

Is FASTNET for you?

FASTNET is an advanced liquid lending solution for banks seeking to:

- Scale liquid lending business in a frictionless and risk-controlled way to support cost-efficient asset attraction and retention
- Improve wealth management revenues and profitability by accelerating liquid loan book expansion
- Strengthen wealth management and core banking activities by offering a wider product range to a significantly bigger segment of clients
- Improve loan book transparency with at-a-glance dashboards and reports covering LTVs, what-if scenarios and general deal/book performance
- Seamlessly deploy liquid lending with limited up-front cost and internal disruption
- Satisfy regulatory demands as they evolve and improve risk management and reporting

“Rockall has enabled us to grow our liquid lending business exponentially by supporting rapid loan turnaround and release while enabling comprehensive and near-real time credit risk management”

Securities-based lending (SBL) is an attractive, capital-efficient lending opportunity for banks and wealth management organizations.

Research shows that wealth lending is a pre-requisite for over one-third of HNW Individuals (HNWIs) in selecting a wealth management firm.

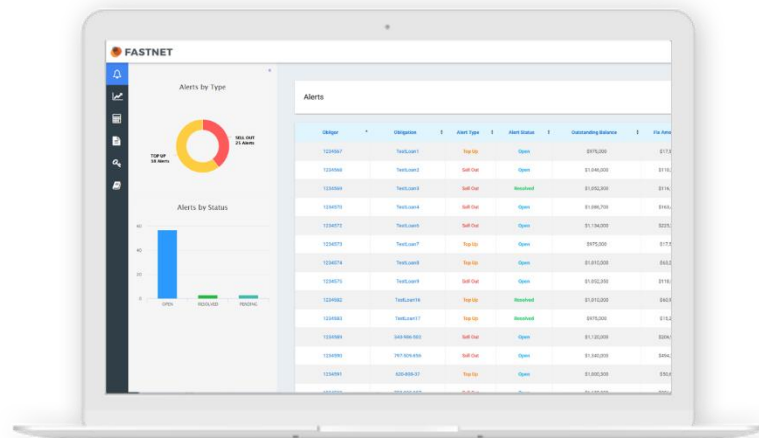
Comprehensive lending solutions give financial institutions & wealth management firms a competitive advantage by being able to unlock the liquidity in investment portfolios.

SBL is considered table stakes by many wealth managers in retaining and attracting assets. Such liquid lending offers a risk-controlled revenue stream in a business that is becoming increasingly difficult and expensive to serve.

FASTNET is Rockall’s cloud-hosted SBL collateral management solution. FASTNET’s robust portfolio evaluation engine, fed with daily pricing data, powers automated handling of real-time qualification, monitoring and release requests.

FASTNET supports credit risk management with concentration analytics for defined ticker symbols, sectors and geographies. Tasks and alerts are auto-generated by exception, enabling wealth managers to handle large-scale communications in a selective and personalized manner – which is particularly important at times of market volatility.

FASTNET helps financial institutions to seamlessly deploy SBL with easy integration, limited up-front cost and internal disruption in order to drive significant SBL business growth with risk-managed scalability.

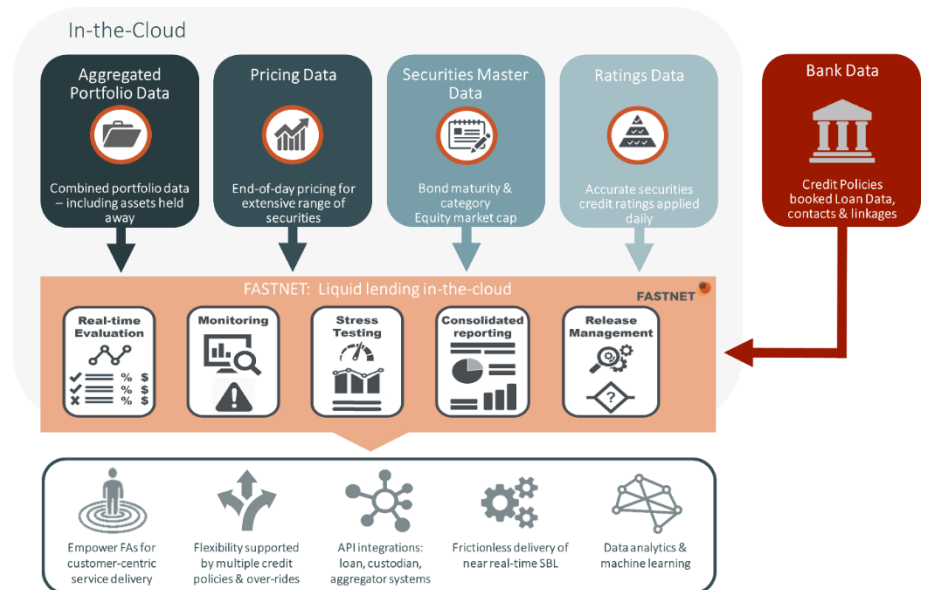


FASTNET – Scale SBL with full credit risk control

Assets under Management set to reach \$145 Tn by 2025
- PwC

FASTNET offers a unique feature set to enable financial institutions and wealth managers to optimize their SBL loan offerings at scale:

