

Financial Performance as a Service



Financial Performance

Monitor financial performance every day, using automated role-based reports and dashboards.

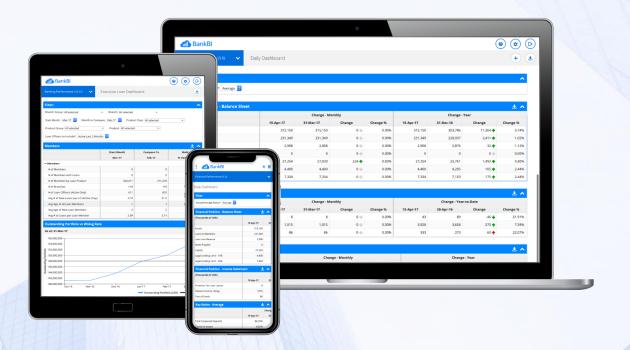
Banking Performance

Gain new insight into branch and product performance with in-depth loan and deposit analysis.

Regulatory Reporting

Empower your finance department to deliver timely, error-free reports with automated regulatory reporting.





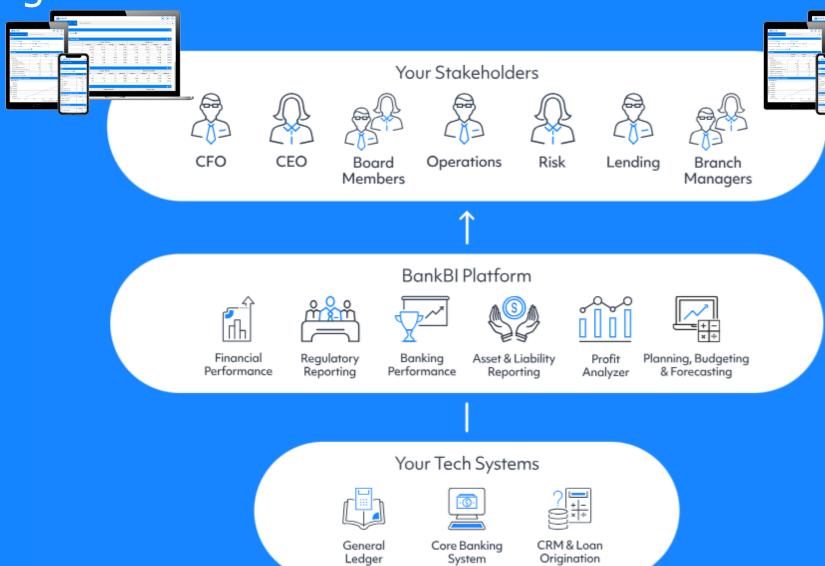
BankBI Value Proposition





Single Version of the Truth for all Stakeholders







85 Customers in 41 Countries





TruStage

The CMFG Ventures Portfolio Tomorrow's financial products and services are being funded, supported and validated by CMFG Ventures today



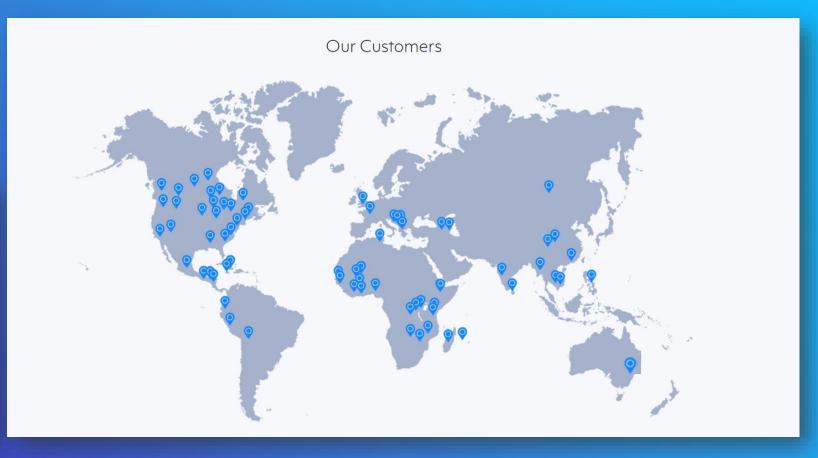
Affirm operates as a point-of-sales lender providing consumers access to installment

array

B2B2C white-labeled credit reporting, tracking, monitoring and score simulation platform. Array provides a "life lock in a box" service with the ability to deploy credit data, identity

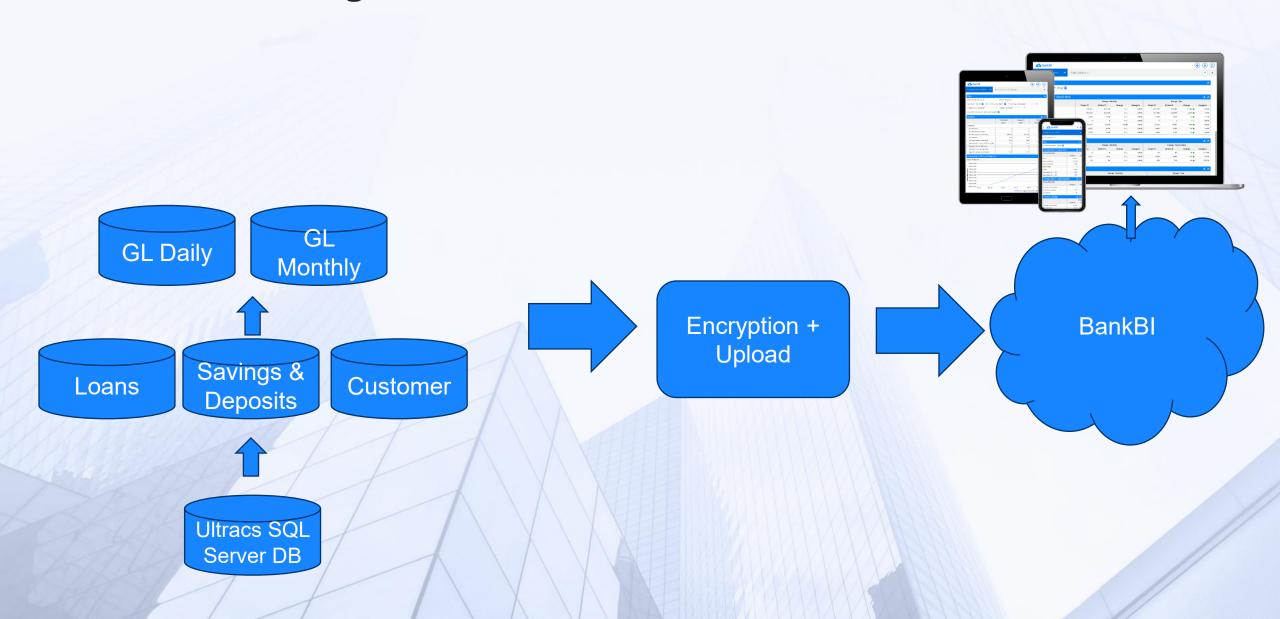


For credit unions and banks looking for enterprise class corporate analytics dashboards in a cost effective cloud-based subscription model. BankBI offers out-of-the-box financial,



Ultracs Data Integration









Reporting









Performance



BankBI Platform



Asset & Liability

Reporting





Profit Analyzer

Planning, Budgeting & Forecasting





Financial Performance (5.0)

