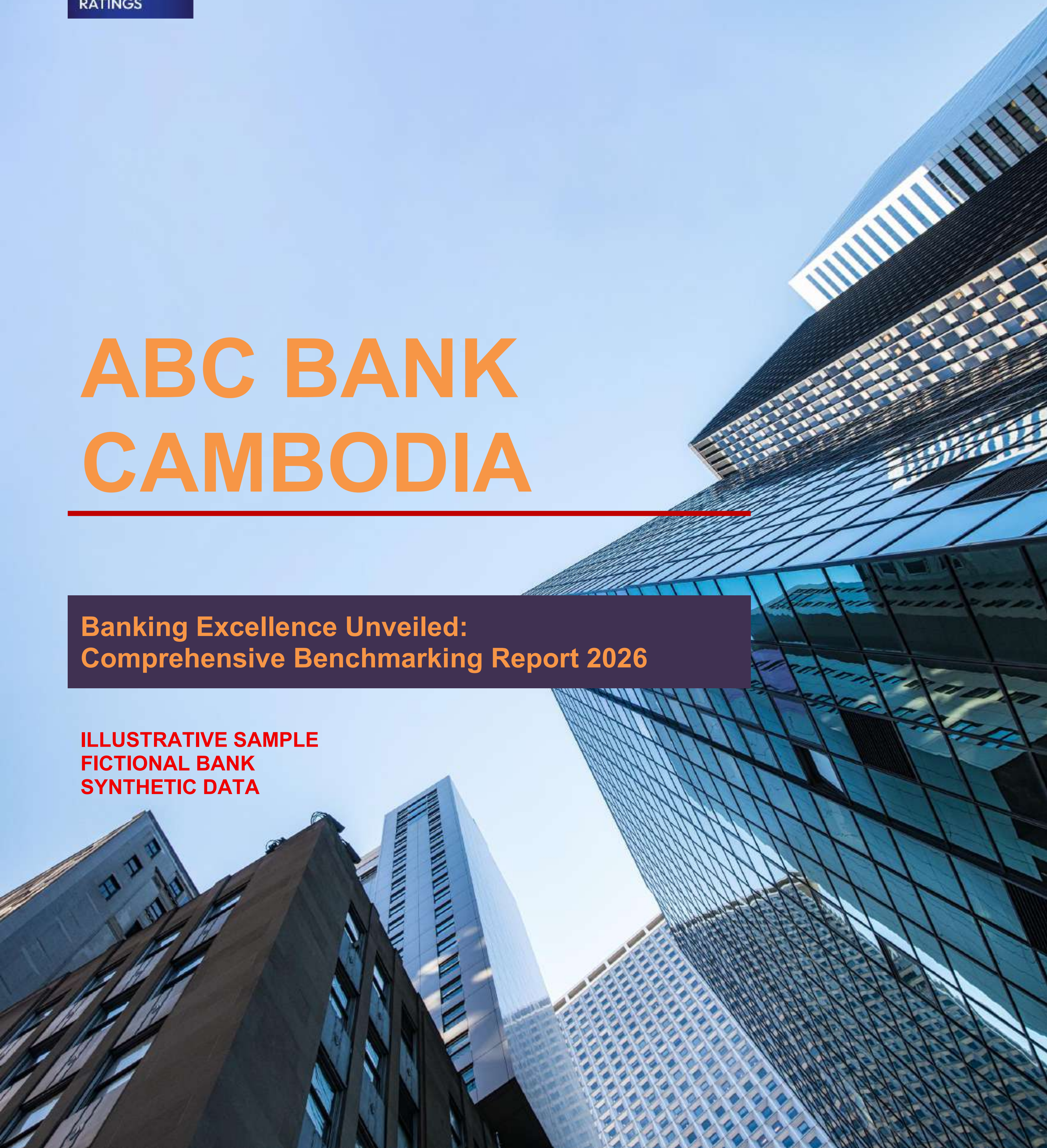

ABC BANK CAMBODIA

Banking Excellence Unveiled: Comprehensive Benchmarking Report 2026

ILLUSTRATIVE SAMPLE
FICTIONAL BANK
SYNTHETIC DATA

Contents

1. Executive Summary

Overall assessment. ABC Bank's illustrative 2025 composite benchmark assessment is 4.05/5.00. The result supports an analytical outcome of Strong / Positive with a Growth & Risk-Discipline outlook. ABC Bank's strongest characteristics are robust capitalization and liquidity, improving profitability, a broadening deposit franchise, disciplined governance and risk architecture, and a highly developed digital banking platform.

The principal development areas are continued diversification of sector exposures, further maturation of climate-risk quantification, sustained fee-income growth, deeper independent assurance over cyber and model risk, and maintaining asset-quality discipline as the balance sheet expands.

Overall score	Indicative award	Outlook	Coverage
4.05 / 5.00	SILVER 2026	POSITIVE / GROWTH & RISK-DISCIPLINE	11 parameters / 329 benchmark points

1.1 Document Basis and Reading Guide

This report applies SuperBankRatings' 11-parameter architecture independently to ABC Bank. Every one of the 329 benchmark points is illustrated using a fully synthetic 2023-2025 bank dataset, together with relevant National Bank of Cambodia (NBC) publications and SuperBankRatings' published ratings methodology. ABC Bank is fictional and all bank-specific figures, scores, rankings, evidence and conclusions are illustrative only.

SuperBankRatings' published methodology combines 40% quantitative and 60% qualitative assessment, aligned to NBC regulation, Basel principles and Cambodia-specific banking conditions. The 40/60 weighting is applied within the underlying assessment architecture and sub-parameter scoring; the 11 resulting headline parameter scores are then aggregated to derive the indicative composite assessment. Gold, Silver and Bronze are value-for-customer rating categories.

1.2 Three-Year Direction

The three-year sample story is one of profitable, controlled expansion. Assets increased by about 29.2% from 2023 to 2025, gross loans by about 29.2% and customer deposits by about 35.1%. Capital and liquidity remained strong, profitability improved, Stage 3 exposure declined and the deposit mix strengthened. The illustrative strategic objective for 2026-2028 is to sustain risk-adjusted growth while deepening diversification, digital resilience and measurable sustainability outcomes.

Parameter	2023	2024	2025	Direction	2025 analytical view
Corporate Governance	3.8	4.0	4.2	Improving	Strong Board architecture, improving independent challenge and clearer disclosure of Board effectiveness.
External Support	3.6	3.7	3.8	Stable / supported	Documented shareholder and group support, diversified counterparties and market access strengthen resilience without assuming sovereign support.
Economic & Industry Risks	3.6	3.5	3.4	Moderate / external watch	Cambodia-specific macro and sector risks remain material, but ABC Bank's diversification reduces sensitivity to individual stressed sectors.
Financial Strength & Performance	3.8	4.0	4.1	Strong / improving	Profitability, capitalization and asset quality improved across the period, with positive operating leverage and lower Stage 3 exposure.
Funding & Liquidity	4.0	4.2	4.3	Strong / improving	Deposit growth, CASA depth, low related-party reliance and strong liquidity provide a resilient funding profile.
Market Position & Business Profile	3.6	3.8	4.0	Improving	A broader national footprint, diversified retail/SME/corporate franchise and scalable digital distribution support improving competitive position.
Management Quality	3.9	4.0	4.2	Strong / improving	Experienced management demonstrates disciplined execution, succession depth, transparent accountability and increasingly measurable performance management.
Risk Management	3.8	4.0	4.1	Strong / improving	Integrated risk appetite, early-warning analytics, stress testing and stronger portfolio outcomes support a strong risk-management assessment.

Parameter	2023	2024	2025	Direction	2025 analytical view
Regulatory Environment	4.0	4.1	4.3	Strong / improving	CIFRS reporting, timely regulatory submissions, robust compliance infrastructure and prudential buffers support a strong regulatory profile.
Sustainability Initiatives	3.0	3.4	3.7	Developing / improving	Sustainability has moved from activity-led initiatives toward quantified taxonomy mapping, ESG due diligence and portfolio-level targets.
Technology & Innovation	4.1	4.3	4.5	Leading / improving	Digital channels, API connectivity, payments, fraud analytics and resilient infrastructure provide a leading relative technology capability.

2. Scope, Methodology and Limitations

Source hierarchy:

Primary bank evidence in this sample consists of fictional ABC Bank 2023, 2024 and 2025 annual-report style disclosures, including synthetic financial statements, governance, business, product, technology, customer and human-capital information. External context uses relevant NBC publications and regulations through the 31 August 2026 research cut-off. No bank-specific figure in this sample should be attributed to any real institution.

Methodology. SuperBankRatings' Benchmark Report is designed to assess market position and performance against industry standards and peers, with ratings providing an in-depth assessment of Cambodian commercial banks. Its published framework assigns 40% to quantitative factors and 60% to qualitative factors. In this sample, professional judgement and evidence-quality overlays are illustrated; explanatory sub-parameter scores need not arithmetically average exactly to each headline parameter score.

2.1 Assessment Scale

Score band	Assessment	Interpretation
4.50-5.00	Leading / Excellent	Clear, sustained strength with limited material constraints.
4.00-4.49	Strong	Strong capability and controls with manageable weaknesses.
3.50-3.99	Sound	Generally sound, but meaningful development areas remain.
3.00-3.49	Adequate	Adequate performance with material vulnerabilities, concentration or disclosure gaps.
2.00-2.99	Developing	Significant weaknesses or limited evidence require remediation.
1.00-1.99	Weak	High vulnerability or materially deficient performance.

2.2 Key Limitations

- Because this is a fictional sample, no confidential ICAAP/ILAAP, prudential returns, Board packs, borrower files, top-depositor schedules, cyber-test results or supervisory correspondence exist or were used. In a live engagement, such materials may materially deepen the assessment where provided and independently validated.
- All ABC Bank bank-specific information is synthetic and was created solely to demonstrate report depth, structure and analytical technique. NBC and methodology references remain real public-context sources; fictional ABC Bank page references have been replaced by illustrative source descriptions.
- Public and internal definitions can differ. Stage 3 accounting classifications, regulatory NPL categories and NBC provisioning are related but not necessarily identical; a live report would label calculations carefully rather than presenting internally derived measures as Bank-reported regulatory ratios.
- A formal policy or committee is evidence of framework maturity, not proof of outcome quality. The sample scoring distinguishes controls from outcomes and demonstrates how quantitative evidence, governance quality, trend direction and disclosure strength interact in the final assessment.

3. Three-Year Financial and Operating Dashboard

Metric	2023	2024	2025	Analytical direction
Total assets	US$2.12bn	US$2.36bn	US$2.74bn	Strong, controlled growth
Gross loans	US$1.30bn	US$1.48bn	US$1.68bn	Diversified growth
Customer deposits	US$1.51bn	US$1.73bn	US$2.04bn	Outpaced loan growth
Total equity	US$320m	US$350m	US$390m	Steady capital accretion
Net interest income	US$62.0m	US$73.0m	US$86.0m	Strong recurring growth
Net profit/(loss)	US$18.4m	US$22.9m	US$29.8m	Profitable / improving
Reported LCR	178%	192%	205%	Strong and rising
Reported capital/solvency ratio	20.8%	21.5%	22.3%	Strong and stable
Stage 3 / gross loans (calc.)	~3.10%	~2.70%	~2.30%	Improving asset quality
Construction + real estate/housing (calc.)	~26.8%	~25.2%	~23.9%	Moderating concentration
Gross loans / customer deposits (calc.)	~86.1%	~85.5%	~82.4%	Strong funding balance
CASA / customer deposits (calc.)	~42.5%	~44.8%	~47.2%	Improving deposit quality
Related-party deposits / deposits (calc.)	~6.8%	~5.9%	~4.7%	Low / declining
Cost-to-income before impairment (calc.)	~57.8%	~54.6%	~51.9%	Improving efficiency
Employees	1,420	1,560	1,690	Measured expansion
Branches	42	45	48	Broader national reach

Core read-through. ABC Bank's illustrative profile combines strong capital, liquidity and improving earnings with controlled credit risk and a deepening customer-deposit franchise. The 2025 sample shows positive operating leverage, declining Stage 3 exposure and improving funding diversity. The next analytical focus is maintaining these outcomes through further scale while strengthening climate, model, cyber and concentration-risk measurement.

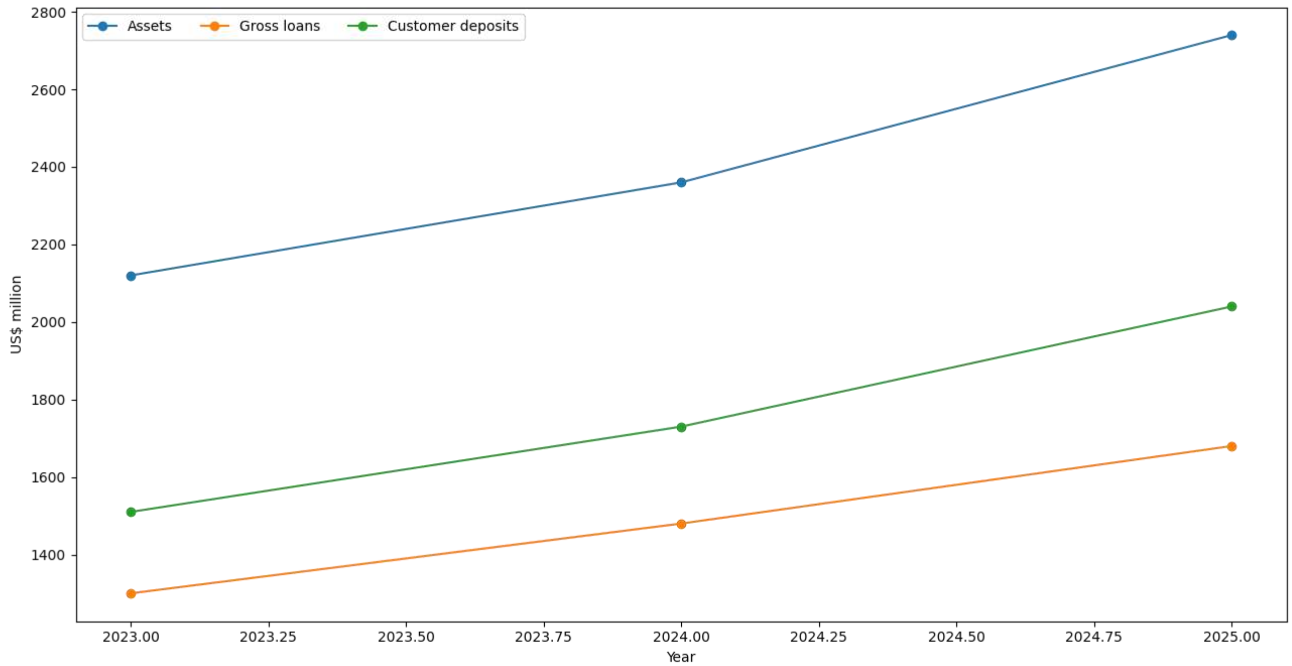

Figure 1. Balance-sheet growth, 2023-2025.

