesSaveCancel

Name

Required

Description

FolderALMSEGG

Access Type

Read Only

Read/Write

MDBSS FolderALMSEGG

Time Bucket FolderALMSEGG

CurrencyUS Dollar

MDBSS HierarchyNew Add MDBSS

Time BucketIncomeSimulationApi

Q

Member TreeSearch Results

Member

Method

Status

Action

Off Balance Sheet Products

Liability Products

1. Click the **Add** on the **Forecast Balances** summary page to add a new rule.

2. Enter the following Details.

Table 2-1 Create Forecast Balance Rule

Fields	Description
Name	Enter the name of the Forecast Balance Rule.
Description	Enter the description of the Forecast Balance Rule. This is an optional field.
Folder	Select the Folder where the Forecast Balance Rule needs to be saved.
Access Type	Select the Access Type as Read-Only or Read/Write.
MDBSS Folder	Select the MDBSS folder
MDBSS Hierarchy	Select the MDBSS hierarchy
Time Bucket Folder	Select the Folder from which you want to apply Time Bucket Rule.
Time Bucket Rule	Select the time horizon/aggregation for rule. Assumptions that you define when creating a forecast balance are based on a specific modeling horizon, which is defined in the Time Buckets. Example If you define a forecast balance based on a Time Bucket with a monthly modeling horizon, your results are calculated in monthly time periods. If you redefine that same forecast balance, using a different time bucket with a weekly modeling horizon, your results are calculated in weekly time periods. If assumptions in your Forecast Balance are based on a modeling horizon that is different from the horizon defined in the active time bucket, inaccurate data will result. You should verify that date-sensitive rules are consistent with the active Time Bucket.

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2-8

Table 2-1 (Cont.) Create Forecast Balance Rule

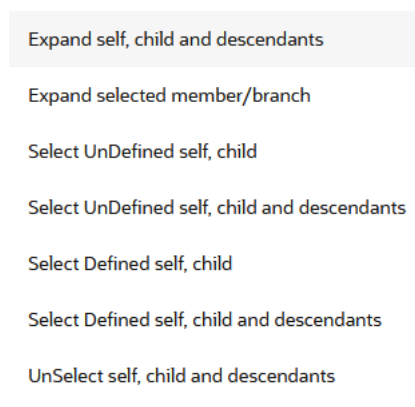
Fields	Description
Currency	Select the currency for Forecast Balance

 Note:

If any member is a currency in the MDBSS hierarchy (for example, INR) and selected currency is different (for example USD), then the member and its children nodes cannot be defined.

3. Select the MDBSS node(s) from Assumption Browser. The Assumption Browser has following two tabs: Member Tree and Search Results
 - **Member Tree:** Use the Member Tree tab to view the hierarchical structure and define rules by selecting the node members from the browser. Select Node and click the menu icon next to it to view the available options. Select Node and Click Menu icon next to it to view the available options.

Figure 2-3 Member Tree



Status of node is also displayed in Member Tree section, for example Selected, and so on. To select member hierarchy, following options are available:

- **Expand self, child and descendants:** Allows to expand the selected node itself along with its child and descendants.
- **Expand selected member/branch:** Allows to expand the selected node
- **Select UnSelect self, child:** Allows to unselect the selected node itself along with its child
- **Select UnSelect self, child and descendants:** Allows to unselect the selected node itself along with its child and descendants.
- **Select Defined self, child:** Allows to select the selected node itself along with its child.
- **Select Defined self, child and descendants:** Allows to select the selected node itself along with its child and descendants.

- **UnSelect self, child and descendants:** Allows to unselect the selected node itself along with its child and descendants.

Use **Show Numeric Code Values (Left)** icon to view the code value left to the Node name.

Use **Show Numeric Code Values (Right)** icon to view the code value right to the Node name.

Here, you can perform the following tasks on the selected node(s):

- Add
- Edit
- View
- Delete
- Copy
- Search Results: You can also search the members based on the filters. This section shows the searched node(s). To search a member, follow these steps:
 - Navigate to **Assumption Browser** section of the Rule Definition page.
 - Enter the Member ID, Name, Status, or Is Leaf in Search Criteria.