Daily Reports

Daily Dashboard

Daily Balance Sheet

Daily Income Statement

Financial Results

Financial Position & Earnings

Performance Ratios

Financial Scorecard v Budget

Financial Trend Analysis

Balance Sheet

Balance Sheet Comparisons

Balance Sheet Trends

B/S Monthly Movement

Sources of Funds

Income Statement

Income Statement Comparisons

Income Statement Trends

Income Statement Monthly

Income Statement Combined

Income Statement QTD

Balances









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+		Daily Char	150		M	onthly Change		Rudgo	t Variance - Aug-20		Chang
000s)	05.400			ala/			6h			Variance %	31-Dec-19
	05-Aug-20	04-Aug-20	Change	Change %	31-Jul-20	Change	Change %	Budget	Variance	variance %	31-Dec-19
ASSETS											
+ Cash and Due From	18,481	25,626	-7,145 🔱	-27.88%	19,535	-1,054 💠	-5.40%	33,409	-14,928 💠	-44.68%	35,814
+ Funds Sold	13,887	6,589	7,298 🛧	110.75%	2,878	11,009 🛧	382.57%	6,207	7,680 🛧	123.73%	774
+ Investments	222,395	222,364	31 🛧	0.01%	219,591	2,804 🛧	1.28%	136,314	86,081 🛧	63.15%	122,762
- Loans											
- Real Estate Loans											
+ Residential Construction	27,689	27,971	-282 💠	-1.01%	28,127	-438 💠	-1.56%	35,120	-7,431 💠	-21.16%	28,792
+ Construction	16,718	16,717	0 🛧	0.00%	16,806	-88 💠	-0.53%	37,211	-20,493 💠	-55.07%	20,985
+ Agriculture Real Estate	0	0	0 ->	0.0096	0	0 ->	0.0096	0	0 ->	0.0096	0
+ Home Equity	12,564	12,576	-11 ♦	-0.09%	12,627	-63 ❖	-0.50%	20,081	-7,517 💠	-37.43%	11,762
+ Mortgage	2,391	2,396	-5 🔱	-0.19%	2,409	-18 ❖	-0.7796	12,233	-9,842 💠	-80.45%	4,611
+ Multi Family Real Estate	0	0	0 ->	0.00%	0	0 ->	0.00%	0	0 ->	0.00%	0
+ Commercial Real Estate	185,081	184,888	193 🛧	0.1096	185,993	-912 ❖	-0.49%	175,633	9,448 🛧	5.38%	176,005
Total Real Estate Loans	244,443	244,548	-105 🔱	-0.0496	245,963	-1,520 💠	-0.6296	280,278	-35,835 💠	-12.79%	242,156
+ Commercial Loans	337,981	337,945	37 🛧	0.0196	339,426	-1,444 💠	-0.43%	48,353	289,628 🛧	598.98%	36,829
+ Consumer Loans	297	297	0 💠	0.0096	298	-2 ♦	-0.6296	686	-390 💠	-56.79%	554
+ Tax Exempt and Other Loans	20,351	20,357	-6 ❖	-0.0396	18,595	1,757 🛧	9.45%	11,396	8,956 🛧	78.59%	21,675
+ Other Loan G/L Balances	0	0	0 ->	0.00%	0	0 ->	0.00%	0	0 ->	0.0096	0
Total Loans	603,072	603,146	-74 ❖	-0.0196	604,281	-1,209 💠	-0.20%	340,713	262,359 🛧	77.00%	301,213
+ Loan Loss Reserve	-2,690	-2,690	0 🛧	0.0096	-2,705	15 🛧	0.55%	-3,863	1,173 🛧	30.37%	-2,334
+ Other Assets	34,414	34,398	16 🛧	0.05%	34,768	-354 ❖	-1.02%	32,225	2,188 🛧	6.7996	32,819
TOTAL ASSETS	229 559	229 433	126 🛧	0.01%	878 348	11 210 🛧	1 28%	545 005	344 553 🛧	63 22%	491 049











