

INSTANT BANKING SUPERVISION SOLUTION

COMPREHENSIVE RISK-BASED SUPERVISION FOR CENTRAL BANKS

> Pre-built License Applications

30+ Prudential Returns Examination & Enforcement Processes

360-Degree Organization (KYC) View 80+ Analytics Reports & Dashboards

SOLUTION OVERVIEW

Introducing SQL Power's revolutionary Instant Banking Supervision Solution, an out-of-the-box, end-to-end supervisory platform that redefines and standardizes critical processes in banking supervision, serving as the blueprint for effective risk-based supervision.

Built exclusively for central banks and battle-tested at the Bank of Namibia, the new Instant Banking Supervision Solution features out-of-the-box and configurable license application processes, streamlined financial data collection returns, risk assessment reports and dashboards, onsite examinations, offsite monitoring, and a dynamic 360-degree KYC view of all regulated institutions within the system.

SOLUTION FEATURES

Fast deployment - fully operational in less than 90 days

RISK

Flexible implementation - onsite, SaaS, or hybrid solution

99.99% uptime – built with robust and scalable architecture

Pre-built license applications - from submission to renewal

Out-of-the-box financial returns - 30+ financial returns

Examination & enforcement processes - onsite and offsite supervision

360-degree organization view (KYC) - complete profiles of all regulation institutions

Real-time advanced analytics - 8**0+ pre-built reports and**dashboards

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LICENSE APPLICATIONS

SQLPOWER

Discover ready-to-deploy license applications designed specifically for Central Banks. Streamline the management of licensing processes, from submission and review to approval and renewal, providing a comprehensive solution tailored to regulatory needs. With SQL Power's Instant Banking Supervision Solution, Central Banks benefit from automated workflows, real-time insights, and robust analytics, delivering a seamless and powerful approach to risk-based supervision.

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	Work phone		
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FINANCIAL DATA COLLECTION

Discover 30+ turnkey financial returns designed specifically for Central Banks. These pre-built returns streamline the collection, validation, and analysis of financial data, ensuring compliance with regulatory standards; offering real-time insights, automated workflows, and robust reporting capabilities, enabling Central Banks to efficiently monitor financial institutions and make data-driven decisions.

For a comprehensive list of all returns, see Appendix A.

360-DEGREE ORGANIZATION (KYC) VIEWS

SQL Power's Instant Banking Supervision Solution offers a comprehensive 360-degree view of each regulated entity. Instantly view and monitor each organization's directors, officers, shareholders, and licenses. Reviewing its latest scorecard, risk ratios, infractions, onsite inspections, and overall risk rating.

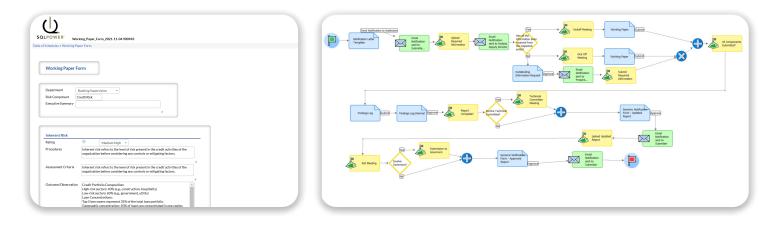
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ONSITE EXAMINATIONS

SQLPOWER

SQL Power's Instant Banking Supervision Solution offers central banks a ready-to-deploy, web-based solution to automate and manage every aspect of their onsite inspection processes and functions, providing a consolidated view of all relevant regulatory data within a single riskbased supervision platform. Enhanced with automated workflows, real-time data access, and advanced analytics, empowering Central Banks to conduct efficient, data-driven assessments and maintain rigorous supervision over financial institutions within a single riskbased supervision platform.

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	BASE	TARGET	ACTUAL	WEIGHT	PERFORMANCE	SCORE
CET1 Capital Ratio	7.5%	10.0%	15.29%	10.0%	10.00	10.0%
Tier 1	7.0%	10.0%	19.19%	10.0%	4.29	4.3%
Total RWCR (Basel III)	12.0%	15.0%	9.90%	15.0%	5.68	8.5%
Total RWCR (Basel II)	12.0%	15.0%	19.54%	15.0%	4.29	6.4%
Overdue Loans	6.0%	4.0%	10.33%	10.0%	1.43	1.4%
NPL	5.0%	3.0%	6.14%	15.0%	1.43	2.1%
Management Ratio	60.0%	50%	154.05%	10.0%	4.56	4.6%
ROA	2.0%	2.0%	2.00%	12.5%	2.86	3.6%
ROE	15.0%	15.0%	17.02%	12.5%	2.86	3.6%
Liquidity Ratio	10.0%	15.0%	18.06%	15.0%	10.00	15.0%

ADVANCED ANALYTICS

SQL Power's Instant Banking Supervision Solution includes over 80 reports and dashboards catering to the specific divisional needs of the jurisdiction. These dashboards provide in-depth analysis and ratios crucial for central bank decision-making, covering everything from Capital Basel II & III Ratios to Daily Liquidity Ratios, ensuring comprehensive insights for effective management decisions.