Figure 2-4 Search Criteria

- Click **Search**. The searched member(s) will be displayed in **Search Results** section of **Assumption Browser**

Figure 2-5 Searching Members

Member	Behavior Pattern Name	Status	Action
Asset Products			...
Asset-Propay Loan			...

Here, you can perform the following tasks on the searched node(s):

- Add
- Edit
- View
- Delete
- Copy

Click **Show Parentage icon** to view the Parent-child Node level hierarchy details of selected Node.

Use **Show Numeric Code Values (Left)** icon to view the code value left to the Node name.

Use **Show Numeric Code Values (Right)** icon to view the code value right to the Node name.

4. Click **Add** from Assumption Browser section.
5. Click Save

2.3 Defining Forecast Balance Rule

When you click Save in the Create Forecast Balance Rules Process, the Rule is saved and the Forecast Balance Rule Summary Page is displayed. However, Forecast Balance assumptions have not yet been defined for any of your MDBSS at this point. Typically, you would start defining your Forecast Balance assumptions for MDBSS before clicking Save.

The Forecast Balance Rule supports the definition of Forecast Balance assumptions for MDBSS.

For more information, see [Defining Forecast Balance Using Node Level Assumptions](#) section.

2.3.1 Defining Forecast Balances Using Node Level Assumptions

Node Level Assumptions allow you to define assumptions at any level of the Multi Dimensional Balance Sheet Structure (MDBSS) hierarchy. The MDBSS supports a hierarchical representation of your chart of accounts, so you can take advantage of the parent-child relationships defined for the various nodes of your MDBSS hierarchies while defining rules. Children of parent nodes on an MDBSS automatically inherit the assumptions defined for the parent nodes. However, assumptions directly defined for a child take precedence over those at the parent level.

Prerequisites

Performing basic steps for creating or editing a Forecast Balance Rule.

Procedure

To define Forecast Balance, follow these steps:

1. Navigate to Forecast Balance page.
2. Select Forecast Balance Method. Based on selected Method, Forecast Balance page will differ.
 - **New Add**

Figure 2-6 Forecast Balance-New Add

			Bucket Number								
			1	2	3	4	5	6	7	8	
MDBSS Node	Forecast Balance Method	Rate Volume Relationship	Start Date	10-10-2015	11-10-2015	11-11-2015	11-12-2015	11-13-2015	11-14-2015	11-15-2015	11-16-2015
			End Date	11-09-2015	11-10-2015	11-11-2015	11-12-2015	11-13-2015	11-14-2015	11-15-2015	11-22-2015
Retail	New Add	No Relationship		0	0	0	0	0	0	0	0

- Enter Balance values for Buckets.
- Click **Apply**.

You can also use the Excel Export feature to download the data in Excel format.

- **Target Average**

Figure 2-7 Forecast Balance-Target Average

The screenshot shows the Oracle Forecast Balance-Target Average configuration interface. At the top, there are dropdown menus for 'Currency' (set to 'US Dollar') and 'Time Bucket' (set to 'TimebucketB'). Below these is a table with 10 columns representing different time buckets. The table has three rows: 'MOBSS Node', 'Forecast Balance Method', and 'Rate Volume Relationship'. The 'Forecast Balance Method' row is set to 'Target Average'. The 'Rate Volume Relationship' row is set to 'No Relationship'. The 'MOBSS Node' row is set to 'Liberty Products'. The table also includes 'Start Date' and 'End Date' columns for each bucket. At the bottom, there are 'Apply' and 'Cancel' buttons.

Bucket Number	1	2	3	4	5	6	7	8	9	10
MOBSS Node	10-10-2015	10-11-2015	11-11-2015	01-11-2016	04-11-2016	08-11-2016	01-11-2017	07-11-2017	07-11-2018	07-11-2020
Forecast Balance Method	Target Average									
Rate Volume Relationship	No Relationship									
Liberty Products	0	0	0	0	0	0	0	0	0	0

- Enter Balance values for Buckets.
- Click **Apply**.

You can also use the Excel Export feature to download the data in Excel format.