Performance



Reporting

BankBI Platform

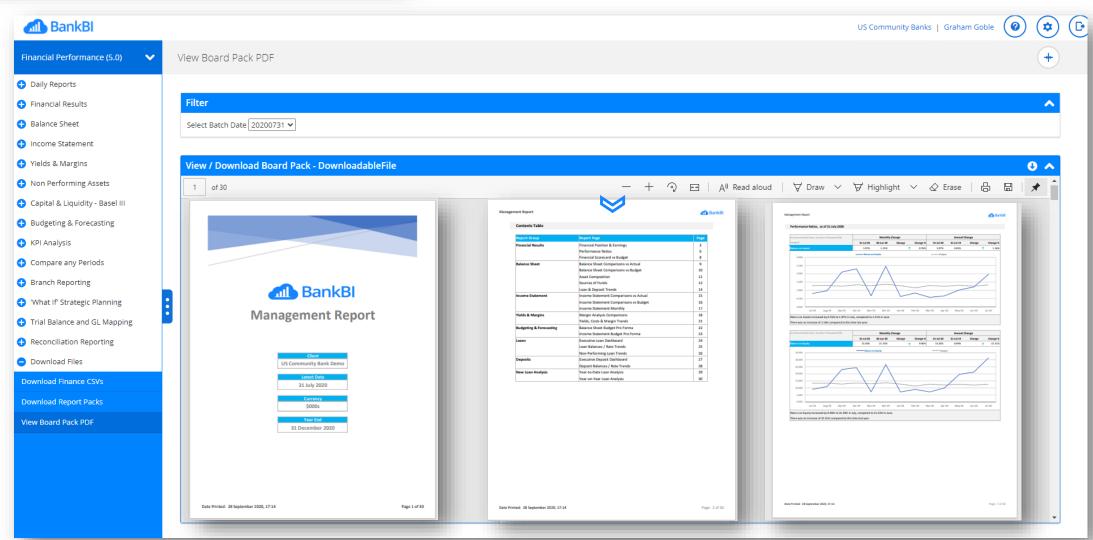




Profit Analyzer

Planning, Budgeting & Forecasting

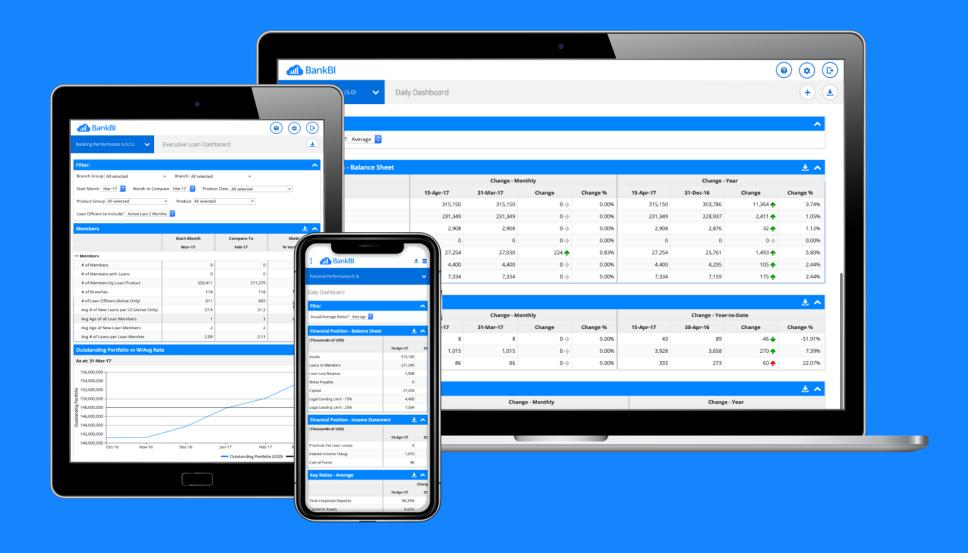






Financial Performance Demo













Regulatory Reporting



BankBI Platform

Banking Performance



set & Liability Reporting





Profit Analyzer

Planning, Budgeting & Forecasting



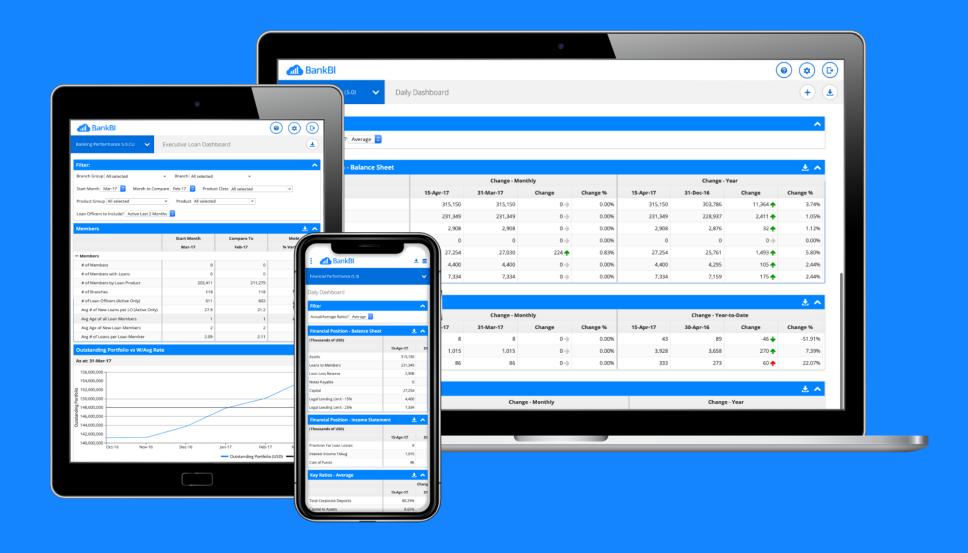
Banking Performance 6.0.CU Loans Executive Loan Dashboard Loans Balances/Rate Trends Past Due Loan Trends **Branch Loan Analysis** Top Loan Accounts Top Loans by Member New Loan Insights Deposits Executive Deposit Dashboard Deposit Balances/Rate Trends **Branch Deposit Analysis** Top Deposit Accounts Top Deposits by Member **New Deposit Insights** New Loan Analysis New Deposit Analysis 4 All Loans Past Due Loan Risk High/Low Performers Member Retention Member Growth

Power User Analysis Download Files

								Produ	ct View	∨ 🌣 🖺	€ ★ ^
Branch Group All selected ~	Branch All selected	·	Product Class All selected	d .	✓ Product Group	All selected	▼ Product All	selected	∨ Dat	te Feb-22 🗸	
rouping Options by Region, Branch, L/O Team	, L/O. Product, Month 🗸	Product Grouping Prod	uct Group V Numbe	r of Months? 1 🗸	Loan Officers to	Include? Active Last 2 Mo	onths 🗸				
	, = =, = ===,				,						
pan Trends (Active LOs Only)											-
+		Ne	ew Loans			Total Po	rtfolio		Al	ll Loans Past Due	<u> </u>
at: 28-Feb-22	# New Loans	New Loans (USD)	Avg Size New Loans (USD)	W/Avg Rate - Hew Loans	# Total Loans	Outstanding Balance (USD)	Avg Size (Original Balance) (USD)	W.Avg Rate - Total Loans	#	(USD)	%
Participations	0	•	0	0.00%		14,528,662	2.14 9, 927	3.63%	0	0	9.80%
+ PART Participations	0	0	0	0.00%	7	14,528,662	2,149,927	3.63%	0	0	0.00%
Retail	408	21,569,416	52,866	4.02%	23,034	798,341,012	45,174	4.35%	1,194	28,830,219	3.61%
+ 0000 - Virtual Branch	298	14,049,834	47,147	4.21%	15,141	692,254,088	56,906	3.86%	813	24,942,456	3.60%
+ 0130 - North Branch	21	3,556,004	169,334	3.49%	400	26,384,810	78,222	3.79%	24	499,242	1.89%
+ 0300 - East Branch	6	171,895	28,649	4.33%	85	3,420,124	51,906	4.33%	4	157,600	4.61%
+ 0500 - South East Branch	8	291,961	36,495	4.93%	107	4,695,925	51,969	3.94%	5	30,754	0.65%
+ 0630 - Anytown Branch	42	2,887,119	68,741	3.56%	745	35,051,721	56,197	3.89%	54	1,579,716	4.51%
+ 0730 - West Branch	2	81,942	40,971	2.84%	189	7,054,813	46,219	4.09%	14	292,913	4.15%
T 0/30 - West Branch	/	484,485	32,299	4.20%	241	8,329,238	44,410	4.19%	22	377,253	4.53%
+ 0830 - Airport Branch	15										

Banking Performance Demo















Analyzer







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Asset Liability Reporting (5.1)

ALCO Risk Ratios

Risk Ratios vs Policy

Daily Risk Ratio Comparison

Daily Risk Ratio Trends

- Balance Sheet Growth Analysis
- Liquidity Risk
- 1 Interest Rate Risk
- Credit & Capital Risk
- H KPI Analysis

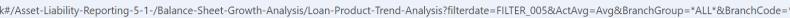
Risk Ratios vs Policy



Risk Ratios v Policy									₹ /
	Target	Feb-22 YTD	Feb-22	Jan-22	Dec-21	Nov-21	Oct-21	Sep-21	Aug-21
— Key Ratios									
Loans to Total Deposits	<96%	89.14%	89.14%	90.21%	89.48%	90.62%	90.67%	90.20%	90.15%
Regulatory Net Worth to Assets		10.38%	10.38%	10.45%	10.29%	10.46%	10.41%	10.32%	10.37%
Allowance for Loan Loss to Loans	>-0.68%	-0.67%	-0.67%	-0.68%	-0.68%	-0.70%	-0.70%	-0.70%	-0.70%
Loans - Earning Assets to Assets		79.41%	79.41%	80.37%	79.71%	80.84%	80.85%	80.44%	80.50%
Cash and Overnight Investments to Assets		10.81%	10.81%	8.98%	10.11%	8.75%	8.47%	8.94%	8.87%
Notes Payable to Assets		5.17%	5.17%	5.24%	5.41%	5.57%	5.99%	5.98%	6.03%
Institutional CDs to Assets		4.94%	4.94%	5.00%	5.14%	4.83%	4.16%	4.15%	4.19%
Fixed Rate Mortgages-First Mortgages to A		29.03%	29.03%	29.38%	29.28%	29.61%	29.15%	28.90%	28.22%
Fixed Rate Mortgages-Second Mortgages t		1.53%	1.53%	1.56%	1.56%	1.62%	1.62%	1.61%	1.64%
Home Equity Loc to Assets		1.11%	1.11%	1.08%	1.03%	1.01%	0.97%	0.87%	0.85%
- Balance Sheet									
Assets	> 5 x Net Worth	1,102,756,698	1,102,756,698	1,090,425,550	1,100,889,413	1,082,123,231	1,080,116,132	1,082,454,251	1,074,056,468
Loans - Earning Assets		875,656,581	875,656,581	876,372,069	877,561,677	874,839,195	873,278,893	870,733,989	864,607,303
Allowance for Loan Loss		-5,906,246	-5,906,246	-5,959,330	-5,967,419	-6,123,909	-6,112,953	-6,094,995	-6,052,251



















ALCO Risk Ratios

BankBl

Balance Sheet Growth Analysis

Branch Growth

Asset Composition

Sources of Funds

Investment, Loan & Deposit Trends

Deposit Product Trend Analysis

Loan Product Trend Analysis

Top Loan Accounts

Top Loans by Member

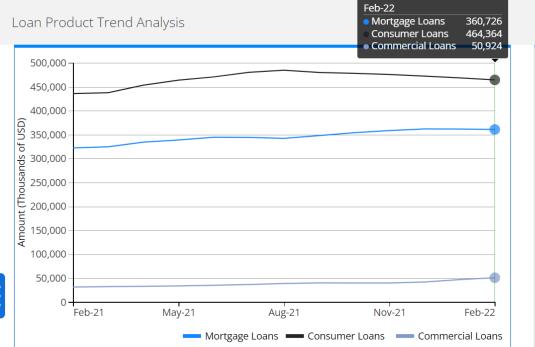
Top Deposit Accounts

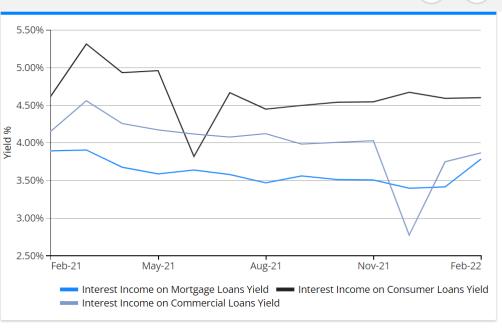
Top Deposits by Member

B/S Risk Analysis

I/S Risk Analysis

- Liquidity Risk
- 1 Interest Rate Risk
- Credit & Capital Risk
- **CONTRACT** KPI Analysis