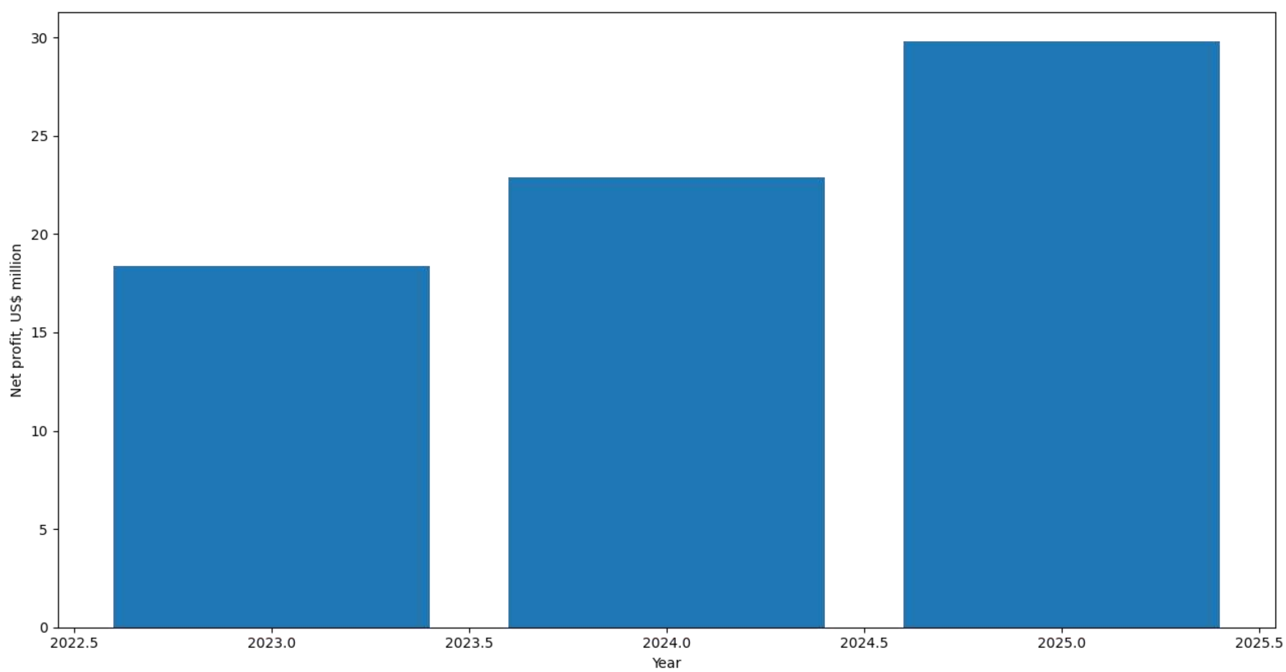

Figure 2. Net profit/(loss), 2023-2025.

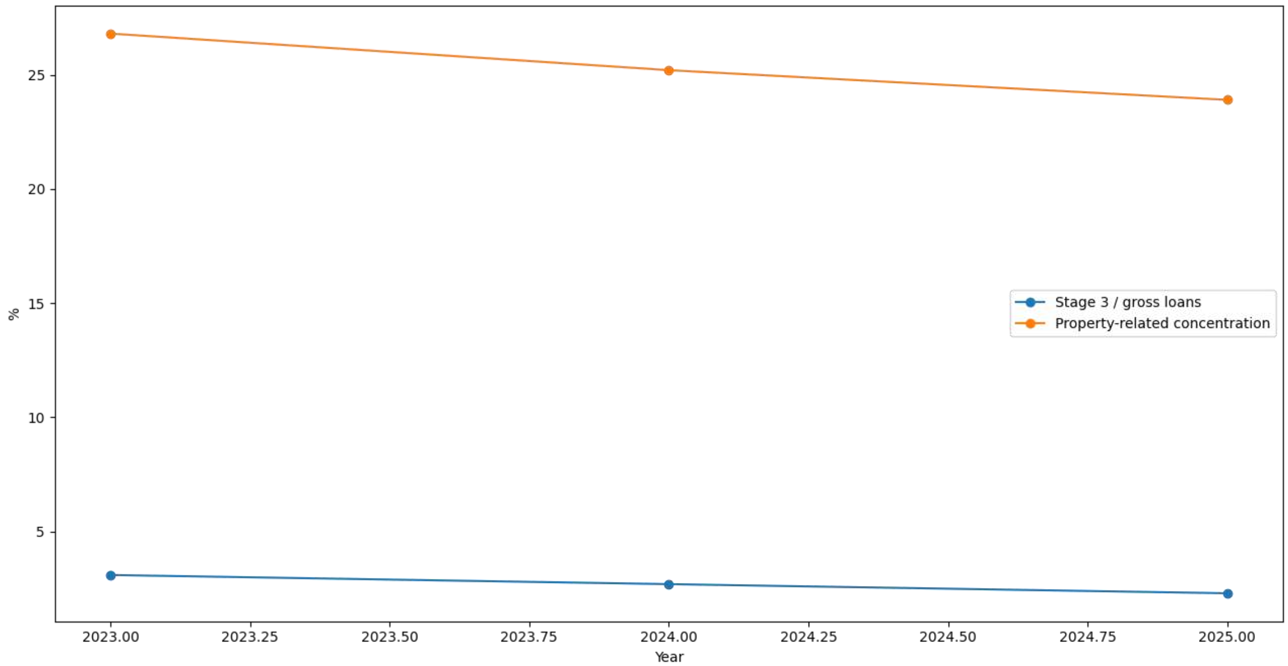

Figure 3. Stage 3 and property-related concentration indicators.

4. Corporate Governance

Parameter	2023	2024	2025	Direction	2025 analytical view
Corporate Governance	3.8	4.0	4.2	Improving	Strong Board architecture, improving independent challenge and clearer disclosure of Board effectiveness.

ABC Bank's illustrative governance framework comprises a nine-member Board with three independent directors, Board Audit, Risk, Nomination & Remuneration and Technology Committees, a three-lines-of-defense model, independent internal audit and formal ethics/whistleblower provisions. Public-style disclosure improves across 2023-2025, including Board skills, attendance, evaluation and risk-governance evidence.

Primary watch: preserve independent challenge, succession depth, Board effectiveness and outcome-level governance disclosure as the Bank scales.

4.1 Board Structure and Independence

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
4.1.1 Board Composition	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. For Board Composition, the illustrative record provides policy, ownership, oversight and selected outcome evidence rather than relying on policy existence alone.	4.4/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for board composition.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
4.1.2 Board Independence	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. Independent directors chair key oversight committees and the sample Board skills matrix evidences finance, risk, technology and market expertise.	3.9/5 | Improving | Moderate / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for board independence.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
4.1.3 Board Committees	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. For Board Committees, the illustrative record provides policy, ownership, oversight and selected outcome evidence rather than relying on policy existence alone.	4.5/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for board committees.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
4.1.4 Board Meetings & Attendance	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. For Board Meetings & Attendance, the illustrative record provides policy, ownership, oversight and selected outcome evidence rather than relying on policy existence alone.	4.5/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for board meetings & attendance.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
4.1.5 Board Evaluation	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. For Board Evaluation, the illustrative record provides policy, ownership, oversight and selected outcome evidence rather than relying on policy existence alone.	4.1/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for board evaluation.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

4.2 Transparency in Financial Reporting

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
4.2.1 Financial Reporting Standards	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. For Financial Reporting Standards, the illustrative record provides policy, ownership, oversight and selected outcome evidence rather than relying on policy existence alone.	4.2/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for financial reporting standards.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
4.2.2 Disclosure Practices	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. For Disclosure Practices, the illustrative record provides policy, ownership, oversight and selected outcome evidence rather than relying on policy existence alone.	4.0/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for disclosure practices.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
4.2.3 Website Transparency	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. For Website Transparency, the illustrative record provides policy, ownership, oversight and selected outcome evidence rather than relying on policy existence alone.	4.4/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for website transparency.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
4.2.4 External Audit	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. Internal Audit reports to the Board Audit Committee, with risk-based planning, issue ageing and closure tracking illustrated.	4.3/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for external audit.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

4.3 Internal Audit & Control Systems

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
4.3.1 Internal Audit Function	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. Internal Audit reports to the Board Audit Committee, with risk-based planning, issue ageing and closure tracking illustrated.	4.4/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for internal audit function.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
4.3.2 Internal Control Framework	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. For Internal Control Framework, the illustrative record provides policy, ownership, oversight and selected outcome evidence rather than relying on policy existence alone.	4.4/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for internal control framework.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
4.3.3 Whistleblower Mechanisms	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. The sample Code of Conduct includes protected reporting, anti-retaliation, conflict, gifts and anti-corruption controls supported by annual training.	4.4/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for whistleblower mechanisms.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
4.3.4 IT Controls	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. For IT Controls, the illustrative record provides policy, ownership, oversight and selected outcome evidence rather than relying on policy existence alone.	4.5/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for it controls.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

4.4 Ownership Structure

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
4.4.1 Shareholder Composition	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. For Shareholder Composition, the illustrative record provides policy, ownership, oversight and selected outcome evidence rather than relying on policy existence alone.	3.9/5 | Improving | Moderate / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for shareholder composition.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
4.4.2 Related-Party Transactions	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. For Related-Party Transactions, the illustrative record provides policy, ownership, oversight and selected outcome evidence rather than relying on policy existence alone.	4.0/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for related-party transactions.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
4.4.3 Shareholder Rights	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. For Shareholder Rights, the illustrative record provides policy, ownership, oversight and selected outcome evidence rather than relying on policy existence alone.	4.3/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for shareholder rights.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
4.4.4 Ultimate Beneficial Ownership	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. For Ultimate Beneficial Ownership, the illustrative record provides policy, ownership, oversight and selected outcome evidence rather than relying on policy existence alone.	4.3/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for ultimate beneficial ownership.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

4.5 Risk Culture & Incentives

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
4.5.1 Tone at the Top	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. For Tone at the Top, the illustrative record provides policy, ownership, oversight and selected outcome evidence rather than relying on policy existence alone.	4.0/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for tone at the top.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
4.5.2 Risk Awareness	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. For Risk Awareness, the illustrative record provides policy, ownership, oversight and selected outcome evidence rather than relying on policy existence alone.	4.5/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for risk awareness.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
4.5.3 Incentive Structures	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. For Incentive Structures, the illustrative record provides policy, ownership, oversight and selected outcome evidence rather than relying on policy existence alone.	4.4/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for incentive structures.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
4.5.4 Risk Appetite & Tolerance	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. For Risk Appetite & Tolerance, the illustrative record provides policy, ownership, oversight and selected outcome evidence rather than relying on policy existence alone.	4.1/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for risk appetite & tolerance.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
4.5.5 Whistleblowing & Protection	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. The sample Code of Conduct includes protected reporting, anti-retaliation, conflict, gifts and anti-corruption controls supported by annual training.	4.2/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for whistleblowing & protection.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

4.6 Stakeholder Engagement

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
4.6.1 Employee Ethical Training	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. The sample Code of Conduct includes protected reporting, anti-retaliation, conflict, gifts and anti-corruption controls supported by annual training.	4.3/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for employee ethical training.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
4.6.2 Communication with Stakeholders	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. For Communication with Stakeholders, the illustrative record provides policy, ownership, oversight and selected outcome evidence rather than relying on policy existence alone.	3.9/5 | Improving | Moderate / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for communication with stakeholders.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

4.7 Digital Compliance

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
4.7.1 Data Privacy & Security	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. Technology and data matters receive Board-level oversight with sample dashboards covering cyber events, availability, fraud, privacy and third-party risks.	4.2/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for data privacy & security.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
4.7.2 Digital Identity & Authentication	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. Technology and data matters receive Board-level oversight with sample dashboards covering cyber events, availability, fraud, privacy and third-party risks.	3.9/5 | Improving | Moderate / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for digital identity & authentication.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
4.7.3 Digital Transaction Monitoring	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. Technology and data matters receive Board-level oversight with sample dashboards covering cyber events, availability, fraud, privacy and third-party risks.	4.0/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for digital transaction monitoring.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
4.7.4 RegTech Adoption	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. Technology and data matters receive Board-level oversight with sample dashboards covering cyber events, availability, fraud, privacy and third-party risks.	3.9/5 | Improving | Moderate / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for regtech adoption.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
4.7.5 Digital Record Keeping	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. Technology and data matters receive Board-level oversight with sample dashboards covering cyber events, availability, fraud, privacy and third-party risks.	4.2/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for digital record keeping.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
4.7.6 E-commerce & Mobile Banking Compliance	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. For E-commerce & Mobile Banking Compliance, the illustrative record provides policy, ownership, oversight and selected outcome evidence rather than relying on policy existence alone.	4.4/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for e-commerce & mobile banking compliance.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

4.8 Ethical Conduct

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
4.8.1 Clarity and Comprehensiveness	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. For Clarity and Comprehensiveness, the illustrative record provides policy, ownership, oversight and selected outcome evidence rather than relying on policy existence alone.	4.4/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for clarity and comprehensiveness.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
4.8.2 Anti-Corruption Policies and Procedures	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. The sample Code of Conduct includes protected reporting, anti-retaliation, conflict, gifts and anti-corruption controls supported by annual training.	4.0/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for anti-corruption policies and procedures.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
4.8.3 Employee Training on Ethical Conduct	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. The sample Code of Conduct includes protected reporting, anti-retaliation, conflict, gifts and anti-corruption controls supported by annual training.	4.3/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for employee training on ethical conduct.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

4.9 Cyber Governance

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
4.9.1 Board's Cyber Risk Understanding	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. Technology and data matters receive Board-level oversight with sample dashboards covering cyber events, availability, fraud, privacy and third-party risks.	4.3/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for board's cyber risk understanding.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

4.10 Climate Governance

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
4.10.1 Board's Climate Risk Understanding	The sample governance evidence shows a nine-member Board, three independent directors, formal Board committees, annual evaluation, conflict controls and a three-lines-of-defense model. For Board's Climate Risk Understanding, the illustrative record provides policy, ownership, oversight and selected outcome evidence rather than relying on policy existence alone.	4.4/5 | Improving | Good / illustrative	Maintain clear Board accountability, independent challenge, annual effectiveness testing and concise outcome-level disclosure. Track and disclose a concise KPI set specifically for board's climate risk understanding.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

5. External Support

Parameter	2023	2024	2025	Direction	2025 analytical view
External Support	3.6	3.7	3.8	Stable / supported	Documented shareholder and group support, diversified counterparties and market access strengthen resilience without assuming sovereign support.