For a complete list of all reports and dashboards, see Appendix A.

INSTANT RISK-BASED SUPERVISION PLATFORM THAT'S <u>READY TO DEPLOY IN LESS THAN 90 DAYS</u>.



SQL Power's Instant Banking Supervision Solution for Central Banks establishes a new blueprint for effective supervision, enabling financial regulators to navigate the complexities of banking oversight with confidence. Central Banks can expedite deployment with readyto-use processes, forms, and rules from Day One, or tailor the solution to meet their exact requirements.

Whether implemented on-premise or on the cloud, the solution is web-based, interactive, and user-friendly; it is multilingual, scalable, and adapts seamlessly to evolving Global Financial Standards and customer needs.

ALL THE RISK-BASED SUPERVISION FUNCTIONALITY YOU NEED, OUT-OF-THE-BOX!

The platform, driven by a sophisticated real-time analytics engine, effortlessly integrates with existing systems, bringing together decentralized regulatory operations and optimizing key functions right out of the box, from day one.

Contact us to find out if you qualify and discover how SQL Power's Instant Banking Supervision Solution aligns with your unique needs and how we can simplify and streamline your regulatory environment.

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APPENDIX A: COMPREHENSIVE LIST OF APPLICATIONS, RETURNS, REPORTS & DASHBOARDS

LICENSE APPLICATIONS 360-DEGREE

Initial lice	nse app	lications
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License renewals

Fit & proper questionnaire

Change requests

Working papers

Certificate issuance

FINANCIAL RETURNS

Intraday Liquidity Return
Statement of Financial Position (Balance Sheet)
Off Balance Sheet
Income Statement
Info Security Incident Reporting
Minimum Liquid Assets Return
Country Exposures Return
Capital Adequacy Return
Credit Risk Return
Single Borrowers Return
Interbank Exposures Return
Interest Rate Risk Return
Minimum Reserve Requirements
Customer Complaints
Liquidity Risk Return
Other Non-Compliance Return
Quarterly Statistical Return
Compliance Return
Individual Return
NISS Return
Purchase Sales of Foreign Currency
Offshore Prudential Exposure Return
Quarterly Assets and Liabilities Return

360-DEGREE ORGANIZATION (KYC) VIEWS

360-degree view of a bank/organization Licensing information Senior officers and directors information Risk matrix (per division registered) Onsite examination findings

ONSITE EXAMINATIONS

Business process workflow Notification letters Outstanding information requests Working papers Findings logs Dynamic notifications & communication Comprehensive reports

ADVANCED ANALYTICS

EXCHANGE CONTROL

Active Currency
Total Purchase and Sale
Net Positive Open Positions
Solvency Position
Offshore Investments
Investments Key Drivers

PAYMENT SYSTEMS

Availability of NISS
Liquidity Management
E-Money Stats
Interbank Volumes
Cross Border - RTGS
Payment Systems Fraud Dashboard
Total Fraud
Fraud by Category
Card Fraud Types

EFT Fraud

Cash Fraud

E-Money Fraud	
Risk Heat Map	
Individual Entity Risk Profile	
Payment Systems Risk Dashboard	

BANKING SUPERVISION

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Banking Financial Soundness Indicators
Deposit Takers - Income & Expense Statement
Deposit Takers - Balance Sheet
Deposit Takers - Memorandum Items
Deposit Takers - Ratios
Banking - Industry Stats
Aggregate Balance Sheet
Aggregate Income Statement
Aggregate Minimum Liquidity Assets
Ratios
Banking Risk Dashboard (CAMEL)
Overview
Capital Adequacy
Asset Quality
Management Capability
Earnings
Liquidity
Credit Market Statistics
Marker Activity by Product
Individuals
Commercials
Credit market activity per sector
Risk Classification
Banking Ratios
20 Tabs for each ratio comparison with industry
Banking Key Metrics
12 Tabs with Grids & Graphs
Banking - Compliance
Banking - Daily Liquidity
Capital Basel II & III Ratios