Balances & Yields											* ^			
Loan Products	Feb-22		Jan-2	22	Dec-21		Nov-21		Oct-21		Sep-21		Aug-21	
(Thousands of USD)	Balance	Yield	Balance	Yield	Balance	Yield								
Mortgage Loans	360,726	3.78%	361,631	3.41%	361,942	3.39%	358,454	3.50%	354,095	3.51%	347,809	3.56%	342,194	3.479
Consumer Loans	464,364	4.60%	468,485	4.59%	472,277	4.67%	475,699	4.54%	478,113	4.54%	479,797	4.50%	484,537	4.459
Commercial Loans	50,924	3.86%	46,851	3.75%	41,981	2.77%	39,906	4.03%	39,798	4.00%	40,064	3.98%	38,890	4.129
4														





BankBl Demo | Graham Goble









- ALCO Risk Ratios
- Balance Sheet Growth Analysis
- Liquidity Risk
- Interest Rate Risk

Fixed v Variable Maturity Gap Analysis

Fixed Rate Matching

Interest Rate Risk

Maturity Gap Analysis

Volumes & Rates

- + Credit & Capital Risk
- HPI Analysis

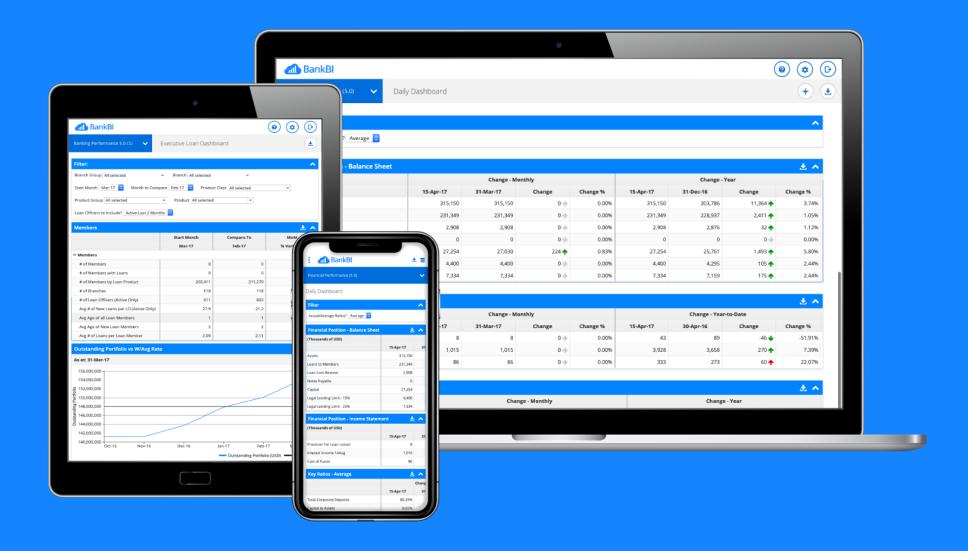
Maturity Gap Analysis



Maturity Gap Analysis										<u>*</u> ^
(USD)	< 1 month	1-2 months	2-3 months	3-6 months	6-12 months	1-3 years	3-5 years	> 5 years	No Maturity	Force B
- Assets										
Cash	0	0	0	0	0	0	0	0	5,524,798	
Investments	0	0	0	0	0	0	0	0	119,777,863	
Loans - Earning Assets	54,138	126,760	140,867	510,402	2,557,524	45,235,526	95,759,501	720,173,261	21,310,236	-1
Mortgage Loans	1,453	58,093	1,316	21,100	100,643	2,890,046	5,818,652	358,718,638	3,793,513	-1
Consumer Loans	49,882	65,346	137,992	478,983	2,387,686	40,987,313	86,319,490	314,971,324	17,058,232	
Commercial Loans	2,803	3,320	1,559	10,318	69,196	1,358,167	3,621,359	46,483,299	458,491	
Allowance for Loan Loss	0	0	0	0	0	0	0	0	-5,906,246	
Receivables	0	0	0	0	0	0	0	0	68,148,636	
Fixed Assets - Non Earning Assets	0	0	0	0	0	0	0	0	26,276,783	
Other Assets	0	0	0	0	0	0	0	0	13,278,284	
Total Assets	54,138	126,760	140,867	510,402	2,557,524	45,235,526	95,759,501	720,173,261	248,410,353	-1
— Liabilities										
Member Savings	5,737,227	5,296,057	5,281,751	20,449,104	40,396,629	38,069,845	41,539,411	0	765,108,908	•
4	+ 4									+

Asset Liability Reporting Demo







Regulatory Reporting

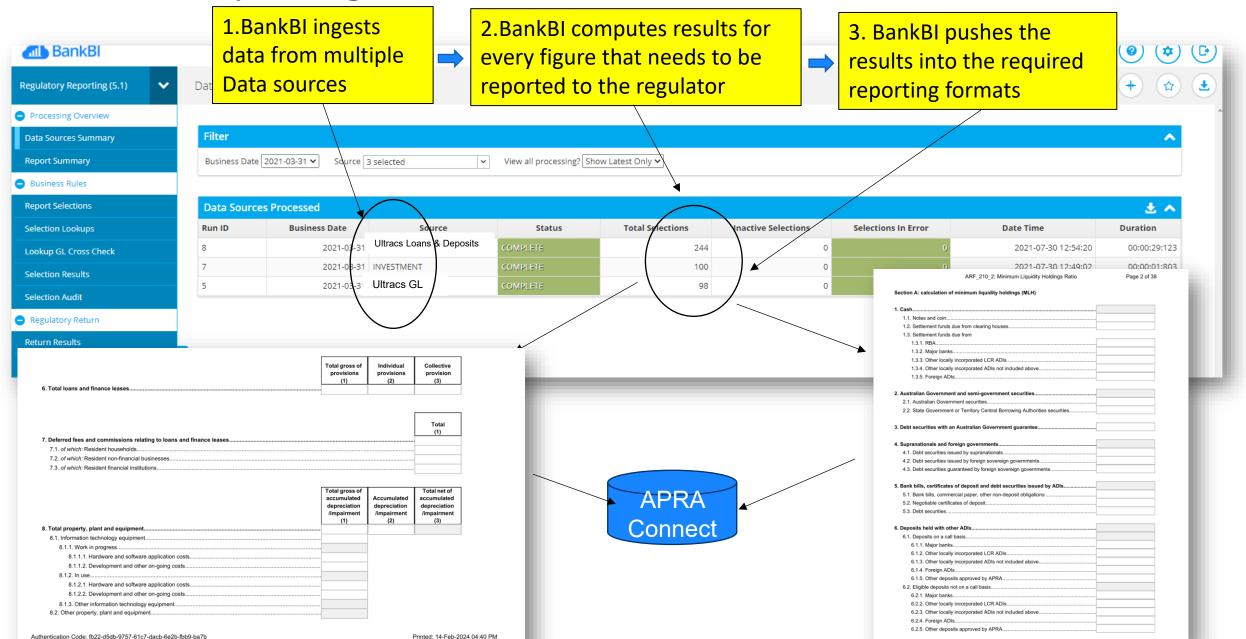
APRA Returns



Return	Frequency
ARF_720_0B: ABS/RBA Statement of Financial Position (Reduced)	Monthly
ARF_720_1B Loans & Financial Leases	
ARF_720_2B Deposits	
ARF_111_0: Fair Values	Qtr
ARF_117_0A Re-Pricing Analysis	
ARF_220_3 Prescibed Provisioning	
ARF_220_5 Movement in Provisioning	
ARF_330_0_L Statement of Financial Performance	
ARF_330_1_L Interest Income & Expense	
ARF_330_2_L Other Operating Income	
ARF_330_3 Other Operating Expense	
ARF_221_0: Large Exposures	Qtr
ARF_220_0 Credit Quality	
ARF_222_0 Exposures to related entities	
ARF_210_2: Minimum Liquidity Holdings Ratio	Qtr
ARF_210_3_1 Contractual Maturity Mismatch Funded Assets	
ARF_210_3_2 Contractual Maturity Mismatch Funded Liabs & Capital	
ARF_223_0: Residential Mortgage Lending	Qtr
ARS 110.0 Capital Adequacy Level 1	Qtr
ARS 112.0 Capital Adequacy - Standardised Approach to Credit Risk	Qtr