ABC Bank is illustrated as a locally incorporated commercial bank supported by stable long-term shareholders and a regional financial-services group. No sovereign guarantee is assumed. Support is instead reflected through documented capital-support capacity, diversified wholesale counterparties, technology-sharing arrangements and established access to domestic and regional payment and funding networks.

Primary watch: maintain documented shareholder/group support and diversified market access without relying on assumed sovereign support.

5.1 Government Support Likelihood (for state-owned banks)

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
5.1.1 Strategic Importance	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. No extraordinary public support is assumed; the score reflects standalone resilience and policy-system connectivity rather than a sovereign guarantee.	4.0/5 | Stable / supported | Good / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for strategic importance.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.1.2 Policy Alignment	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Policy Alignment, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.7/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for policy alignment.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.1.3 Financial Health	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Financial Health, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.8/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for financial health.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
5.1.4 Historical Precedence	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Historical Precedence, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	4.1/5 | Stable / supported | Good / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for historical precedence.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.1.5 Political Relationships	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. No extraordinary public support is assumed; the score reflects standalone resilience and policy-system connectivity rather than a sovereign guarantee.	3.7/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for political relationships.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.1.6 Contingency Plans	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Contingency Plans, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.5/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for contingency plans.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

5.2 Parent Company / Group Support

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
5.2.1 Parent Financial Strength	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. The fictional ABC Financial Holdings group is assumed to provide documented capital, liquidity, technology and operational support under formal arrangements.	3.9/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for parent financial strength.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.2.2 Commitment	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. The fictional ABC Financial Holdings group is assumed to provide documented capital, liquidity, technology and operational support under formal arrangements.	4.0/5 | Stable / supported | Good / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for commitment.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
5.2.3 Reputation	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Reputation, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.7/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for reputation.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.2.4 Intra-Group Funding	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. The fictional ABC Financial Holdings group is assumed to provide documented capital, liquidity, technology and operational support under formal arrangements.	3.7/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for intra-group funding.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.2.5 Operational Support	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Operational Support, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.5/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for operational support.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.2.6 Contagion Risk	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Contagion Risk, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.5/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for contagion risk.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

5.3 Economic Stability

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
5.3.1 GDP Growth	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For GDP Growth, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	4.0/5 | Stable / supported | Good / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for gdp growth.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
5.3.2 Inflation	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Inflation, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.8/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for inflation.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.3.3 Exchange Rate Stability	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Exchange Rate Stability, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.9/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for exchange rate stability.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.3.4 Fiscal Policy	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Fiscal Policy, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	4.1/5 | Stable / supported | Good / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for fiscal policy.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.3.5 Investment Climate	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Investment Climate, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.9/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for investment climate.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.3.6 Employment Rates	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Employment Rates, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	4.0/5 | Stable / supported | Good / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for employment rates.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

5.4 Geopolitical Influences

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
5.4.1 Regional Stability	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Regional Stability, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.8/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for regional stability.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.4.2 China Relations	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For China Relations, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.9/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for china relations.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.4.3 Trade Agreements	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Trade Agreements, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.5/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for trade agreements.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.4.4 Sanctions Risk	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Sanctions Risk, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	4.1/5 | Stable / supported | Good / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for sanctions risk.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.4.5 Foreign Aid and Investment	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Foreign Aid and Investment, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	4.1/5 | Stable / supported | Good / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for foreign aid and investment.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
5.4.6 Geopolitical Conflicts	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. No extraordinary public support is assumed; the score reflects standalone resilience and policy-system connectivity rather than a sovereign guarantee.	3.7/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for geopolitical conflicts.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

5.5 Ownership Structure & Support

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
5.5.1 Shareholder Stability	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Shareholder Stability, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.5/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for shareholder stability.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.5.2 Shareholder Expertise	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Shareholder Expertise, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.9/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for shareholder expertise.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.5.3 Shareholder Networks	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Shareholder Networks, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.7/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for shareholder networks.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.5.4 Capital Injection Potential	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Capital Injection Potential, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.7/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for capital injection potential.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
5.5.5 Related-Party Transactions	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Related-Party Transactions, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	4.1/5 | Stable / supported | Good / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for related-party transactions.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.5.6 Corporate Governance	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Corporate Governance, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	4.1/5 | Stable / supported | Good / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for corporate governance.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

5.6 International Partner Relationships

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
5.6.1 Correspondent Banking	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. Regional correspondent, payment and trade relationships broaden transaction capability and reduce reliance on a single external channel.	3.9/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for correspondent banking.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.6.2 Development Org Ties	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Development Org Ties, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	4.0/5 | Stable / supported | Good / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for development org ties.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.6.3 Foreign Investment Partnerships	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Foreign Investment Partnerships, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.8/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for foreign investment partnerships.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
5.6.4 Technical Assistance Programs	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Technical Assistance Programs, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	4.0/5 | Stable / supported | Good / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for technical assistance programs.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.6.5 Credit Lines	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Credit Lines, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.8/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for credit lines.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.6.6 Joint Ventures	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Joint Ventures, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	4.1/5 | Stable / supported | Good / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for joint ventures.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

5.7 Market Access & Funding Sources

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
5.7.1 Access to International Capital Markets	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Access to International Capital Markets, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.7/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for access to international capital markets.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.7.2 Interbank Market Participation	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Interbank Market Participation, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.6/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for interbank market participation.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
5.7.3 Deposit Base Diversification	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. Funding access is diversified across customer deposits, interbank lines and committed contingency capacity, with limited related-party dependence.	4.1/5 | Stable / supported | Good / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for deposit base diversification.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.7.4 Funding Cost Stability	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. Funding access is diversified across customer deposits, interbank lines and committed contingency capacity, with limited related-party dependence.	3.6/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for funding cost stability.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.7.5 Access to Central Bank Facilities	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Access to Central Bank Facilities, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.8/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for access to central bank facilities.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.7.6 Fintech Partnerships	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Fintech Partnerships, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.5/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for fintech partnerships.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

5.8 Regional Integration

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
5.8.1 ASEAN Banking Integration	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. Regional correspondent, payment and trade relationships broaden transaction capability and reduce reliance on a single external channel.	4.1/5 | Stable / supported | Good / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for asean banking integration.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
5.8.2 Cross-Border Payments	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. Regional correspondent, payment and trade relationships broaden transaction capability and reduce reliance on a single external channel.	3.9/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for cross-border payments.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.8.3 Regional Payment Systems	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Regional Payment Systems, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.7/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for regional payment systems.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.8.4 Regional Trade Flows	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Regional Trade Flows, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	4.0/5 | Stable / supported | Good / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for regional trade flows.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.8.5 Regional Investment Flows	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Regional Investment Flows, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	3.5/5 | Stable / supported | Moderate / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for regional investment flows.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
5.8.6 Regional Regulatory Frameworks	The sample support profile assumes stable long-term shareholders, documented group support capacity, diversified counterparties and access to domestic and regional banking infrastructure, with no sovereign guarantee assumed. For Regional Regulatory Frameworks, the sample evidence indicates diversified external capacity with clear limits on assumptions of extraordinary support.	4.0/5 | Stable / supported | Good / illustrative	Maintain documented support arrangements, diversified counterparties, contingency access and transparent related-party governance. Track and disclose a concise KPI set specifically for regional regulatory frameworks.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

6. Economic & Industry Risks

Parameter	2023	2024	2025	Direction	2025 analytical view
Economic & Industry Risks	3.6	3.5	3.4	Moderate / external watch	Cambodia-specific macro and sector risks remain material, but ABC Bank's diversification reduces sensitivity to individual stressed sectors.

NBC sector publications indicate a banking system with strong aggregate capital and liquidity alongside elevated asset-quality, property and external-demand risks. In this sample, ABC Bank's diversified retail, SME, trade and corporate portfolios, together with moderate property exposure of about 23.9% of 2025 gross loans, reduce but do not remove sensitivity to the Cambodian economic cycle.

Primary watch: property-cycle sensitivity, household leverage, trade volatility and sector-level asset-quality pressure remain important external constraints.

6.1 Exposure to Economic Cycles

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
6.1.1 GDP Sensitivity	The sample economic assessment incorporates NBC sector context, property and household-credit risk, trade sensitivity and a diversified ABC Bank portfolio that reduces single-sector dependence. For GDP Sensitivity, the assessment combines sector-level NBC context with ABC Bank's exposure profile, scenario sensitivity and portfolio-diversification evidence.	3.5/5 | External watch | Moderate / illustrative	Embed scenario analysis, sector limits, early-warning indicators and portfolio diversification against Cambodia-specific macro risks. Track and disclose a concise KPI set specifically for gdp sensitivity.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
6.1.2 Interest Rate Sensitivity	The sample economic assessment incorporates NBC sector context, property and household-credit risk, trade sensitivity and a diversified ABC Bank portfolio that reduces single-sector dependence. For Interest Rate Sensitivity, the assessment combines sector-level NBC context with ABC Bank's exposure profile, scenario sensitivity and portfolio-diversification evidence.	3.7/5 | External watch | Moderate / illustrative	Embed scenario analysis, sector limits, early-warning indicators and portfolio diversification against Cambodia-specific macro risks. Track and disclose a concise KPI set specifically for interest rate sensitivity.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
6.1.3 Inflation Sensitivity	The sample economic assessment incorporates NBC sector context, property and household-credit risk, trade sensitivity and a diversified ABC Bank portfolio that reduces single-sector dependence. For Inflation Sensitivity, the assessment combines sector-level NBC context with ABC Bank's exposure profile, scenario sensitivity and portfolio-diversification evidence.	3.7/5 | External watch | Moderate / illustrative	Embed scenario analysis, sector limits, early-warning indicators and portfolio diversification against Cambodia-specific macro risks. Track and disclose a concise KPI set specifically for inflation sensitivity.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
6.1.4 Consumer Confidence	The sample economic assessment incorporates NBC sector context, property and household-credit risk, trade sensitivity and a diversified ABC Bank portfolio that reduces single-sector dependence. For Consumer Confidence, the assessment combines sector-level NBC context with ABC Bank's exposure profile, scenario sensitivity and portfolio-diversification evidence.	3.7/5 | External watch | Moderate / illustrative	Embed scenario analysis, sector limits, early-warning indicators and portfolio diversification against Cambodia-specific macro risks. Track and disclose a concise KPI set specifically for consumer confidence.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
6.1.5 Currency Exchange Rate Sensitivity	The sample economic assessment incorporates NBC sector context, property and household-credit risk, trade sensitivity and a diversified ABC Bank portfolio that reduces single-sector dependence. For Currency Exchange Rate Sensitivity, the assessment combines sector-level NBC context with ABC Bank's exposure profile, scenario sensitivity and portfolio-diversification evidence.	3.6/5 | External watch | Moderate / illustrative	Embed scenario analysis, sector limits, early-warning indicators and portfolio diversification against Cambodia-specific macro risks. Track and disclose a concise KPI set specifically for currency exchange rate sensitivity.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
6.1.6 Real Estate Risk	The sample economic assessment incorporates NBC sector context, property and household-credit risk, trade sensitivity and a diversified ABC Bank portfolio that reduces single-sector dependence. For Real Estate Risk, the assessment combines sector-level NBC context with ABC Bank's exposure profile, scenario sensitivity and portfolio-diversification evidence.	3.4/5 | External watch | Moderate / illustrative	Embed scenario analysis, sector limits, early-warning indicators and portfolio diversification against Cambodia-specific macro risks. Track and disclose a concise KPI set specifically for real estate risk.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
6.1.7 Trade Sensitivity	The sample economic assessment incorporates NBC sector context, property and household-credit risk, trade sensitivity and a diversified ABC Bank portfolio that reduces single-sector dependence. For Trade Sensitivity, the assessment combines sector-level NBC context with ABC Bank's exposure profile, scenario sensitivity and portfolio-diversification evidence.	3.3/5 | External watch | Moderate / illustrative	Embed scenario analysis, sector limits, early-warning indicators and portfolio diversification against Cambodia-specific macro risks. Track and disclose a concise KPI set specifically for trade sensitivity.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
6.1.8 Employment Sensitivity	The sample economic assessment incorporates NBC sector context, property and household-credit risk, trade sensitivity and a diversified ABC Bank portfolio that reduces single-sector dependence. For Employment Sensitivity, the assessment combines sector-level NBC context with ABC Bank's exposure profile, scenario sensitivity and portfolio-diversification evidence.	3.7/5 | External watch | Moderate / illustrative	Embed scenario analysis, sector limits, early-warning indicators and portfolio diversification against Cambodia-specific macro risks. Track and disclose a concise KPI set specifically for employment sensitivity.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