- Rapid evaluation, monitoring and release based on daily marked-to-market data
- Straight-through processing for vanilla loans
- Removes friction at every step of the process, from FA to underwriting to release
- Informs, simplified and standardizes the lending process and enables triage at scale
- Fully digital experience – from borrower to advisor to system
- Market-sourced pricing, rating & portfolio data
- Rich functionality to support the full life cycle of credit in order to leverage AUM



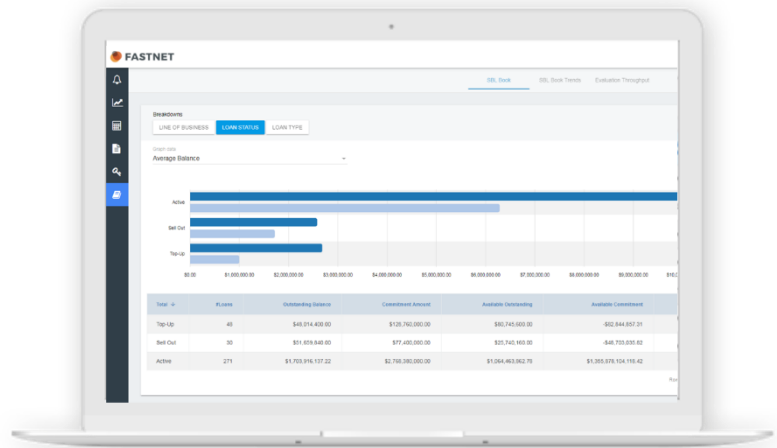
FASTNET offers important operational, enterprise and credit risk control benefits:

- Improved scalability and risk management by removing unnecessary manual steps.
- Delivery of transparent views to the bank, advisor and client:
 - Easy-to-use dashboards for all users
 - Delivering the right information to the right people
 - Business & operational information available on-demand
 - Risk management rules and flags automatically actioned
 - Optimal loan conditions are provided for each client through configurable credit policies
- Accelerated time-to-loan for the business through streamlined loan processing.

Morgan Stanley wealth management profits increasing 3x faster than revenues
– Forbes

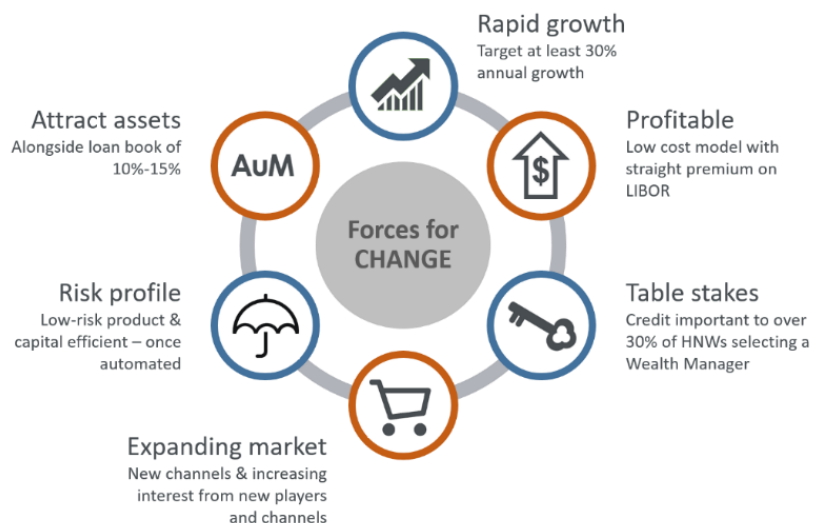
- Full support for complexity, configurability and granularity to optimize the loan qualification process, including multiple, complex credit policies.
- Configurability of rules and identifiers so that the system is flexible and responsive to market demand and business development.
- Rapid-response risk management; near-real time operability possible at times of volatility.
- Audit trail of changes, transactions, loan modelling and collateral relationships for risk management and regulatory control.
- Streamlined release request processing within the core solution.
- Capability to stress test and run scenarios on different volatility models.

Accessing traditionally underserved segments can create the next big opportunity for the wealth management industry - Capgemini



FASTNET – Evaluations, reports & alerts based on daily market data

FASTNET serves financial institutions seeking to respond to the multiple growth-drivers of the rapidly-growing SBL opportunity:



Cloud capabilities offered by FASTNET include:

- Faster upgrade cycles – fixes and upgrades developed and deployed in the cloud with minimal client-side impact
- Availability of advancing market-driven features and functions
- Easy scalability and lower IT cost – focus on the business rather than operational bottlenecks
- AWS world-class network and hardware infrastructure support

About Rockall

Rockall Technologies is the expert at unlocking asset value to both release and safeguard credit. Focused on lending, we enable banks to handle the complexity required to drive high volume and high value loan books while safeguarding against risk. By providing a single repository for all collateral data, our clients can reduce RWA, satisfy regulatory demands and improve credit risk management.

We have two flagship products: FASTNET, a next-generation, cloud-hosted securities-based lending solution and COLLATE, for enterprise-wide collateral management. Both highly-configurable, they deliver real-time analytics and integrate with bank systems to automate and standardize processes in order to accelerate time-to-loan and enhance credit risk management.

Rockall Technologies has 18 years of experience dedicated to banking book collateral management; we are included as one of the top risk technology companies in the world in the RiskTech100®, globally acknowledged as the most comprehensive study of the world's most significant risk and compliance technology companies.

If you would like to learn more, please visit us at rockall.com