APRA Reporting









Report Selections





- Processing Overview
- Business Rules

Report Selections

Selection Lookups

Lookup GL Cross Check

Selection Adjustments

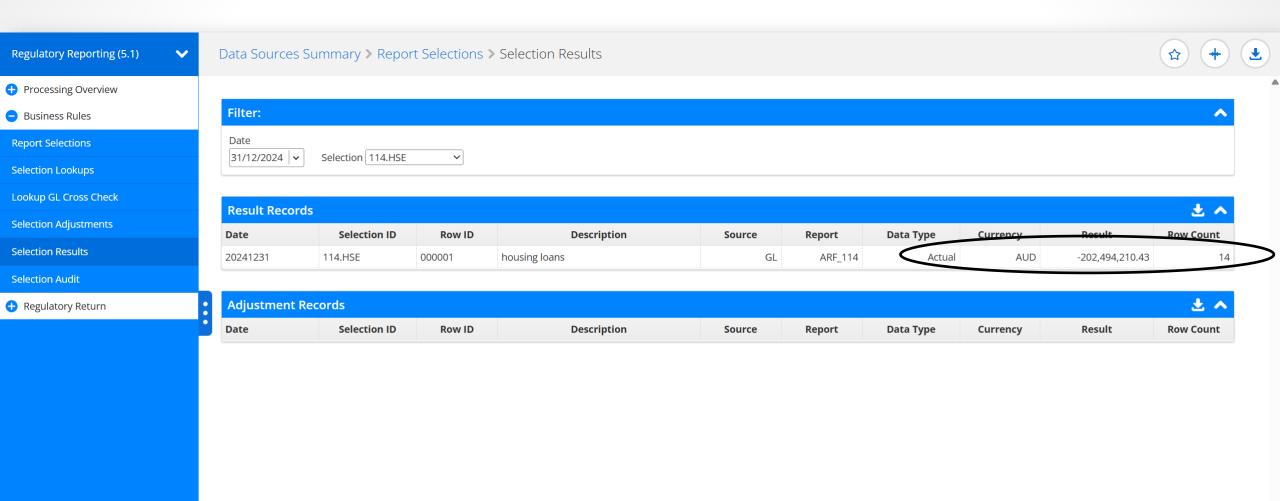
Selection Results

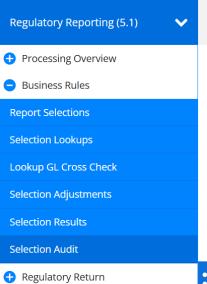
Selection Audit

Regulatory Return

Filter			^
Report All selected Source	e All selected Active? Yes	Selections in Error? All selected	

Selection De	finitions							^
Selection ID	Description	Source	Report	Туре	Currency	Balance Field	Where Clause 1	Cla
110.1.1	AFR-110.1. 1. As Per ARS 112	MINPUT	ARF_110	SUM	AUD	cbk amount1	[cbk segment1] ='Q124'	4
110.1.1.1.3	Current year earnings (excluding upfront fee income)	GL	ARF_110	SUM	AUD	current balance lcy	[CBS GL Code].[MSL_Report_Key2]='110.1.1.1.3'	
110.1.1.1.5	Current year earnings - Upfront fee income	GL	ARF_110	SUM	AUD	current balance lcy	[CBS GL Code].[MSL_Report_Key8]='110.1.1.1.5'	
110.2.1	AFR-110-2.1. Standardised approach	MINPUT	ARF_110	SUM	AUD	cbk amount1	[cbk segment1] ='Q125'	
110.5.1	AFR-110-1.4. Total other charges as required by APRA	MINPUT	ARF_110	SUM	AUD	cbk amount1	[cbk segment1] ='Q126'	
114.Chg-ALLW	Charge for bad and doubtful debts	GL	ARF_114	SUM	AUD	current balance lcy	[CBS GL Code].[MSL_Report_Key6]='Chg-ALLW'	
114.ComcLn	Total Commercial lending	GL	ARF_114	SUM	AUD	current balance lcy	[CBS GL_Code].[MSL_Report_Key2]='ComcLn'	
114.HSE	housing loans	<u> </u>	ARF_114	SUM	AUD	current balance Icy	[CBS GL Code].[MSL_Report_Key2] in('Mort-O','Mo	
114.IntEX	Interest expense	GL	ARF_114	SUM	AUD	current balance lcy	[CBS GL Code].[MSL_Report_Key6]='Int-EX'	
114.IntIN	Interest Income	GL	ARF_114	SUM	AUD	current balance lcy	[CBS GL Code].[MSL_Report_Key6]='Int-IN'	
114.LendIN	Lending-Income	GL	ARF_114	SUM	AUD	current balance lcy	[CBS GL Code].[MSL_Report_Key5]='Lend-IN'	
114.OthEX	operating expenses from continuing operations	GL	ARF_114	SUM	AUD	current balance lcy	[CBS GL Code].[MSL_Report_Key6]='Oth-EX'	
114.OthIN	Other operating income	GL	ARF_114	SUM	AUD	current balance lcy	[CBS GL Code].[MSL_Report_Key6]='Oth-IN'	
114.OthLn	other personal term loans (including margin lending facili	GL	ARF_114	SUM	AUD	current balance lcy	[CBS GL Code].[MSL_Report_Key2]='OthLn'	
114 Dovi n	roughing cradity	CI	ADE 114	CLIVA	ALID	current balance lay	ICDS CL Codel IMCL Depart Voy21-(Doy4 pt	





Data Sources Summary > Report Selections > Selection Results > Selection Audit







Result Records										
Date	Selection ID	Row ID	Description	Source	Report	Data Type	Currency	Result	Row Count	
20241231	114.HSE	000001	housing loans	GL	ARF_114	Actual	AUD	-202,494,210.43	14	

Adjustment Records										
Date	Selection ID	Row ID	Description	Source	Report	Data Type	Currency	Result	Row Count	

Audit Record	ls									d	Ł ^
Date	Report	Data Type	Ссу	Measure Balance	Order	Row Id	Branch	BS or PL	GL Account	GL Desc	Produ
20241231	ARF_114	Actual	AUD	-112,671.19	000001	36			13.1.60	OWNER OCCUPIED HOUSING	
20241231	ARF_114	Actual	AUD	-90,751.44	000001	37			13.1.61	OWNER OCCUPIED HOUSING MORTGAG	
20241231	ARF_114	Actual	AUD	-18,018,032.06	000001	38			13.1.66	ESSENTIAL HOME LOAN OWNER OCCUPI	
20241231	ARF_114	Actual	AUD	-1,700,349.40	000001	39			13.1.67	ESSENTIAL HOME LOAN OWNER OCCUPI	
20241231	ARF_114	Actual	AUD	-11,001,250.93	000001	40			13.1.72	ESSENTIAL INVESTOR HOME LOAN	
20241231	ARF_114	Actual	AUD	-94,594,629.68	000001	52			13.5.62	OWNER OCCUPIED HOUSING NON LPI	
20241231	ARF_114	Actual	AUD	-8,574,888.36	000001	53			13.5.63	OWNER OCCUPIED MORTGAGE INS NON	
20241231	ARF_114	Actual	AUD	-2,330,014.09	000001	54			13.5.65	BASE VARIABLE HOME LOAN	
20241231	ARF_114	Actual	AUD	-52,758,565.99	000001	55			13.5.74	R/E INVESTMENT PROPERTY NON LPI	
20241231	ARF_114	Actual	AUD	-3,471,947.74	000001	56			13.5.75	BASE INVESTMENT VARIABLE HOME LOA	
20241231	ARF 114	Actual	AUD	-1,974,377.58	000001	57			13.5.76	INV PROPERTY MTG INS NON LPI	•