6.2 Competitive Banking Landscape

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
6.2.1 Market Share	The sample economic assessment incorporates NBC sector context, property and household-credit risk, trade sensitivity and a diversified ABC Bank portfolio that reduces single-sector dependence. For Market Share, the assessment combines sector-level NBC context with ABC Bank's exposure profile, scenario sensitivity and portfolio-diversification evidence.	3.1/5 | External watch | Moderate / illustrative	Embed scenario analysis, sector limits, early-warning indicators and portfolio diversification against Cambodia-specific macro risks. Track and disclose a concise KPI set specifically for market share.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
6.2.2 Number of Competitors	The sample economic assessment incorporates NBC sector context, property and household-credit risk, trade sensitivity and a diversified ABC Bank portfolio that reduces single-sector dependence. For Number of Competitors, the assessment combines sector-level NBC context with ABC Bank's exposure profile, scenario sensitivity and portfolio-diversification evidence.	3.3/5 | External watch | Moderate / illustrative	Embed scenario analysis, sector limits, early-warning indicators and portfolio diversification against Cambodia-specific macro risks. Track and disclose a concise KPI set specifically for number of competitors.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
6.2.3 Pricing Pressure	The sample economic assessment incorporates NBC sector context, property and household-credit risk, trade sensitivity and a diversified ABC Bank portfolio that reduces single-sector dependence. For Pricing Pressure, the assessment combines sector-level NBC context with ABC Bank's exposure profile, scenario sensitivity and portfolio-diversification evidence.	3.7/5 | External watch | Moderate / illustrative	Embed scenario analysis, sector limits, early-warning indicators and portfolio diversification against Cambodia-specific macro risks. Track and disclose a concise KPI set specifically for pricing pressure.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
6.2.4 Technological Competition	The sample economic assessment incorporates NBC sector context, property and household-credit risk, trade sensitivity and a diversified ABC Bank portfolio that reduces single-sector dependence. For Technological Competition, the assessment combines sector-level NBC context with ABC Bank's exposure profile, scenario sensitivity and portfolio-diversification evidence.	3.5/5 | External watch | Moderate / illustrative	Embed scenario analysis, sector limits, early-warning indicators and portfolio diversification against Cambodia-specific macro risks. Track and disclose a concise KPI set specifically for technological competition.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
6.2.5 Product Differentiation	The sample economic assessment incorporates NBC sector context, property and household-credit risk, trade sensitivity and a diversified ABC Bank portfolio that reduces single-sector dependence. For Product Differentiation, the assessment combines sector-level NBC context with ABC Bank's exposure profile, scenario sensitivity and portfolio-diversification evidence.	3.4/5 | External watch | Moderate / illustrative	Embed scenario analysis, sector limits, early-warning indicators and portfolio diversification against Cambodia-specific macro risks. Track and disclose a concise KPI set specifically for product differentiation.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
6.2.6 Branch Network Competition	The sample economic assessment incorporates NBC sector context, property and household-credit risk, trade sensitivity and a diversified ABC Bank portfolio that reduces single-sector dependence. For Branch Network Competition, the assessment combines sector-level NBC context with ABC Bank's exposure profile, scenario sensitivity and portfolio-diversification evidence.	3.3/5 | External watch | Moderate / illustrative	Embed scenario analysis, sector limits, early-warning indicators and portfolio diversification against Cambodia-specific macro risks. Track and disclose a concise KPI set specifically for branch network competition.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

6.3 Sector Concentration Risks

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
6.3.1 Loan Portfolio Concentration	The sample economic assessment incorporates NBC sector context, property and household-credit risk, trade sensitivity and a diversified ABC Bank portfolio that reduces single-sector dependence. For Loan Portfolio Concentration, the assessment combines sector-level NBC context with ABC Bank's exposure profile, scenario sensitivity and portfolio-diversification evidence.	3.3/5 | External watch | Moderate / illustrative	Embed scenario analysis, sector limits, early-warning indicators and portfolio diversification against Cambodia-specific macro risks. Track and disclose a concise KPI set specifically for loan portfolio concentration.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
6.3.2 Deposit Concentration	The sample economic assessment incorporates NBC sector context, property and household-credit risk, trade sensitivity and a diversified ABC Bank portfolio that reduces single-sector dependence. For Deposit Concentration, the assessment combines sector-level NBC context with ABC Bank's exposure profile, scenario sensitivity and portfolio-diversification evidence.	3.6/5 | External watch | Moderate / illustrative	Embed scenario analysis, sector limits, early-warning indicators and portfolio diversification against Cambodia-specific macro risks. Track and disclose a concise KPI set specifically for deposit concentration.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
6.3.3 Geographic Concentration	The sample economic assessment incorporates NBC sector context, property and household-credit risk, trade sensitivity and a diversified ABC Bank portfolio that reduces single-sector dependence. For Geographic Concentration, the assessment combines sector-level NBC context with ABC Bank's exposure profile, scenario sensitivity and portfolio-diversification evidence.	3.7/5 | External watch | Moderate / illustrative	Embed scenario analysis, sector limits, early-warning indicators and portfolio diversification against Cambodia-specific macro risks. Track and disclose a concise KPI set specifically for geographic concentration.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
6.3.4 SME Concentration	The sample economic assessment incorporates NBC sector context, property and household-credit risk, trade sensitivity and a diversified ABC Bank portfolio that reduces single-sector dependence. For SME Concentration, the assessment combines sector-level NBC context with ABC Bank's exposure profile, scenario sensitivity and portfolio-diversification evidence.	3.7/5 | External watch | Moderate / illustrative	Embed scenario analysis, sector limits, early-warning indicators and portfolio diversification against Cambodia-specific macro risks. Track and disclose a concise KPI set specifically for sme concentration.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
6.3.5 Retail vs. Corporate Concentration	The sample economic assessment incorporates NBC sector context, property and household-credit risk, trade sensitivity and a diversified ABC Bank portfolio that reduces single-sector dependence. For Retail vs. Corporate Concentration, the assessment combines sector-level NBC context with ABC Bank's exposure profile, scenario sensitivity and portfolio-diversification evidence.	3.6/5 | External watch | Moderate / illustrative	Embed scenario analysis, sector limits, early-warning indicators and portfolio diversification against Cambodia-specific macro risks. Track and disclose a concise KPI set specifically for retail vs. corporate concentration.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
6.3.6 Import/Export Concentration	The sample economic assessment incorporates NBC sector context, property and household-credit risk, trade sensitivity and a diversified ABC Bank portfolio that reduces single-sector dependence. For Import/Export Concentration, the assessment combines sector-level NBC context with ABC Bank's exposure profile, scenario sensitivity and portfolio-diversification evidence.	3.4/5 | External watch | Moderate / illustrative	Embed scenario analysis, sector limits, early-warning indicators and portfolio diversification against Cambodia-specific macro risks. Track and disclose a concise KPI set specifically for import/export concentration.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

7. Financial Strength & Performance

Parameter	2023	2024	2025	Direction	2025 analytical view
Financial Strength & Performance	3.8	4.0	4.1	Strong / improving	Profitability, capitalization and asset quality improved across the period, with positive operating leverage and lower Stage 3 exposure.

ABC Bank's illustrative balance sheet expanded from US$2.12bn in 2023 to US$2.74bn in 2025 while customer deposits increased to US$2.04bn. Capital and liquidity remained strong (2025 CAR 22.3%; LCR 205%), net profit increased to US$29.8m, Stage 3 loans declined to about 2.30% of gross loans and cost-to-income improved to about 51.9%.

Primary watch: sustain positive operating leverage, capital generation and Stage 3 control through the next growth phase.

7.1 Capital Adequacy

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
7.1.1 Capital Adequacy Ratio (CAR)	The sample financial profile shows 2025 CAR of 22.3%, LCR of 205%, net profit of US$29.8m, Stage 3 of about 2.30% and improving operating efficiency. Capital remains comfortably above minimum requirements and is supported by retained earnings and disciplined risk-weighted-asset growth.	4.1/5 | Improving | Good / illustrative	Preserve capital generation, positive operating leverage, disciplined pricing, strong provisioning and asset-quality controls. Track and disclose a concise KPI set specifically for capital adequacy ratio (car).	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
7.1.2 Tier 1 & Tier 2 Capital Breakdown	The sample financial profile shows 2025 CAR of 22.3%, LCR of 205%, net profit of US$29.8m, Stage 3 of about 2.30% and improving operating efficiency. Capital remains comfortably above minimum requirements and is supported by retained earnings and disciplined risk-weighted-asset growth.	4.2/5 | Improving | Good / illustrative	Preserve capital generation, positive operating leverage, disciplined pricing, strong provisioning and asset-quality controls. Track and disclose a concise KPI set specifically for tier 1 & tier 2 capital breakdown.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
7.1.3 Stress Testing Results	The sample financial profile shows 2025 CAR of 22.3%, LCR of 205%, net profit of US$29.8m, Stage 3 of about 2.30% and improving operating efficiency. Illustrative stress testing shows capital and liquidity remaining above internal floors under combined credit, funding and market shocks.	3.8/5 | Improving | Moderate / illustrative	Preserve capital generation, positive operating leverage, disciplined pricing, strong provisioning and asset-quality controls. Track and disclose a concise KPI set specifically for stress testing results.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

7.2 Asset Quality

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
7.2.1 Non-Performing Loan (NPL) Ratio	The sample financial profile shows 2025 CAR of 22.3%, LCR of 205%, net profit of US$29.8m, Stage 3 of about 2.30% and improving operating efficiency. Stage 3 exposure declines across the sample period, provisioning remains prudent and cure/recovery monitoring is incorporated into management reporting.	3.9/5 | Improving | Moderate / illustrative	Preserve capital generation, positive operating leverage, disciplined pricing, strong provisioning and asset-quality controls. Track and disclose a concise KPI set specifically for non-performing loan (npl) ratio.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
7.2.2 Loan Loss Provisioning	The sample financial profile shows 2025 CAR of 22.3%, LCR of 205%, net profit of US$29.8m, Stage 3 of about 2.30% and improving operating efficiency. Stage 3 exposure declines across the sample period, provisioning remains prudent and cure/recovery monitoring is incorporated into management reporting.	4.2/5 | Improving | Good / illustrative	Preserve capital generation, positive operating leverage, disciplined pricing, strong provisioning and asset-quality controls. Track and disclose a concise KPI set specifically for loan loss provisioning.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
7.2.3 Sectoral NPL Breakdown	The sample financial profile shows 2025 CAR of 22.3%, LCR of 205%, net profit of US$29.8m, Stage 3 of about 2.30% and improving operating efficiency. Stage 3 exposure declines across the sample period, provisioning remains prudent and cure/recovery monitoring is incorporated into management reporting.	4.2/5 | Improving | Good / illustrative	Preserve capital generation, positive operating leverage, disciplined pricing, strong provisioning and asset-quality controls. Track and disclose a concise KPI set specifically for sectoral npl breakdown.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

7.3 Profitability

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
7.3.1 Return on Assets (ROA)	The sample financial profile shows 2025 CAR of 22.3%, LCR of 205%, net profit of US$29.8m, Stage 3 of about 2.30% and improving operating efficiency. Profitability improves through net-interest growth, fee income and operating efficiency, producing positive ROA/ROE and stronger cost-to-income.	4.4/5 | Improving | Good / illustrative	Preserve capital generation, positive operating leverage, disciplined pricing, strong provisioning and asset-quality controls. Track and disclose a concise KPI set specifically for return on assets (roa).	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
7.3.2 Return on Equity (ROE)	The sample financial profile shows 2025 CAR of 22.3%, LCR of 205%, net profit of US$29.8m, Stage 3 of about 2.30% and improving operating efficiency. Profitability improves through net-interest growth, fee income and operating efficiency, producing positive ROA/ROE and stronger cost-to-income.	3.9/5 | Improving | Moderate / illustrative	Preserve capital generation, positive operating leverage, disciplined pricing, strong provisioning and asset-quality controls. Track and disclose a concise KPI set specifically for return on equity (roe).	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
7.3.3 Net Interest Margin (NIM)	The sample financial profile shows 2025 CAR of 22.3%, LCR of 205%, net profit of US$29.8m, Stage 3 of about 2.30% and improving operating efficiency. Profitability improves through net-interest growth, fee income and operating efficiency, producing positive ROA/ROE and stronger cost-to-income.	4.1/5 | Improving | Good / illustrative	Preserve capital generation, positive operating leverage, disciplined pricing, strong provisioning and asset-quality controls. Track and disclose a concise KPI set specifically for net interest margin (nim).	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
7.3.4 Non-Interest Income	The sample financial profile shows 2025 CAR of 22.3%, LCR of 205%, net profit of US$29.8m, Stage 3 of about 2.30% and improving operating efficiency. Profitability improves through net-interest growth, fee income and operating efficiency, producing positive ROA/ROE and stronger cost-to-income.	4.4/5 | Improving | Good / illustrative	Preserve capital generation, positive operating leverage, disciplined pricing, strong provisioning and asset-quality controls. Track and disclose a concise KPI set specifically for non-interest income.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

7.4 Liquidity

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
7.4.1 Liquidity Coverage Ratio (LCR)	The sample financial profile shows 2025 CAR of 22.3%, LCR of 205%, net profit of US$29.8m, Stage 3 of about 2.30% and improving operating efficiency. For Liquidity Coverage Ratio (LCR), the sample evidence demonstrates improving financial resilience supported by profitable growth and controlled credit risk.	3.8/5 | Improving | Moderate / illustrative	Preserve capital generation, positive operating leverage, disciplined pricing, strong provisioning and asset-quality controls. Track and disclose a concise KPI set specifically for liquidity coverage ratio (lcr).	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
7.4.2 Loan-to-Deposit Ratio (LDR)	The sample financial profile shows 2025 CAR of 22.3%, LCR of 205%, net profit of US$29.8m, Stage 3 of about 2.30% and improving operating efficiency. For Loan-to-Deposit Ratio (LDR), the sample evidence demonstrates improving financial resilience supported by profitable growth and controlled credit risk.	3.9/5 | Improving | Moderate / illustrative	Preserve capital generation, positive operating leverage, disciplined pricing, strong provisioning and asset-quality controls. Track and disclose a concise KPI set specifically for loan-to-deposit ratio (ldr).	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
7.4.3 Funding Diversification	The sample financial profile shows 2025 CAR of 22.3%, LCR of 205%, net profit of US$29.8m, Stage 3 of about 2.30% and improving operating efficiency. For Funding Diversification, the sample evidence demonstrates improving financial resilience supported by profitable growth and controlled credit risk.	4.0/5 | Improving | Good / illustrative	Preserve capital generation, positive operating leverage, disciplined pricing, strong provisioning and asset-quality controls. Track and disclose a concise KPI set specifically for funding diversification.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

8. Funding & Liquidity

Parameter	2023	2024	2025	Direction	2025 analytical view
Funding & Liquidity	4.0	4.2	4.3	Strong / improving	Deposit growth, CASA depth, low related-party reliance and strong liquidity provide a resilient funding profile.

