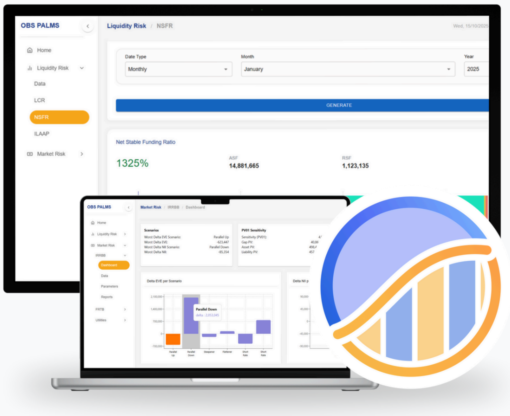
OBS PALMS™
Optimizing Risk, Maximizing Returns.

OBS
EXCELLENT IT SOLUTIONS



COMPREHENSIVE AND INTEGRATED ENTERPRISE ANALYTICAL ALM SYSTEM

In today's volatile financial environment, managing liquidity and market risk with precision and speed is essential. Banks must meet evolving regulatory standards while maintaining complete transparency and control over data, governance, and reporting. Yet, traditional systems often operate in silos—fragmenting liquidity, market risk, and regulatory reporting workflows.

OBS PALMS™ (Professional Asset & Liability Management System) provides a unified, regulatory-compliant Asset-Liability & Market Risk Management platform that seamlessly integrates Liquidity Risk and Market Risk functions on a single interface. Designed to align with Basel standards, it delivers automated reporting, real-time visualization, and governance-ready audit capabilities—helping financial institutions strengthen risk resilience and simplify compliance.

Integrated Risk Management

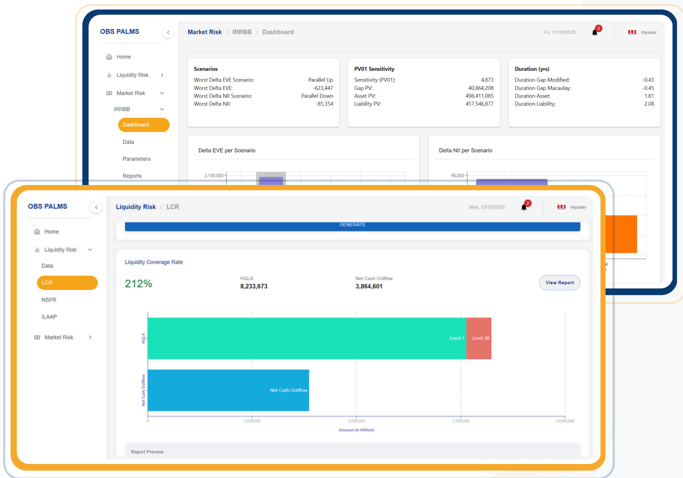
Manage **Liquidity Risk** and **Market Risk** through a single platform for consistent, cross-risk insight

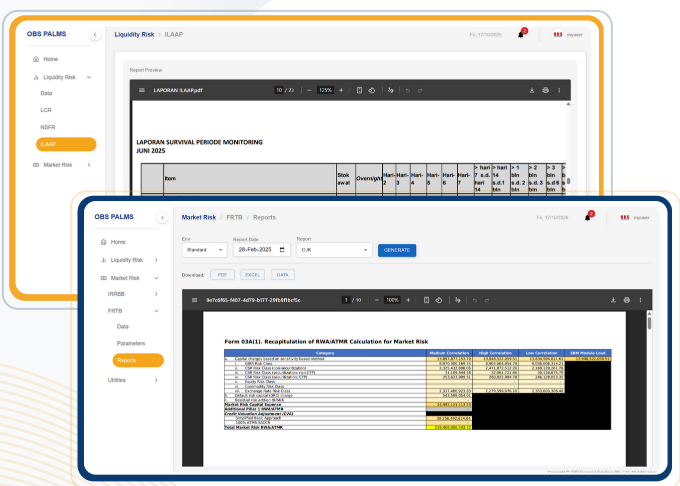
Regulatory-Compliant Reporting

Generate outputs fully aligned with **Basel III** standards

Apollo-Ready Compliance

Submit reports directly to the **OJK Apollo System** with one-click upload—streamlined, accurate, and secure





Visualization Support

Dynamic dashboards visualize **LCR**, **NSFR**, and **IRRBB** results—featuring charts, ratio indicators, and scenario impacts

Governance & Security

Integrated **audit trail**, **role-based access**, and **manager-level approvals** ensure control and accountability

LIQUIDITY RISK MODULE

Liquid Coverage Ratio (LCR)

Ensure sufficient High-Quality Liquid Assets (HQLA) to withstand a 30-day stress scenario

Reports: Inflows, outflows, HQLA, final ratio vs. OJK minimum metrics

Visualization: HQLA composition chart + LCR % indicator

Net Stable Funding Ratio (NSFR)

Measure long-term funding stability over a one-year horizon

Reports: Available Stable Funding (ASF) vs. Required Stable Funding (RSF), maturity mismatch, and ratio vs. OJK requirement

Visualization: ASF vs. RSF breakdown chart + NSFR % indicator

ILAAP (Internal Liquidity Adequacy Assessment Process)

Comprehensive internal review of liquidity adequacy

Reports: Stress testing outcomes, survival horizon analysis, contingency funding plans, and qualitative notes

MARKET RISK MODULE

IRRBB (Interest Rate Risk in the Banking Book)

Assess the sensitivity of Economic Value of Equity (EVE) and Net Interest Income (NII) to rate movements

Scenario Simulation: Predefined market environments and user-customized stress parameters

Visualization: Scenario comparison charts across tenor buckets (EVE and NII impact)

FRTB (Fundamental Review of the Trading Book)

Basel-driven approach for calculating market risk capital requirements

Measurement: Standardized Approach vs Internal Model Approach

Reports: Quantitative Reports, Qualitative Reports, Sensitivities-Based results and Stress Scenarios results

GOVERNANCE & CONTROL FRAMEWORK

Audit Trail

All activities and data changes are logged with time stamps and user IDs, ensuring full traceability

Role-Based Access & Approvals

Segregate responsibilities between analysts, reviewers, and approvers—supporting a strong control environment

Apollo-Ready Compliance

Generate and upload reports directly into the OJK Apollo portal – reducing manual steps and eliminating reformatting errors

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