Regulatory Reporting (5.1)

- ~
- Processing Overview
- Business Rules
- Regulatory Return

Return Results

Regulatory Return Templates

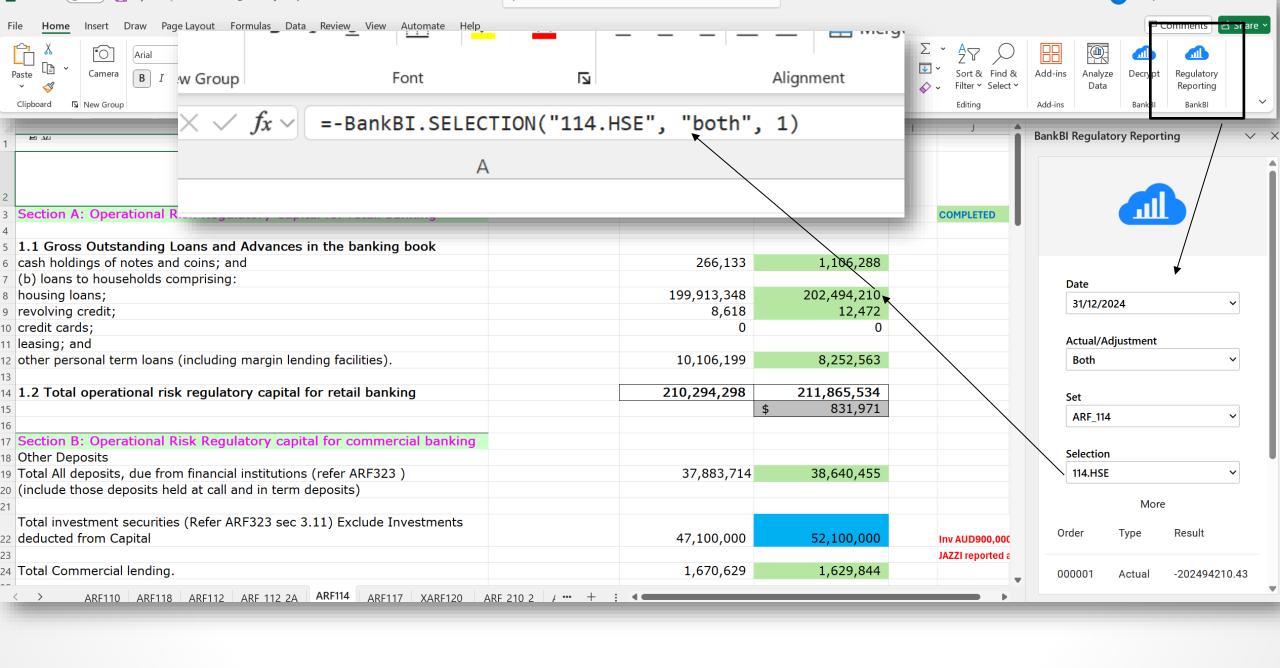
Regulatory Return Templates

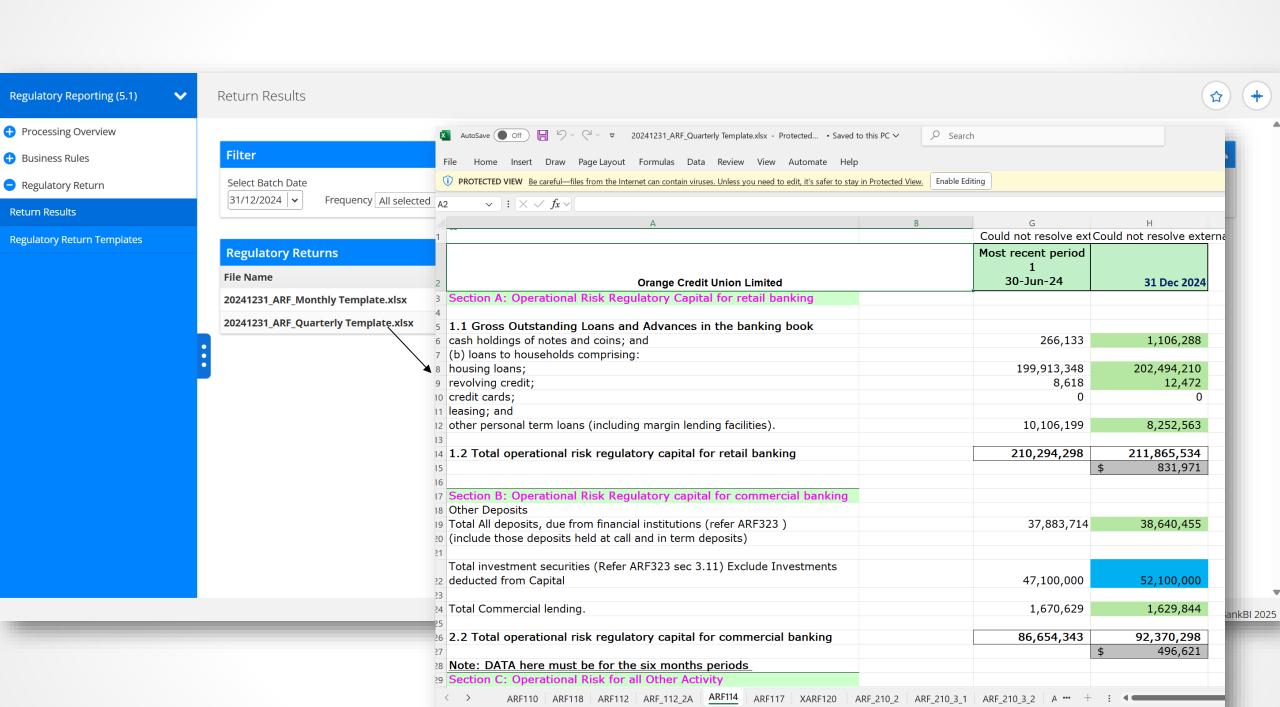
Filter

Frequency All selected

Template Files					
File Name	Group	Created At			
ARF_Quarterly Template.xlsx	RegReporting_Monthly	2025-03-15 14:41:21			
ARF_Monthly Template.xlsx	RegReporting_Monthly	2025-03-14 17:47:39			

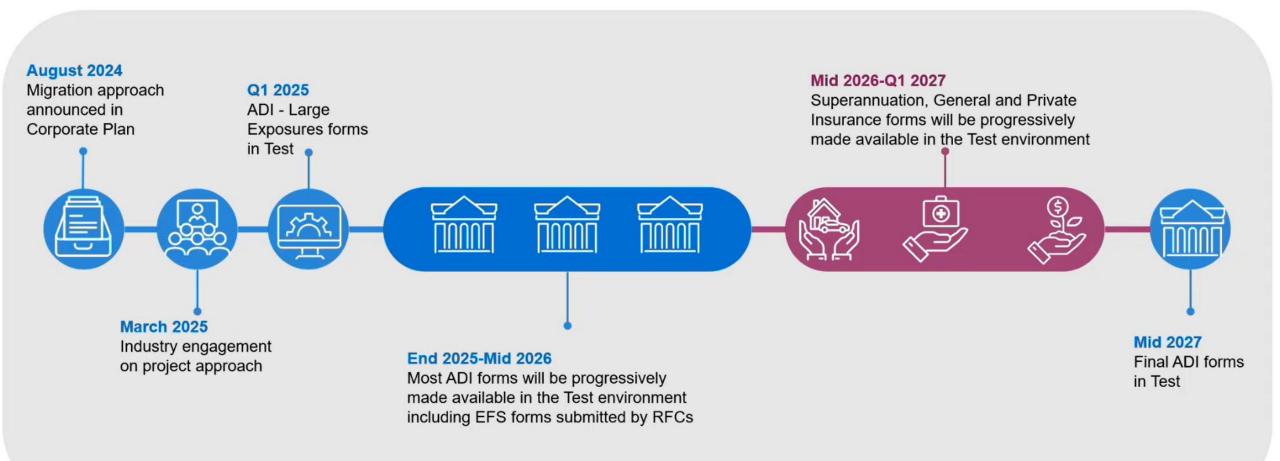






Migration timeline (Indicative)

The migration will occur in phases from now until December 2027, with collections organised into logical groups. The dates listed below indicate when the forms will be accessible in the external test environment.