Customer deposits increased from US$1.51bn in 2023 to US$2.04bn in 2025, while related-party deposits declined from about 6.8% to 4.7% of customer deposits. CASA improved to about 47.2% in 2025, gross loans/customer deposits declined to about 82.4%, and LCR rose to 205%, supporting a strong and increasingly diversified funding profile.

Primary watch: deepen transaction-led CASA, maintain depositor diversification and preserve strong liquidity under faster balance-sheet growth.

8.1 Deposit Base Stability

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
8.1.1 Deposit Diversification	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Deposit Diversification, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.4/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for deposit diversification.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
8.1.2 Deposit Maturity Profile	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Deposit Maturity Profile, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.4/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for deposit maturity profile.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
8.1.3 Deposit Growth Rate	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Deposit Growth Rate, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.2/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for deposit growth rate.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
8.1.4 Customer Loyalty & Retention	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Customer Loyalty & Retention, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.3/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for customer loyalty & retention.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
8.1.5 Deposit Insurance Coverage	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Deposit Insurance Coverage, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.3/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for deposit insurance coverage.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

8.2 Access to Interbank & International Funding

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
8.2.1 Interbank Market Participation	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Interbank Market Participation, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.1/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for interbank market participation.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
8.2.2 International Correspondent Banking	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For International Correspondent Banking, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.5/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for international correspondent banking.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
8.2.3 Access to International Capital Markets	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Access to International Capital Markets, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.5/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for access to international capital markets.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
8.2.4 Central Bank Funding	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Central Bank Funding, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.4/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for central bank funding.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
8.2.5 Repurchase Agreements (Repos)	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Repurchase Agreements (Repos), the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.5/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for repurchase agreements (repos).	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
8.2.6 Fintech Funding	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Fintech Funding, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.0/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for fintech funding.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

8.3 Liquidity Management Practices

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
8.3.1 Liquidity Risk Framework	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Liquidity Risk Framework, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.6/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for liquidity risk framework.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
8.3.2 LCR (Liquidity Coverage Ratio) and NSFR (Net Stable Funding Ratio)	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For LCR (Liquidity Coverage Ratio) and NSFR (Net Stable Funding Ratio), the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.2/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for lcr (liquidity coverage ratio) and nsfr (net stable funding ratio).	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
8.3.3 Liquidity Stress Testing	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Liquidity Stress Testing, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.6/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for liquidity stress testing.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
8.3.4 Cash Flow Forecasting	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Cash Flow Forecasting, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.4/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for cash flow forecasting.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
8.3.5 Asset Liability Management (ALM)	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Asset Liability Management (ALM), the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.1/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for asset liability management (alm).	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
8.3.6 Intraday Liquidity Management	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Intraday Liquidity Management, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.2/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for intraday liquidity management.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

8.4 Operational Resilience

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
8.4.1 IT Infrastructure & Business Continuity	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For IT Infrastructure & Business Continuity, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.1/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for it infrastructure & business continuity.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
8.4.2 Process Efficiency	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Process Efficiency, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.0/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for process efficiency.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
8.4.3 Human Resources	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Human Resources, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.1/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for human resources.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

8.5 Market Perception

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
8.5.1 Credit Ratings & Investor Confidence	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Credit Ratings & Investor Confidence, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.6/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for credit ratings & investor confidence.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
8.5.2 Deposit Stability	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Deposit Stability, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.5/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for deposit stability.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
8.5.3 Interbank Market Access	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Interbank Market Access, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.5/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for interbank market access.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

8.6 Regulatory Oversight

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
8.6.1 Compliance with Regulations	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Compliance with Regulations, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.2/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for compliance with regulations.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
8.6.2 Supervisory Scrutiny	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Supervisory Scrutiny, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.0/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for supervisory scrutiny.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
8.6.3 Regulatory Changes	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Regulatory Changes, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.2/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for regulatory changes.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

8.7 Contingency Funding Plans

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
8.7.1 Stress Testing	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Stress Testing, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.6/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for stress testing.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
8.7.2 Availability of Liquid Assets	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Availability of Liquid Assets, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.5/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for availability of liquid assets.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
8.7.3 Access to Emergency Funding	The sample funding profile shows deposits of US$2.04bn, gross LDR of about 82.4%, CASA of about 47.2%, related-party deposits of about 4.7% and strong liquidity buffers. For Access to Emergency Funding, the assessment is supported by a growing customer-deposit base, stronger CASA, diversified funding, conservative liquidity management and tested contingency planning.	4.1/5 | Improving | Good / illustrative	Continue growing transaction-led deposits, depositor diversity and behavioral-liquidity analytics while maintaining strong stress buffers. Track and disclose a concise KPI set specifically for access to emergency funding.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

9. Market Position & Business Profile

Parameter	2023	2024	2025	Direction	2025 analytical view
Market Position & Business Profile	3.6	3.8	4.0	Improving	A broader national footprint, diversified retail/SME/corporate franchise and scalable digital distribution support improving competitive position.

ABC Bank is illustrated as a mid-sized Cambodian commercial bank with 48 branches and a broad digital distribution model serving retail, SME, corporate and trade customers. Its product set includes mobile/internet banking, Bakong/KHQR connectivity, cards, merchant acquiring, trade finance, digital lending and international remittance, supported by growing payroll and transaction-banking relationships.

Primary watch: convert expanding distribution and digital capability into durable market share, fee income, customer retention and risk-adjusted returns.

9.1 Market Share Analysis

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
9.1.1 Deposit Market Share	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Deposit Market Share, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	3.9/5 | Improving | Moderate / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for deposit market share.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
9.1.2 Loan Market Share	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Loan Market Share, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	4.1/5 | Improving | Good / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for loan market share.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
9.1.3 SME & Retail Market Share	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For SME & Retail Market Share, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	3.9/5 | Improving | Moderate / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for sme & retail market share.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

9.2 Revenue Diversification

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
9.2.1 Analysis of Revenue Streams	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Analysis of Revenue Streams, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	3.8/5 | Improving | Moderate / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for analysis of revenue streams.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
9.2.2 Product Diversification	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Product Diversification, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	3.8/5 | Improving | Moderate / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for product diversification.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

9.3 Geographical Coverage

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
9.3.1 Branch Network Analysis	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Branch Network Analysis, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	3.9/5 | Improving | Moderate / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for branch network analysis.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
9.3.2 Digital Banking Penetration	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Digital Banking Penetration, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	3.7/5 | Improving | Moderate / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for digital banking penetration.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

9.4 Customer Base & Segmentation

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
9.4.1 Customer Demographics	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Customer Demographics, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	3.7/5 | Improving | Moderate / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for customer demographics.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
9.4.2 Customer Acquisition & Retention	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Customer Acquisition & Retention, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	4.1/5 | Improving | Good / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for customer acquisition & retention.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

9.5 Brand Strength & Reputation

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
9.5.1 Brand Recognition	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Brand Recognition, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	4.0/5 | Improving | Good / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for brand recognition.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
9.5.2 Customer Trust & Loyalty	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Customer Trust & Loyalty, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	4.3/5 | Improving | Good / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for customer trust & loyalty.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

9.6 Technological Capabilities & Digital Strategy

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
9.6.1 Tech Infrastructure	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Tech Infrastructure, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	3.9/5 | Improving | Moderate / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for tech infrastructure.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
9.6.2 Digital UX	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Digital UX, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	4.0/5 | Improving | Good / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for digital ux.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
9.6.3 Cybersecurity	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Cybersecurity, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	3.7/5 | Improving | Moderate / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for cybersecurity.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
9.6.4 Data Analytics	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Data Analytics, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	4.0/5 | Improving | Good / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for data analytics.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
9.6.5 Fintech Partnerships	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Fintech Partnerships, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	3.7/5 | Improving | Moderate / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for fintech partnerships.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

9.7 Partnerships & Alliances

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
9.7.1 Strategic Partnerships	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Strategic Partnerships, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	3.9/5 | Improving | Moderate / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for strategic partnerships.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
9.7.2 Distribution Channels	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Distribution Channels, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	4.1/5 | Improving | Good / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for distribution channels.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
9.7.3 International Network	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For International Network, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	3.9/5 | Improving | Moderate / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for international network.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

9.8 Financial Inclusion

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
9.8.1 Access to Banking	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Access to Banking, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	4.2/5 | Improving | Good / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for access to banking.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
9.8.2 Digital Financial Services	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Digital Financial Services, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	4.2/5 | Improving | Good / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for digital financial services.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
9.8.3 Underserved Populations	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Underserved Populations, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	4.0/5 | Improving | Good / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for underserved populations.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

9.9 Economic Sector Focus

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
9.9.1 Key Sector Focus	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Key Sector Focus, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	3.9/5 | Improving | Moderate / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for key sector focus.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
9.9.2 Sector Risks	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Sector Risks, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	4.1/5 | Improving | Good / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for sector risks.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
9.9.3 Industry Specialisation	The sample franchise includes 48 branches, national digital distribution, diversified retail/SME/corporate customers, payments, cards, merchant acquiring, trade finance and remittance capability. For Industry Specialisation, the sample evidence indicates a scalable franchise with broader customer reach, diversified products, digital acquisition and increasing transaction-led engagement.	4.0/5 | Improving | Good / illustrative	Convert distribution reach into active customers, fee income, retention and risk-adjusted market-share gains with disciplined unit economics. Track and disclose a concise KPI set specifically for industry specialisation.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

10. Management Quality

Parameter	2023	2024	2025	Direction	2025 analytical view
Management Quality	3.9	4.0	4.2	Strong / improving	Experienced management demonstrates disciplined execution, succession depth, transparent accountability and increasingly measurable performance management.

ABC Bank's illustrative management team combines local and regional banking experience with a documented succession framework, balanced scorecards and formal accountability across business, risk, finance, technology and operations. Management execution is reflected in profitable growth, improving asset quality, deposit diversification and disciplined technology investment while maintaining prudential buffers.

Primary watch: maintain execution discipline, management succession, accountability and independent challenge as complexity increases.

10.1 Experience and Track Record – Senior Management

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
10.1.1 Industry Experience	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Industry Experience, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.2/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for industry experience.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.1.2 Leadership Track Record	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Leadership Track Record, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	3.9/5 | Improving | Moderate / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for leadership track record.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.1.3 Educational Background	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Educational Background, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.1/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for educational background.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
10.1.4 Reputation & Integrity	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Reputation & Integrity, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.1/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for reputation & integrity.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

10.2 Succession Planning

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
10.2.1 Formal Succession Plans	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Formal Succession Plans, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.3/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for formal succession plans.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.2.2 Talent Development	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Talent Development, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.3/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for talent development.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.2.3 Depth of Management Team	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Depth of Management Team, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.0/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for depth of management team.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
10.2.4 Transition Management	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Transition Management, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.1/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for transition management.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

10.3 Strategic Vision & Execution

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
10.3.1 Clarity of Vision	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Clarity of Vision, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.4/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for clarity of vision.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.3.2 Strategic Planning Process	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Strategic Planning Process, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.5/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for strategic planning process.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.3.3 Execution Capabilities	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Execution Capabilities, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.3/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for execution capabilities.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
10.3.4 Innovation	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Innovation, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.2/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for innovation.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

10.4 Governance & Risk Management

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
10.4.1 Board Structure	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Board Structure, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	3.9/5 | Improving | Moderate / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for board structure.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.4.2 Internal Controls	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Internal Controls, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.2/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for internal controls.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.4.3 Risk Framework	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Risk Framework, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	3.9/5 | Improving | Moderate / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for risk framework.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.4.4 Transparency	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Transparency, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	3.9/5 | Improving | Moderate / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for transparency.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
10.4.5 Compliance	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Compliance, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.0/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for compliance.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

10.5 Stakeholder Engagement

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
10.5.1 Customer Relations	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Customer Relations, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.3/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for customer relations.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.5.2 Employee Relations	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Employee Relations, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.0/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for employee relations.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.5.3 Regulatory Relations	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Regulatory Relations, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.5/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for regulatory relations.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
10.5.4 Community Relations	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Community Relations, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	3.9/5 | Improving | Moderate / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for community relations.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.5.5 Investor Relations	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Investor Relations, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.5/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for investor relations.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

10.6 Corporate Culture

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
10.6.1 Ethical Standards	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Ethical Standards, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.1/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for ethical standards.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.6.2 Employee Engagement	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Employee Engagement, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.3/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for employee engagement.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.6.3 Communication	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Communication, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.2/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for communication.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
10.6.4 Performance Culture	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Performance Culture, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.1/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for performance culture.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

10.7 Change Management

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
10.7.1 Adaptability	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Adaptability, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	3.9/5 | Improving | Moderate / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for adaptability.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.7.2 Communication of Change	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Communication of Change, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.5/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for communication of change.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.7.3 Implementation	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Implementation, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.3/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for implementation.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.7.4 Training	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Training, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.2/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for training.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

10.8 Technology Adoption

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
10.8.1 Tech Investment	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Tech Investment, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.5/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for tech investment.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.8.2 Digital Strategy	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Digital Strategy, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.3/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for digital strategy.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.8.3 Cybersecurity	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Cybersecurity, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.0/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for cybersecurity.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.8.4 Customer Experience	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Customer Experience, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.4/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for customer experience.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

10.9 Diversity & Inclusion

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
10.9.1 Workforce Diversity	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Workforce Diversity, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.1/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for workforce diversity.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.9.2 Inclusive Policies	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Inclusive Policies, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	3.9/5 | Improving | Moderate / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for inclusive policies.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.9.3 Cultural Sensitivity	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Cultural Sensitivity, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.5/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for cultural sensitivity.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.9.4 Equal Opportunity	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Equal Opportunity, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	3.9/5 | Improving | Moderate / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for equal opportunity.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

10.10 Crisis Management

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
10.10.1 Preparedness	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Preparedness, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.4/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for preparedness.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.10.2 Crisis Communication	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Crisis Communication, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.1/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for crisis communication.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.10.3 Operational Resilience	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Operational Resilience, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.4/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for operational resilience.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
10.10.4 Post-Crisis Review	The sample management framework includes experienced executives, formal succession planning, balanced scorecards, clear risk ownership and measurable accountability across major functions. For Post-Crisis Review, the sample evidence shows formal accountability, documented succession, performance measurement and execution outcomes aligned with the Bank's strategy and risk appetite.	4.2/5 | Improving | Good / illustrative	Deepen succession, performance accountability, leadership development and independent challenge while preserving execution discipline. Track and disclose a concise KPI set specifically for post-crisis review.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

11. Risk Management

Parameter	2023	2024	2025	Direction	2025 analytical view
Risk Management	3.8	4.0	4.1	Strong / improving	Integrated risk appetite, early-warning analytics, stress testing and stronger portfolio outcomes support a strong risk-management assessment.