- **Target End**

Figure 2-8 Forecast Balance-Target End

The screenshot shows the Oracle Forecast Balance-Target End configuration interface. At the top, there are dropdown menus for 'Currency' (set to 'US Dollar') and 'Time Bucket' (set to 'TimebucketB'). Below these is a table with 10 columns representing different time buckets. The table has three rows: 'MOBSS Node', 'Forecast Balance Method', and 'Rate Volume Relationship'. The 'Forecast Balance Method' row is set to 'Target End'. The 'Rate Volume Relationship' row is set to 'No Relationship'. The 'MOBSS Node' row is set to 'Liberty Products'. The table also includes 'Start Date' and 'End Date' columns for each bucket. At the bottom, there are 'Apply' and 'Cancel' buttons.

Bucket Number	1	2	3	4	5	6	7	8	9	10
MOBSS Node	10-10-2015	10-11-2015	11-11-2015	01-11-2016	04-11-2016	08-11-2016	01-11-2017	07-11-2017	07-11-2018	07-11-2020
Forecast Balance Method	Target End									
Rate Volume Relationship	No Relationship									
Liberty Products	0	0	0	0	0	0	0	0	0	0

- Enter Balance values for Buckets.
- Click **Apply**.

You can also use the Excel Export feature to download the data in Excel format.

- **Target Growth Percent**

Figure 2-9 Forecast Balance-Target Growth Percent

The screenshot shows the Oracle Forecast Balance-Target Growth Percent configuration interface. At the top, there are dropdown menus for 'Currency' (set to 'US Dollar') and 'Time Bucket' (set to 'TimebucketB'). Below these is a table with 10 columns representing different time buckets. The table has three rows: 'MOBSS Node', 'Forecast Balance Method', and 'Rate Volume Relationship'. The 'Forecast Balance Method' row is set to 'Target Growth Percent'. The 'Rate Volume Relationship' row is set to 'No Relationship'. The 'MOBSS Node' row is set to 'Liberty Products'. The table also includes 'Start Date' and 'End Date' columns for each bucket. At the bottom, there are 'Apply' and 'Cancel' buttons.

Bucket Number	1	2	3	4	5	6	7	8	9	10
MOBSS Node	10-10-2015	10-11-2015	11-11-2015	01-11-2016	04-11-2016	08-11-2016	01-11-2017	07-11-2017	07-11-2018	07-11-2020
Forecast Balance Method	Target Growth Percent									
Rate Volume Relationship	No Relationship									
Liberty Products	0	0	0	0	0	0	0	0	0	0

- Enter Balance values for Buckets.
- Click **Apply**.

You can also use the Excel Export feature to download the data in Excel format.

- **Rollover**

Figure 2-10 Forecast Balance-Rollover

- Click **Create** button to select a Target node. The Hierarchy page will appear.
- Select the MDBSS node for the rollover and click Ok.

Note:

You can use Search functionality to search a MDBSS node. The searched node will display in **Search Results** tab.

- The selected MDBSS node(s) will appear in **Define Time Buckets and Percentage** section of Select Target and Assign Runoff Categories.

Figure 2-11 Forecast Balance-Rollover

Time Bucket	Start Date	End Date	Rollover Target	Runoff Type	Percentage
1	10-10-2015	11-09-2015			
2	11-10-2015	10-09-2115			

- Select the desired runoff type (Total, Prepay, Maturity, Payment, Core, Volatile, Devolvement, Recovery, or NPA).
- Click **Apply** to navigate to Define Time Buckets and Percentages
- Define the input bucket ranges. You only need to define multiple bucket ranges if you want to vary rollover assumptions by modeling buckets. The bucket ranges defined here only apply to rollover occurring from the source leaf to the target leaf. You must have at least one bucket range defined. Typically, you define a bucket range from the first modeling bucket to the last modeling bucket, covering the entire modeling horizon. To define a bucket range, perform below steps:
 - * Add Time Bucket using + icon. Default bucket is 1 and you cannot delete this.

- * Select a Time Bucket. Based on selected Time Bucket, start bucket date and end bucket date will display.

Figure 2-12 Forecast Balance-Rollover

Time Bucket	Start Date	End Date	Rolloff Target	Rolloff Type	Percentage
1	10-10-2015	10-10-2015	Kerala	Maturity	0 %
			Kerala	Payment	0 %
2	10-11-2015	07-10-2040	Kerala	Core	0 %

- * Continue adding time buckets until all desired ranges have been defined. Expand the Time Bucket to add percentage.
- Enter the percentage rollover for the given Target.
- Click **Apply**.

You can also use the Excel Export feature to download the data in Excel format.