Using APRA Connect to submit D2A collections

Successful proof of concept conducted late 2024

- APRA successfully used the ARF 221.0 Large Exposures and ARF 221.1 Large Exposures Foreign ADI forms as a proof of concept for the migration approach.
- You will be able to use the Test environment to become more familiar with uploading D2A XML into APRA Connect

Minimal changes to preparing your data for submission:

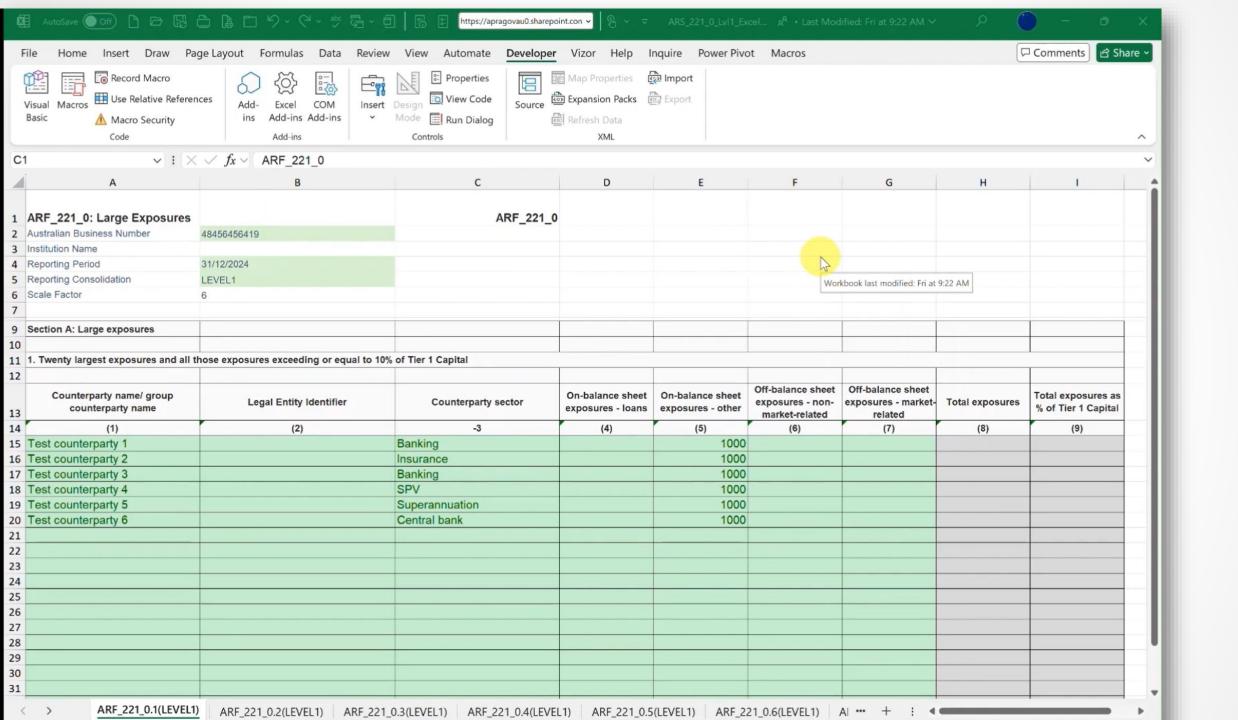
- All entities can continue to use the existing D2A XML files to load the data into APRA Connect
- Manual entry will also be available

Adding new option to upload via Excel

- Feedback from industry about the popularity of Excel to prepare and submit data
- We will be releasing a video demonstrating how to upload data via Excel along with a sample template

What can entities expect?

The following video demonstrates the process of uploading the Large Exposures form into APRA Connect.





Belinda Gibbons, DT Test Entity ADI (change)









Welcome to APRA Connect Portal



tered APRA Connect, a system used by the Australian Prudential Regulation Authority (APRA) to collect data from nitities.

Corporate Profile

ot authorised to submit data to APRA on behalf of the person or entity to which the data belongs, or if you are not uthorised to access APRA Connect, you must exit APRA Connect now.

Users

APRA may monitor the use of APRA Connect to ensure it remains secure and accessible. APRA may also remove access to APRA Connect from reporting entities that have not accepted, or complied with, APRA's terms of use for the APRA Connect system (if any, and as amended from time to time).

Unauthorised access of APRA Connect is prohibited. Any unauthorised access or submission of data through APRA Connect, or unauthorised connection to APRA's systems, may be a breach of the Australian Prudential Regulation Authority Act 1998 (Cth) and may also be an offence under the Criminal Code Act 1995 (Cth). APRA may also remove access to APRA Connect from reporting entities that have not accepted, or complied with, APRA's terms of use for the APRA Connect system (if any, and as amended from time to time).

First Time Users

If this is your first time logging into APRA Connect for this entity, an APRA Administrator or Regulatory Reporting Administrator for your organisation has been notified to assign you appropriate role(s). You will receive email notification when your roles have been assigned and you can access portal functionality from the menu.

- Print submitted returns where signed hard-copies are required.
- · View and print previous submissions.
- · Partially complete returns and return to them at a later date.
- · Request a resubmission of returns where you become aware of mistakes.

For further information on how to use APRA Connect, please click on the help link in the top right-hand corner of your screen.









Manage Returns

This page allows you to perform all activities related to managing returns.



Draft Returns

Name		Referenc	е	Revision	Categories	Status		End da	ite		Due	date	е	Actions
	۴		۴				*		~	۴		*	۴	
Quarterly Risk Return		ADI06568		0.1	3095: Quarterly Risk Return, Quarterly	No Data		31/12/2	02	24	31/07	/20	26	B

Belinda Gibbons , DT Test Entity ADI (change)







Menu



View Return

Return name: Quarterly Risk Return Return reference: ADI06568

Return end date: 31/12/2024 Return due date: 31/07/2026

Return status: No Data Categories: 3095: Quarterly Risk Return,

Quarterly

Actions





Please select a section to complete. You can partially complete a section and save it in draft for completion later. You can also view sections in PDF format.

Once all sections are completed and the structure is validated, the return can be validated against APRA's business rules and submitted using the Validate & Submit button on this screen or via the Submit Return functionality under the Submit Return menu.

After uploading a file you can refresh your browser to view the updated status. The uploaded file can be validated by clicking the Upload History button on this screen.

Note: if you do not provide data for any of the tables in this return, you acknowledge and understand that you have no data to report in those tables.