ABC Bank's illustrative risk architecture includes Board and management risk committees, Credit Committee, ALCO, Operational Risk Committee, risk appetite limits, KRIs, early-warning analytics, integrated stress testing and the three-lines model. Outcomes are supportive: Stage 3 exposure declines, concentration moderates and liquidity/capital remain comfortably above internal and regulatory thresholds.

Primary watch: keep early-warning, stress testing, model validation, cyber resilience and concentration controls ahead of portfolio growth.

11.1 Credit Risk Management

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
11.1.1 Credit Origination	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Credit Origination, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.0/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for credit origination.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
11.1.2 Credit Monitoring	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Credit Monitoring, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.3/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for credit monitoring.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
11.1.3 Risk Mitigation	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Risk Mitigation, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.4/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for risk mitigation.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
11.1.4 Portfolio Diversification	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Portfolio Diversification, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	3.8/5 | Improving | Moderate / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for portfolio diversification.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

11.2 Operational Risk Controls

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
11.2.1 Internal Controls	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Internal Controls, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.1/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for internal controls.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
11.2.2 Information Security	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Information Security, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.3/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for information security.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
11.2.3 Fraud Prevention	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Fraud Prevention, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.3/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for fraud prevention.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
11.2.4 Process Efficiency	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Process Efficiency, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.0/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for process efficiency.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
11.2.5 Third-Party Risk	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Third-Party Risk, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.1/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for third-party risk.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

11.3 Compliance

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
11.3.1 AML/CFT	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For AML/CFT, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.4/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for aml/cft.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
11.3.2 Regulatory Reporting	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Regulatory Reporting, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.3/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for regulatory reporting.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
11.3.3 Legal Changes	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Legal Changes, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.4/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for legal changes.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
11.3.4 Data Privacy	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Data Privacy, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.2/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for data privacy.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

11.4 Stress Testing

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
11.4.1 Scenario Design	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Scenario Design, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.4/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for scenario design.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
11.4.2 Modelling	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Modelling, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.4/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for modelling.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
11.4.3 Action Planning	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Action Planning, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	3.8/5 | Improving | Moderate / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for action planning.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
11.4.4 Frequency	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Frequency, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.3/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for frequency.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

11.5 Market Risk

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
11.5.1 Interest Rate Risk	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Interest Rate Risk, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.2/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for interest rate risk.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
11.5.2 FX Risk	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For FX Risk, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.1/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for fx risk.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
11.5.3 Trading Risk	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Trading Risk, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.0/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for trading risk.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

11.6 Liquidity Risk

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
11.6.1 Monitoring	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Monitoring, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.2/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for monitoring.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
11.6.2 Buffers	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Buffers, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.2/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for buffers.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
11.6.3 Funding Diversification	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Funding Diversification, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.3/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for funding diversification.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

11.7 ERM Framework

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
11.7.1 Governance	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Governance, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.0/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for governance.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
11.7.2 Risk Appetite	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Risk Appetite, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.4/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for risk appetite.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
11.7.3 Risk Assessment	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Risk Assessment, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.3/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for risk assessment.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
11.7.4 Reporting	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Reporting, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.4/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for reporting.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

11.8 Reputational Risk

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
11.8.1 Brand Management	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Brand Management, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.2/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for brand management.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
11.8.2 Social-Media	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Social-Media, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.3/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for social-media.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
11.8.3 Crisis Communication	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Crisis Communication, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.0/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for crisis communication.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
11.8.4 Ethical Conduct	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Ethical Conduct, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	3.8/5 | Improving | Moderate / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for ethical conduct.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

11.9 Strategic Risk

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
11.9.1 Business Strategy	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Business Strategy, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	3.8/5 | Improving | Moderate / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for business strategy.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
11.9.2 Market Analysis	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Market Analysis, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.2/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for market analysis.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
11.9.3 M&A Risk	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For M&A Risk, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.2/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for m&a risk.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

11.10 Climate Risk

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
11.10.1 Physical Risk	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Physical Risk, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.4/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for physical risk.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
11.10.2 Transition Risk	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Transition Risk, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	4.4/5 | Improving | Good / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for transition risk.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
11.10.3 Governance	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Governance, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	3.9/5 | Improving | Moderate / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for governance.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
11.10.4 Disclosure	The sample risk framework includes Board and management risk committees, risk appetite, KRIs, early-warning analytics, portfolio limits, integrated stress testing and independent assurance. For Disclosure, the sample evidence links policy and governance to limits, monitoring, escalation, remediation and observed portfolio outcomes.	3.9/5 | Improving | Moderate / illustrative	Strengthen data quality, model validation, stress testing, limit monitoring and independent assurance as portfolio complexity increases. Track and disclose a concise KPI set specifically for disclosure.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

12. Regulatory Environment

Parameter	2023	2024	2025	Direction	2025 analytical view
Regulatory Environment	4.0	4.1	4.3	Strong / improving	CIFRS reporting, timely regulatory submissions, robust compliance infrastructure and prudential buffers support a strong regulatory profile.

ABC Bank is illustrated as NBC-licensed, preparing audited CIFRS financial statements, maintaining dedicated Legal & Compliance, Risk and Internal Audit functions and reporting prudential ratios above minimum requirements. Sample external-audit opinions are unmodified. The evolving NBC framework raises expectations for capital planning, operational resilience, early intervention, consumer protection, digital compliance and sustainability implementation.

Primary watch: execute evolving NBC prudential, consumer, operational-resilience and digital requirements with consistently strong reporting quality.

12.1 Compliance with NBC Regulations

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
12.1.1 Capital Adequacy Ratio (CAR)	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Capital Adequacy Ratio (CAR), the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.1/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for capital adequacy ratio (car).	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
12.1.2 Liquidity Reserve Requirements	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Liquidity Reserve Requirements, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.4/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for liquidity reserve requirements.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
12.1.3 Loan Classification and Provisioning	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Loan Classification and Provisioning, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.6/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for loan classification and provisioning.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
12.1.4 Branch Licensing and Operations	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Branch Licensing and Operations, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.2/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for branch licensing and operations.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
12.1.5 Foreign Exchange Regulations	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Foreign Exchange Regulations, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.4/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for foreign exchange regulations.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
12.1.6 Consumer Protection Laws	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Consumer Protection Laws, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.3/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for consumer protection laws.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
12.1.7 Payment Systems Regulations	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Payment Systems Regulations, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.6/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for payment systems regulations.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
12.1.8 Specific Directives and Circulars Issued by NBC	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Specific Directives and Circulars Issued by NBC, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.5/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for specific directives and circulars issued by nbc.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

12.2 Adherence to International Standards

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
12.2.1 Basel III Implementation	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Basel III Implementation, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.2/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for basel iii implementation.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
12.2.2 IFRS Adoption for Financial Reporting	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For IFRS Adoption for Financial Reporting, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.0/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for ifrs adoption for financial reporting.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
12.2.3 Alignment with International Best Practices in Risk Management	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Alignment with International Best Practices in Risk Management, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.6/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for alignment with international best practices in risk management.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
12.2.4 Adherence to International Accounting Standards	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Adherence to International Accounting Standards, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.1/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for adherence to international accounting standards.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
12.2.5 Adherence to International Best Practices in Corporate Governance	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Adherence to International Best Practices in Corporate Governance, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.0/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for adherence to international best practices in corporate governance.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

12.3 Regulatory Relationship

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
12.3.1 Communication with NBC	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Communication with NBC, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.6/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for communication with nbc.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
12.3.2 Compliance Culture	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Compliance Culture, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.1/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for compliance culture.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

12.4 Regulatory Reporting Quality

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
12.4.1 Accuracy and Completeness	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Accuracy and Completeness, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.5/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for accuracy and completeness.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
12.4.2 Timeliness	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Timeliness, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.3/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for timeliness.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
12.4.3 Data Integrity	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Data Integrity, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.4/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for data integrity.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

12.5 Internal Audit Effectiveness

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
12.5.1 Independence and Objectivity	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Independence and Objectivity, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.0/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for independence and objectivity.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
12.5.2 Scope and Coverage	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Scope and Coverage, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.3/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for scope and coverage.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
12.5.3 Remediation and Follow-up	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Remediation and Follow-up, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.4/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for remediation and follow-up.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

12.6 External Audit Quality

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
12.6.1 Auditor Independence and Reputation	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Auditor Independence and Reputation, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.2/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for auditor independence and reputation.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
12.6.2 Audit Scope and Depth	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Audit Scope and Depth, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.4/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for audit scope and depth.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
12.6.3 Communication of Findings	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Communication of Findings, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.3/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for communication of findings.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

12.7 Legal and Compliance Infrastructure

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
12.7.1 Legal Expertise	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Legal Expertise, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.4/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for legal expertise.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
12.7.2 Compliance Policies and Procedures	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Compliance Policies and Procedures, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.5/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for compliance policies and procedures.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
12.7.3 AML/CTF Compliance	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For AML/CTF Compliance, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.1/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for aml/ctf compliance.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

12.8 Transparency and Disclosure

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
12.8.1 Financial Reporting Transparency	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Financial Reporting Transparency, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.3/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for financial reporting transparency.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
12.8.2 Corporate Governance Disclosure	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Corporate Governance Disclosure, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.5/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for corporate governance disclosure.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
12.8.3 Public Disclosure	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Public Disclosure, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.4/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for public disclosure.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

12.9 Technological Compliance

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
12.9.1 Cybersecurity	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Cybersecurity, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.5/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for cybersecurity.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
12.9.2 Data Privacy	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Data Privacy, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.5/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for data privacy.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
12.9.3 IT System Controls	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For IT System Controls, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.1/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for it system controls.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

12.10 Financial Technology Regulation Understanding

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
12.10.1 Understanding of Fintech Regulations	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Understanding of Fintech Regulations, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.2/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for understanding of fintech regulations.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
12.10.2 Regulatory Sandbox Participation	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Regulatory Sandbox Participation, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.6/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for regulatory sandbox participation.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
12.10.3 Digital Currency and Blockchain Understanding	The sample regulatory profile assumes timely NBC reporting, CIFRS financial statements, unmodified external audit opinions, dedicated compliance/legal resources and prudential buffers above minimums. For Digital Currency and Blockchain Understanding, the sample record demonstrates assigned ownership, recurring compliance testing, documented reporting and timely remediation within an NBC-aligned control framework.	4.6/5 | Improving | Good / illustrative	Maintain timely regulatory implementation, evidence-based compliance testing, Board oversight and high-quality supervisory reporting. Track and disclose a concise KPI set specifically for digital currency and blockchain understanding.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

13. Sustainability Initiatives

Parameter	2023	2024	2025	Direction	2025 analytical view
Sustainability Initiatives	3.0	3.4	3.7	Developing / improving	Sustainability has moved from activity-led initiatives toward quantified taxonomy mapping, ESG due diligence and portfolio-level targets.

ABC Bank's illustrative sustainability profile includes financial inclusion, community investment, responsible-finance training, initial NBC Taxonomy portfolio mapping, ESG due diligence for higher-risk lending and selected green/social products. The framework is improving, but further development is assumed in financed-emissions measurement, climate scenarios, target setting and independently assured sustainability reporting.

Primary watch: move from improving ESG activity toward measurable NBC-Taxonomy alignment, climate-risk integration and independently supportable outcomes.

13.1 Green Financing

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
13.1.1 Renewable Energy Financing	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Renewable Energy Financing, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	4.0/5 | Improving | Good / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for renewable energy financing.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
13.1.2 Sustainable Agriculture and Forestry Financing	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Sustainable Agriculture and Forestry Financing, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.6/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for sustainable agriculture and forestry financing.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
13.1.3 Green Building and Infrastructure Financing	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Green Building and Infrastructure Financing, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.5/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for green building and infrastructure financing.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
13.1.4 Green Bonds and Sustainable Investments	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Green Bonds and Sustainable Investments, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.9/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for green bonds and sustainable investments.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
13.1.5 Climate Risk Integration in Lending	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Climate Risk Integration in Lending, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	4.0/5 | Improving | Good / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for climate risk integration in lending.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
13.1.6 Sustainable Product Development	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Sustainable Product Development, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.7/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for sustainable product development.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

13.2 ESG Integration

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
13.2.1 ESG Policies and Frameworks	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For ESG Policies and Frameworks, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.5/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for esg policies and frameworks.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
13.2.2 ESG Due Diligence	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For ESG Due Diligence, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	4.0/5 | Improving | Good / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for esg due diligence.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
13.2.3 ESG Risk Management	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For ESG Risk Management, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.5/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for esg risk management.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
13.2.4 ESG Training and Awareness	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For ESG Training and Awareness, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.4/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for esg training and awareness.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
13.2.5 ESG Governance Structure	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For ESG Governance Structure, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.5/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for esg governance structure.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

13.3 Operational Environmental Impact

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
13.3.1 Energy Consumption and Efficiency	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Energy Consumption and Efficiency, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.4/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for energy consumption and efficiency.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
13.3.2 Waste Management	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Waste Management, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.6/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for waste management.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
13.3.3 Water Conservation	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Water Conservation, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.7/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for water conservation.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
13.3.4 Carbon Footprint	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Carbon Footprint, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.4/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for carbon footprint.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
13.3.5 Paper and Resource Consumption	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Paper and Resource Consumption, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.7/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for paper and resource consumption.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

13.4 Community Development and Social Impact

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
13.4.1 Financial Inclusion	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Financial Inclusion, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.6/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for financial inclusion.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
13.4.2 Education and Financial Literacy	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Education and Financial Literacy, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.8/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for education and financial literacy.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
13.4.3 Philanthropy and Charitable Giving	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Philanthropy and Charitable Giving, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.9/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for philanthropy and charitable giving.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
13.4.4 Social Impact Investments	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Social Impact Investments, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.4/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for social impact investments.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
13.4.5 Job Creation and Fair Labor Practices	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Job Creation and Fair Labor Practices, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	4.0/5 | Improving | Good / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for job creation and fair labor practices.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

13.5 Sustainable Partnerships

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
13.5.1 Partnerships with NGOs and Civil Society	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Partnerships with NGOs and Civil Society, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.7/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for partnerships with ngos and civil society.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
13.5.2 Engagement with Regulatory Bodies	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Engagement with Regulatory Bodies, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.4/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for engagement with regulatory bodies.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
13.5.3 Customer Engagement	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Customer Engagement, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.5/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for customer engagement.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
13.5.4 Supplier Engagement	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Supplier Engagement, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.8/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for supplier engagement.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
13.5.5 Investor Engagement	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Investor Engagement, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.4/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for investor engagement.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
13.5.6 Industry Collaboration	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Industry Collaboration, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.4/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for industry collaboration.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

13.6 Transparency Reporting

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
13.6.1 Sustainability Reports	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Sustainability Reports, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.5/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for sustainability reports.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
13.6.2 ESG Data Disclosure	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For ESG Data Disclosure, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	4.0/5 | Improving | Good / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for esg data disclosure.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
13.6.3 Website Transparency	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Website Transparency, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.7/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for website transparency.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
13.6.4 Stakeholder Communication	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Stakeholder Communication, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.7/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for stakeholder communication.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
13.6.5 Green Bonds and Sustainable Investments	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Green Bonds and Sustainable Investments, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.8/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for green bonds and sustainable investments.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
13.6.6 Climate Risk Integration in Lending	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Climate Risk Integration in Lending, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.6/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for climate risk integration in lending.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
13.6.7 Sustainable Product Development	The sample sustainability profile includes financial inclusion, ESG due diligence, initial NBC Taxonomy mapping, green/social products, operational-efficiency initiatives and climate-data development. For Sustainable Product Development, the sample evidence moves beyond community activity toward portfolio classification, ESG due diligence, measurable targets and governance oversight, while acknowledging remaining data gaps.	3.9/5 | Improving | Moderate / illustrative	Expand taxonomy mapping, financed-emissions baselining, climate scenarios, measurable green/social KPIs and sustainability assurance. Track and disclose a concise KPI set specifically for sustainable product development.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

14. Technology & Innovation

Parameter	2023	2024	2025	Direction	2025 analytical view
Technology & Innovation	4.1	4.3	4.5	Leading / improving	Digital channels, API connectivity, payments, fraud analytics and resilient infrastructure provide a leading relative technology capability.

Technology is one of ABC Bank's leading illustrative strengths. Across 2023-2025 the Bank expands mobile and internet banking, KHQR/Bakong-linked payments, cards, merchant acquiring, corporate APIs, digital onboarding, real-time fraud analytics, secure in-app controls and cross-border payment capability. Sample resilience evidence includes multi-site recovery, independent testing and Board-visible service, cyber and vendor metrics.

Primary watch: preserve cyber, fraud, data, vendor and recovery resilience as digital volumes, APIs and ecosystem dependencies expand.

14.1 Digital Banking Capabilities

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
14.1.1 Mobile Banking Applications	The sample technology profile includes mobile/internet banking, KHQR/Bakong payments, cards, merchant services, APIs, digital onboarding, fraud analytics, multi-site recovery and Board-visible cyber metrics. For Mobile Banking Applications, the sample evidence demonstrates scaled digital capability with security-by-design, quantified service performance, controlled third-party risk and ongoing innovation governance.	4.5/5 | Leading / improving | Good / illustrative	Maintain high availability, fraud prevention, cyber testing, vendor oversight, privacy-by-design and tested recovery capabilities. Track and disclose a concise KPI set specifically for mobile banking applications.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
14.1.2 Online Banking Platforms	The sample technology profile includes mobile/internet banking, KHQR/Bakong payments, cards, merchant services, APIs, digital onboarding, fraud analytics, multi-site recovery and Board-visible cyber metrics. For Online Banking Platforms, the sample evidence demonstrates scaled digital capability with security-by-design, quantified service performance, controlled third-party risk and ongoing innovation governance.	4.7/5 | Leading / improving | Good / illustrative	Maintain high availability, fraud prevention, cyber testing, vendor oversight, privacy-by-design and tested recovery capabilities. Track and disclose a concise KPI set specifically for online banking platforms.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
14.1.3 Payment Solutions	The sample technology profile includes mobile/internet banking, KHQR/Bakong payments, cards, merchant services, APIs, digital onboarding, fraud analytics, multi-site recovery and Board-visible cyber metrics. For Payment Solutions, the sample evidence demonstrates scaled digital capability with security-by-design, quantified service performance, controlled third-party risk and ongoing innovation governance.	4.7/5 | Leading / improving | Good / illustrative	Maintain high availability, fraud prevention, cyber testing, vendor oversight, privacy-by-design and tested recovery capabilities. Track and disclose a concise KPI set specifically for payment solutions.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

14.2 IT Infrastructure and Cybersecurity

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
14.2.1 Core Banking Systems	The sample technology profile includes mobile/internet banking, KHQR/Bakong payments, cards, merchant services, APIs, digital onboarding, fraud analytics, multi-site recovery and Board-visible cyber metrics. For Core Banking Systems, the sample evidence demonstrates scaled digital capability with security-by-design, quantified service performance, controlled third-party risk and ongoing innovation governance.	4.2/5 | Leading / improving | Good / illustrative	Maintain high availability, fraud prevention, cyber testing, vendor oversight, privacy-by-design and tested recovery capabilities. Track and disclose a concise KPI set specifically for core banking systems.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
14.2.2 Security Infrastructure	The sample technology profile includes mobile/internet banking, KHQR/Bakong payments, cards, merchant services, APIs, digital onboarding, fraud analytics, multi-site recovery and Board-visible cyber metrics. For Security Infrastructure, the sample evidence demonstrates scaled digital capability with security-by-design, quantified service performance, controlled third-party risk and ongoing innovation governance.	4.5/5 | Leading / improving | Good / illustrative	Maintain high availability, fraud prevention, cyber testing, vendor oversight, privacy-by-design and tested recovery capabilities. Track and disclose a concise KPI set specifically for security infrastructure.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
14.2.3 Regulatory Compliance	The sample technology profile includes mobile/internet banking, KHQR/Bakong payments, cards, merchant services, APIs, digital onboarding, fraud analytics, multi-site recovery and Board-visible cyber metrics. For Regulatory Compliance, the sample evidence demonstrates scaled digital capability with security-by-design, quantified service performance, controlled third-party risk and ongoing innovation governance.	4.4/5 | Leading / improving | Good / illustrative	Maintain high availability, fraud prevention, cyber testing, vendor oversight, privacy-by-design and tested recovery capabilities. Track and disclose a concise KPI set specifically for regulatory compliance.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

14.3 Innovation in Products and Services

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
14.3.1 Digital Products	The sample technology profile includes mobile/internet banking, KHQR/Bakong payments, cards, merchant services, APIs, digital onboarding, fraud analytics, multi-site recovery and Board-visible cyber metrics. For Digital Products, the sample evidence demonstrates scaled digital capability with security-by-design, quantified service performance, controlled third-party risk and ongoing innovation governance.	4.3/5 | Leading / improving | Good / illustrative	Maintain high availability, fraud prevention, cyber testing, vendor oversight, privacy-by-design and tested recovery capabilities. Track and disclose a concise KPI set specifically for digital products.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.
14.3.2 Service Innovation	The sample technology profile includes mobile/internet banking, KHQR/Bakong payments, cards, merchant services, APIs, digital onboarding, fraud analytics, multi-site recovery and Board-visible cyber metrics. For Service Innovation, the sample evidence demonstrates scaled digital capability with security-by-design, quantified service performance, controlled third-party risk and ongoing innovation governance.	4.5/5 | Leading / improving | Good / illustrative	Maintain high availability, fraud prevention, cyber testing, vendor oversight, privacy-by-design and tested recovery capabilities. Track and disclose a concise KPI set specifically for service innovation.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

Benchmark sub-parameter	2023-2025 evidence and analytical assessment	2025 score / trend / disclosure	Priority recommendation / improvement action	Annual-report / external source basis
14.3.3 Fintech Collaboration Initiatives	The sample technology profile includes mobile/internet banking, KHQR/Bakong payments, cards, merchant services, APIs, digital onboarding, fraud analytics, multi-site recovery and Board-visible cyber metrics. For Fintech Collaboration Initiatives, the sample evidence demonstrates scaled digital capability with security-by-design, quantified service performance, controlled third-party risk and ongoing innovation governance.	4.6/5 | Leading / improving | Good / illustrative	Maintain high availability, fraud prevention, cyber testing, vendor oversight, privacy-by-design and tested recovery capabilities. Track and disclose a concise KPI set specifically for fintech collaboration initiatives.	Illustrative ABC Bank sample disclosures 2023-2025; relevant NBC publications; SuperBankRatings' methodology.

15. Cross-Parameter Priorities and Strategic Roadmap

The priorities below are ABC Bank-specific within this fictional sample. They illustrate how SuperBankRatings' connects profitability, asset quality, concentration, funding, governance, technology and sustainability into one forward-looking roadmap. The sequence is designed to preserve capital and liquidity while strengthening the quality, resilience and measurability of future growth.

15.1 Priority Watch List

Priority	Watch level	Why it matters	2026-27 recommended action	Target outcome / evidence of improvement
1. Profitable growth and operating leverage	MEDIUM	2025 profit US$29.8m and cost-to-income ~51.9%; maintaining positive operating leverage is essential as scale increases.	Maintain risk-adjusted pricing, recurring fee income, channel economics, automation and productivity discipline.	Profit growth remains above cost growth; cost-to-income remains <55%; positive ROA/ROE with stable controls.
2. Asset quality and ECL/model maturation	MEDIUM	Stage 3 improved from ~3.10% to ~2.30%; continued growth requires strong early warning, cure/recovery and model validation.	Maintain vintage/cure/recovery dashboards, restructured-loan monitoring, collateral updates and independent ECL/model validation.	Stage 3 sustained <2.5%; stable coverage; strong cure/recovery and back-testing evidence.
3. Sector and single-name concentration	MEDIUM	Property-related exposure is ~23.9% of 2025 gross loans and remains a material cyclical risk.	Use sector/subsector limits, single-name caps, cash-flow underwriting and portfolio stress tests; diversify new originations.	Property-related share trends toward ~22%; no concentration-driven asset-quality deterioration.
4. Deposit quality and diversification	LOW-MEDIUM	Gross LDR is ~82.4%, CASA ~47.2% and related-party deposits ~4.7%; strength should be maintained as loan growth accelerates.	Grow payroll, merchant, SME and corporate operating balances; monitor depositor concentration and behavioral duration.	Gross LDR <90%; CASA >48-50%; related-party deposits <5%; diversified top-depositor profile.
5. Governance independence and succession	MEDIUM	Governance is strong, but larger scale increases expectations for independent challenge, succession and measurable Board effectiveness.	Refresh Board skills/tenure matrix, committee effectiveness, succession plans and conflict/related-party governance metrics.	Documented independent challenge, succession depth and transparent Board-effectiveness KPIs.
6. Cyber, fraud, data and third-party resilience	MEDIUM	Digital scale and API connectivity increase operational leverage and dependency risk.	Maintain quantified uptime, fraud, incident, RTO/RPO and vendor-risk dashboards; independent penetration and recovery testing.	Sustained high availability, low customer loss, tested recovery and Board-visible vendor concentration controls.
7. ESG / climate / NBC Taxonomy integration	MEDIUM	Sustainability is improving but financed-emissions and climate-risk quantification remain developmental.	Expand taxonomy mapping, ESG due diligence, green/social classification, financed-emissions baselining and climate scenarios.	Portfolio-level green/social KPIs, taxonomy alignment and climate-risk metrics with governance sign-off.

Priority	Watch level	Why it matters	2026-27 recommended action	Target outcome / evidence of improvement
8. Market scale and revenue diversification	LOW-MEDIUM	National and digital reach are expanding; fee and transaction income should continue to diversify earnings.	Use digital acquisition, cards, merchant acquiring, remittance, trade finance and partnership distribution with unit-economics discipline.	Higher active customers, payments/fees and non-interest revenue with strong retention and risk-adjusted returns.

15.2 Strategic Roadmap - First 12 Months

Workstream	0-90 days	3-6 months	6-12 months	Primary governance owner
Profitability	Refresh product/channel P&L and risk-adjusted return hurdles.	Increase fee-income and automation initiatives.	Sustain positive operating leverage and ROE improvement.	Board / CEO / CFO
Credit quality	Review Stage 3, watchlist and restructured exposures.	Deepen vintage, transition, cure and collateral dashboards.	Independent portfolio/ECL validation; Stage 3 maintained <2.5%.	BRC / Credit Committee
Concentration	Refresh sector and single-name appetite.	Rebalance growth toward diversified productive sectors.	Stress-test concentrations and demonstrate lower risk-adjusted concentration.	BRC / Credit Committee
Funding	Refresh depositor concentration and CASA plan.	Grow payroll/merchant/SME/corporate transaction balances.	Maintain gross LDR <90% and related-party deposits <5%.	ALCO
Governance	Refresh skills matrix and succession coverage.	Complete Board/committee effectiveness review.	Publish concise governance outcomes and succession metrics.	Board / Nomination Committee
Cyber/data	Refresh Board dashboard for availability, fraud, incidents and vendors.	Independent penetration, recovery and crisis tests.	Third-party exit tests and customer-protection metrics embedded.	BRC / ORMC / IT
ESG	Expand NBC Taxonomy portfolio mapping.	Embed ESG due diligence and climate-data collection.	Publish portfolio-level green/social/climate KPI set.	Board / Risk / Business

15.3 Strategic Roadmap - 12 to 36 Months

- 12-18 months - Earnings quality: sustain positive operating leverage, increase recurring fee/commission income from payments, cards, merchant acquiring, remittance and trade finance, and maintain a clear link between growth capital and risk-adjusted returns.
- 12-24 months - Portfolio quality: maintain Stage 3 below 2.5%, continue reducing property-related concentration toward 22%, and demonstrate strong cure, recovery, underwriting and portfolio-diversification outcomes.
- 18-30 months - Funding franchise: maintain gross LDR below 90%, deepen CASA toward or above 50%, keep related-party deposits below 5% and broaden transaction-led retail, SME and corporate deposits while preserving strong LCR buffers.
- 18-30 months - Model and stress maturity: deepen internally observed PD/LGD history, independent model validation and integrated credit, liquidity, interest-rate, cyber and climate scenarios within capital and strategic planning.
- 24-36 months - Governance and sustainability: strengthen independent Board effectiveness, succession depth, taxonomy-aligned green/social assets, financed-emissions/climate metrics and standards-aligned sustainability disclosure.
- 24-36 months - Digital scale: preserve ABC Bank's technology differentiation while demonstrating unit economics, resilience and customer value through active-user, transaction, uptime, fraud, complaint, customer-retention and cost-to-serve metrics.

15.4 Improvement Triggers and Watch Thresholds

Indicator	2025 baseline	Positive trigger	Escalation / watch trigger
Stage 3 / gross loans	~2.30%	<2.2%, with stable cures/recoveries	>3.0% or renewed migration acceleration
Property-related / gross loans	~23.9%	<22% with diversified new lending	>28% or stressed collateral/cash-flow evidence
Net profit	US$29.8m	>10% annual growth with positive ROA/ROE	Profit contraction >20% without a clearly temporary cause
Cost-to-income	~51.9%	<50% while preserving controls	>60% with weak revenue productivity
Gross LDR	~82.4%	Maintain <90%	>100% or rising concentrated/short funding
CASA	~47.2%	>50%	<40%
Related-party deposits	~4.7%	Maintain <5%	>10% or materially higher top-depositor concentration
LCR	205%	Maintain >150% internal floor through growth	Sustained fall toward internal or regulatory minimum
Capital adequacy	22.3%	Maintain >18% while improving ROE	Material capital erosion or rapid RWA growth without earnings support

16. Overall, View and Conclusion

16.1 Overall View

Assessment: Strong and improving, with sustainable growth dependent on continued risk discipline. ABC Bank is illustrated as a profitable, digitally enabled commercial bank with US$2.74bn of assets, US$1.68bn of gross loans, US$2.04bn of customer deposits and US$390m of equity at end-2025. Capital, liquidity, governance, risk controls, funding diversity and technology provide substantial resilience.

Why the assessment is not higher. The sample still incorporates meaningful constraints: Cambodia-specific sector risk remains elevated, property and large-borrower concentration require active limits, sustainability quantification is not yet leading, and rapid digital growth creates ongoing cyber, third-party and operational-resilience demands. These constraints are manageable but prevent an unqualified leading assessment.

The 2025 illustrative ECL and risk-model evidence shows a bank moving from externally benchmarked inputs toward a deeper internally observed default and recovery history. The key forward-looking test is not simply model sophistication, but whether early-warning, underwriting, stress testing and collection outcomes continue to keep Stage 3 exposure controlled as the portfolio grows.

16.2 Indicative 2026 Benchmark Outcome

Assessment	Result	Interpretation
Composite score	4.05 / 5.00	Strong overall profile with improving earnings, funding, governance and risk outcomes.
Indicative rating category	SILVER 2026	Strong customer value and institutional capability with selected development areas before a leading category.
Outlook	Positive / Growth & Risk-Discipline	Earnings, asset quality, deposits and technology are supportive; discipline through future growth is the key test.
Strongest parameters	Technology; Funding/Liquidity; Regulatory; Governance; Management	Strong platform, resilience and execution capability.
Primary constraints	Economic/sector risk; Sustainability maturity; concentration watch	External operating risk and selected data/measurement gaps limit a higher outcome.
Peer ranking	Illustrative #3 of 12	Fictional sample peer universe within the Super Weight US$2.00-4.99bn asset category; not a real ranking.

16.3 Strategic Conclusion

ABC Bank's illustrative strategic challenge is to convert a strong platform into sustained top-tier, risk-adjusted performance. The Bank already demonstrates profitability, strong capital/liquidity and technology capability; the next step is to preserve those strengths while deepening funding quality, sector diversification, independent governance assurance and measurable sustainability outcomes.

- A successful transition would combine four outcomes:
- Sustained positive recurring profitability and operating leverage;
- Stage 3 maintained below 2.5% with declining concentration risk;

- A deep, transaction-led CASA and diversified deposit franchise; and
- Quantified governance, cyber, model-risk and sustainability outcomes.

If management can deliver that combination while retaining capital and liquidity discipline, the Bank would have a credible path toward the upper end of the Silver category and potentially Gold over time. Conversely, materially weaker asset quality, funding concentration or control outcomes would place downward pressure on the benchmark assessment.

16.4 Upgrade and Downside Triggers

Potential positive / upgrade triggers	Potential downside / negative triggers
Net profit growth >10% with cost-to-income below 50%.	Material earnings contraction or cost-to-income above 60% without a clear remediation plan.
Stage 3 sustained below 2.2%, with strong cure/recovery evidence.	Stage 3 above 3.0% or sharply higher impairment/restructured exposures.
Property-related concentration below 22% with productive-sector diversification.	Property-related exposure above ~28% or collateral/cash-flow stress.
Gross LDR <90%, CASA >50%, related-party deposits <5%.	Reversal of deposit diversification or heightened top-depositor dependence.
Stronger independent Board effectiveness and succession depth.	Governance concentration, unresolved conflicts or weak remediation evidence.
Internal PD/LGD history, back-testing and integrated stress testing.	Model weakness, poor validation or stress results that consume prudential buffers.
NBC-Taxonomy-aligned portfolio KPIs and quantified climate/cyber outcomes.	Material cyber/control events or stalled climate/ESG risk integration.

17. Ratings Methodology

SuperBankRatings' published methodology evaluates Cambodian commercial banks through quantitative and qualitative analysis. Quantitative assessment accounts for 40% and includes financial strength/performance, market position, funding/liquidity and quantifiable economic/industry risk. Qualitative assessment accounts for 60% and covers market position/business profile, risk management, customer/service factors, corporate governance, funding/liquidity, technology/innovation, management quality, external support, regulatory environment, economic/industry risk and sustainability initiatives. Weightings are subject to discretion and evidence quality.

The framework aligns to NBC regulation and international standards such as Basel, recognizes Cambodia's dollarised operating environment, considers support for agriculture, tourism and manufacturing, and evaluates service to urban and rural populations. In a live assessment, SuperBankRatings' may provide a Request for Information; unsubstantiated or absent information may be assessed conservatively. This sample uses synthetic evidence solely to demonstrate how that process works.

17.1 2025 Parameter Score Calculation

Parameter	2025 score / 5
Corporate Governance	4.2
External Support	3.8
Economic & Industry Risks	3.4
Financial Strength & Performance	4.1
Funding & Liquidity	4.3
Market Position & Business Profile	4.0
Management Quality	4.2
Risk Management	4.1
Regulatory Environment	4.3
Sustainability Initiatives	3.7
Technology & Innovation	4.5
Indicative composite	4.05

18. Calculation Notes, Source Index and Disclaimer

18.1 Key Calculation Notes

Metric	Calculation / interpretation
Gross LDR	Gross loans / customer deposits
Stage 3 ratio	Stage 3 gross carrying amount / gross loans
CASA ratio	Current + savings accounts / customer deposits
Related-party deposit concentration	Related-party customer deposits / total customer deposits
Property-related concentration	Construction + real estate + housing/mortgage lending / gross loans; classification labels differ slightly across years
Cost-to-income	Personnel + depreciation/amortization + other operating expenses / operating income, before impairment
ROA / ROE	Profit divided by average assets/equity where comparatives are available; sample report focuses on both level and direction.
Peer ranking	Illustrative #3 of 12 fictional banks in a sample SUPER WEIGHT US$2.00-4.99 BILLION ASSET CATEGORY. Not a real market ranking.

18.2 Primary Source Index

Source	Publisher	Use in this report	Location
ABC Bank Illustrative Sample Dataset 2023	SuperBankRatings' / fictional sample	Synthetic 2023 financial, governance, business, technology and operating evidence	Illustrative sample only - no real bank source
ABC Bank Illustrative Sample Dataset 2024	SuperBankRatings' / fictional sample	Synthetic 2024 financial, governance, business, technology and operating evidence	Illustrative sample only - no real bank source
ABC Bank Illustrative Sample Dataset 2025	SuperBankRatings' / fictional sample	Synthetic 2025 financial, governance, business, technology and operating evidence	Illustrative sample only - no real bank source
SuperBankRatings' Services / Ratings & Awards	SuperBankRatings'	11-parameter architecture; benchmark purpose; 40% quantitative / 60% qualitative methodology; rating-category descriptions	https://www.SuperBankRatings'.com/services/; https://www.SuperBankRatings'.com/ratings-and-awards/
NBC Annual Report 2025	National Bank of Cambodia	Macroeconomic, banking-system and policy context	https://www.nbc.gov.kh/english/publications/annual_reports.php

Source	Publisher	Use in this report	Location
Financial Stability Review 2025	National Bank of Cambodia	System credit, property, NPL, liquidity/capital and financial-stability risk context	https://www.nbc.gov.kh/english/publications/fsr.php
Annual Supervision Report 2024	National Bank of Cambodia	Supervisory architecture and sector prudential context; latest listed supervision annual report at research cut-off	https://web.nbc.gov.kh/english/publications/supervision_annual_reports.php?page=1
Data on Deposit-taking Banks and Financial Institutions	National Bank of Cambodia	Sector structure, assets, deposits, loans/NPL and LDR reference data	https://www.nbc.gov.kh/english/economic_research/deposit_taking_banks_and_financial_institutions.php
Data on Banking Sector	National Bank of Cambodia	Historical banking-sector financial statistics	https://www.nbc.gov.kh/english/economic_research/banks_reports.php
Financial Sector Development Strategy 2025-2030	National Bank of Cambodia	Strategic regulatory, inclusion, digital and market-development context	https://www.nbc.gov.kh/english/publications/blueprints.php
Sustainable Finance Taxonomy for Cambodian Banking Sector Version 1	National Bank of Cambodia	Taxonomy and green-finance benchmark, initially focused on energy, transport and construction	https://www.nbc.gov.kh/english/publications/blueprints.php
Payment System Annual Reports 2023-2024	National Bank of Cambodia	Bakong/KHQR, payment-system and digital infrastructure context	https://www.nbc.gov.kh/english/publications/payment_system_annual_reports.php
NBC Prakas & Circulars 2023-2026	National Bank of Cambodia	Capital adequacy, capital buffer, reserve requirement, early intervention, operational/market/credit risk and liquidity regulation	https://www.nbc.gov.kh/english/legislation/prakas_new.php

18.3 Disclaimer

Disclaimer

This illustrative sample report has been prepared by SuperBankRatings' solely to demonstrate the scope, structure and analytical depth of its benchmarking work. ABC Bank is fictional. All ABC Bank-specific financial figures, operating statistics, scores, rankings, trends, sources, scenarios, assessments, recommendations and conclusions are synthetic and do not relate to, or purport to describe, any real bank. Relevant NBC publications are referenced only to demonstrate the external regulatory and sector context used in a live assessment.

The report is general in nature and does not take into account the objectives, financial circumstances or needs of any individual or organisation. It does **not** constitute financial, investment, legal or other professional advice; a statutory or regulated credit rating; an audit; a regulatory or supervisory assessment; a guarantee of financial strength or future performance; or a recommendation to deposit, invest, lend, borrow, purchase, hold or sell any financial product or security.

All sample scores, rankings, assessments, commentary, outlooks and recommendations represent illustrative applications of the SuperBankRatings' methodology. They do not represent, and should not be interpreted as, opinions, ratings, rankings, approvals or endorsements of the National Bank of Cambodia (NBC), the Royal Government of Cambodia, any real bank, shareholder, auditor or third party.

This sample has not used confidential supervisory or management information. A live benchmark may, where appropriately provided and permitted, consider prudential returns, ICAAP/ILAAP materials, Board and committee records, detailed portfolio data, top-depositor schedules, stress-testing outputs, cyber-resilience evidence, model validation and other non-public information, subject to SuperBankRatings' independence, evidence and confidentiality protocols.

Certain analytical measures used in this report including Stage 2 and Stage 3 exposures, expected-credit-loss measures, calculated loan-to-deposit ratios, capital proxies and other internally derived indicators should not automatically be regarded as equivalent to NBC prudential definitions or supervisory measures. Differences in accounting treatment, disclosure practices, regulatory classifications and data availability may affect comparability.

Comparisons between institutions should also be considered in the context of material differences in business model and institutional structure. Foreign-bank branches, locally incorporated subsidiaries, state or policy-oriented commercial banks, recently converted institutions and full-service retail banks may differ significantly in funding structure, booking model, customer franchise, mandate, capital structure, risk profile and disclosure practices.

Synthetic historical performance in this sample is not an indicator of any real institution's future performance. To the fullest extent permitted by law, SuperBankRatings' makes no representation or warranty that the fictional ABC Bank data correspond to any actual institution. Live assessments and rankings may be revised as new verified information, regulatory developments, restatements or other material circumstances become available.

The sample bank financial cut-off is 31 December 2025, with relevant public regulatory and methodological context illustrated through 31 August 2026. Any live update or ranking refresh would reassess the institution's latest benchmark score, regulatory status, financial information and asset-category eligibility rather than mechanically carrying forward earlier results.

19. Contact

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20. Appendix 1 - Illustrative Sample Status & Data Notice

ABC Bank is a fictional institution created solely to demonstrate the structure, analytical depth and presentation of a SuperBankRatings' Benchmark Report. All bank-specific financial figures, operating statistics, scores, peer positions, trends, management assessments, scenarios and recommendations in this sample are synthetic.

In a live bank assessment, SuperBankRatings' would replace the synthetic ABC Bank information with verified bank disclosures, relevant audited financial statements, regulatory and sector information, publicly available evidence and, where provided and permitted, additional management information obtained through a Request for Information process.

The purpose of this sample is to demonstrate the breadth of the 11-parameter / 329-benchmark-point framework and the way quantitative and qualitative evidence is translated into parameter scores, peer observations, watch items, improvement priorities and a forward-looking roadmap. No conclusion in this sample should be attributed to any real bank or financial institution.

Bank name	ABC Bank - fictional sample
Bank-specific data	100% synthetic / illustrative
Assessment period	2023-2025 sample data
Methodology	SuperBankRatings' 11 parameters / 329 benchmark points
External context	Relevant NBC publications and SuperBankRatings' methodology

SuperBankRatings' - An Andersen Consulting Cambodia Specialized Research & Rating Platform