Belinda Gibbons, DT Test Entity ADI (change)

Menu —



Form View

ARF_221_0: Large Exposures

Australian Business Number 48456456419

Institution Name DT Test Entity ADI

Reporting Period 31/12/2024
Reporting Consolidation Level 1

Scale Factor Millions

Section A: Large exposures

1. Twenty largest exposures and all those exposures exceeding or equal to 10% of Tier 1 Capital

Counterparty name/ group counterparty name	Legal Entity Identifier	Counterparty sector	On-balance sheet exposures - loans	On-balance sheet exposures - other	Off-balance sheet exposures - non-market- related	Off-balance sheet exposures - market- related	Total exposures	Total ex
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Test counterparty 1		Banking		1,000			1,000	
Test counterparty 2		Insurance		1,000			1,000	
Test counterparty 3		Banking		1,000			1,000	
Test counterparty 4		SPV		1,000			1,000	
Test counterparty 5		Superannuation		1,000			1,000	
Test counterparty 6		Central bank		1,000	N		1,000	

6,000

6,000

1.1. Total

2. Groups of connected counterparties

Group counterparty name	Connection	Counterparties connected within the group		
(1)	(2)	(3)		
Test counterparty 1	Economic interdependence			

relationship



7,334

7,159

175 🛧

2.44%

Summary of BankBI Regulatory Reporting Benefits

✓ Helps to Remove Key Person Dependencies



- Creates an archive of results, an audit trail of accounts selected in each result, Change-Year-to-Date a clear list of any manual adjustments. 89 -51.91% 3,928 3,658 270 🛧 7.39%
- Separates business accounting rules from the reporting process 273 60 🛧 22.07%

Commercial Model - delivered via an annual Software as a Service subscription Change - Year with built in Professional Service Support with Fixed Price one-time 31-Dec-16 Change 80.29% 88.03% -7.74% 📢 implementation fee 0.04% 8.65% 8.98% -0.33% 0.00% 1.26% 1.26% -5.99% -0.42% 🕹 73.41% 79.40%









Asset & Liability Reporting Performance

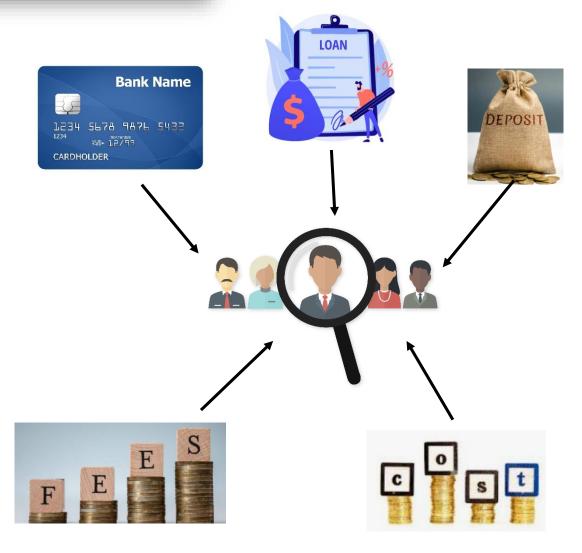
BankBI Platform



Profit Analyzer

Planning, Budgeting & Forecasting





Profitability

- By Member
- By Product
- By Branch
- By Account Manager
- By Age Segment
- By Credit Score Range
- By Industry









BankBI Platform











Income Statement - By Branch





30-Jun-23

Actual Balances 1001 Any Branch INTEREST REVENUE 286,893

+ INTEREST EXPENSE <u>379,128</u>

GROSS FINANCIAL MARGIN <u>-92,235</u>

+ OPERATING EXPENSES <u>135,251</u>

16,632 + NON-INTEREST INCOME

NET OPERATING EXPENSES <u>118,619</u>

-210,854 GROSS OPERATING MARGIN

1,090 + PROVISIONS

<u>-211,944</u> **NET INCOME**



Product Rates

Base Rates

Profit Analyzer

Member Pays 5%

Cost of Funds

Worth of Funds

Member Receives 1%

Worth of Funds is 2%

Interest Margin = 1%

Non Int Inc

Cost Allocation

Non-Interest Income rolled up by account COSTS ATIOCATED DACK TO Members



Performance







Performance



Reporting

BankBI Platform





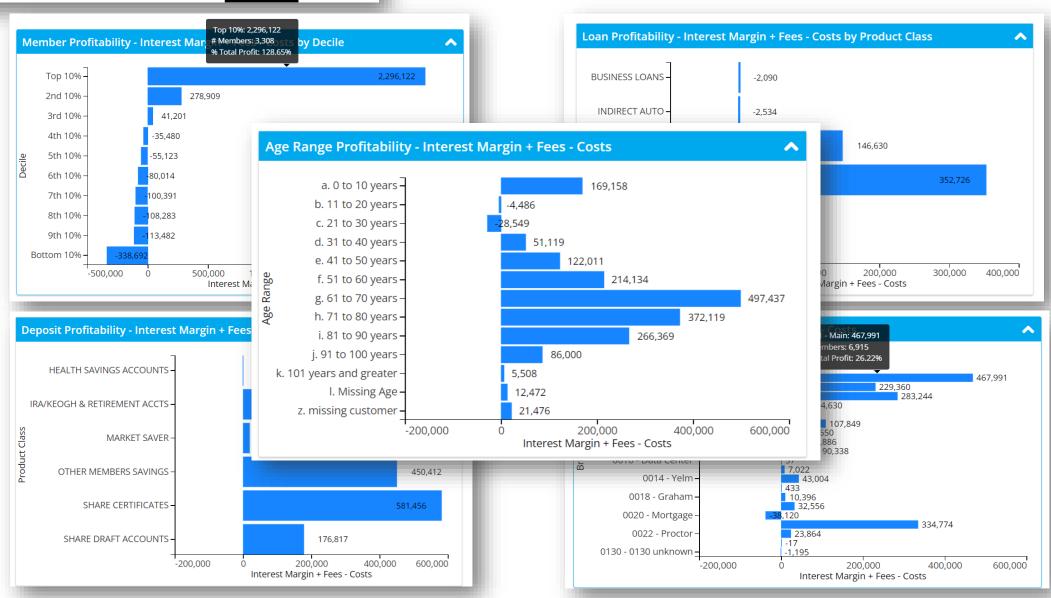
Profit Analyzer

& Forecasting

inning, Budgeting















Performance

BankBI Platform







Profit

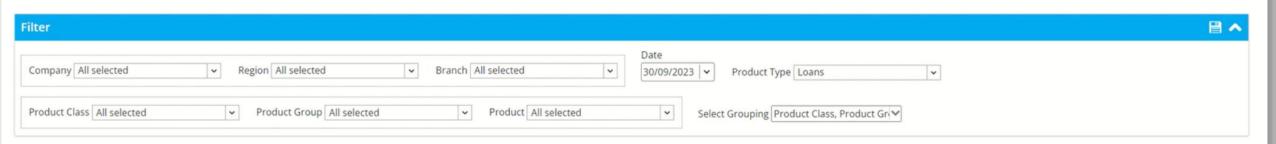
lanning, Budgeting & Forecasting Analyzer



Product Profitability







Product Profitability - by Product C	lass, Product Group, Produc	ct								≛ ^
. +			Bal	Profitability						
As at: 30-Sep-23	# of Accounts	Balance (USD)	W/Avg Rate	Gross Interest	Cost of Funds	Interest Margin	Fee Income	Gross Profit	Cost Allocation	Net Profit
- TOTAL	11,985	539,635,020	5.16%	34,218,242	6,501,466	27,716,776	16,424,756	27,374,594	2,053,095	25,321,499
- BUSINESS LOANS	7	6,065,337	4.45%	275,071	52,263	222,808	132,034	220,057	16,504	203,553
+ PARTICIPATIONS	7	6,065,337	4.45%	275,071	52,263	222,808	132,034	220,057	16,504	203,553
- INDIRECT AUTO	1,459	12,491,894	5.73%	3,125,269	593,801	2,531,468	1,500,129	2,500,215	187,516	2,312,699
+ INDIRECT-NEW AUTO	486	3,741,060	5.39%	1,107,801	210,482	897,319	531,745	886,241	66,468	819,773
+ INDIRECT-USED AUTO	973	8,750,833	5.93%	2,017,467	383,319	1,634,149	968,384	1,613,974	121,048	1,492,926
+ OTHER LOANS	2,701	57,732,290	6.45%	5,135,601	975,764	4,159,837	2,465,089	4,108,481	308,136	3,800,345
+ REAL ESTATE	1,495	436,286,388	4.29%	20,556,666	3,905,766	16,650,899	9,867,199	16,445,332	1,233,400	15,211,933
+ SHARE LOANS	68	968,179	3.14%	43,048	8,179	34,868	20,663	34,438	2,583	31,855
+ VISA LOANS	6,255	26,090,933	11.85%	5,082,588	965,692	4,116,896	2,439,642	4,066,070	304,955	3,761,115















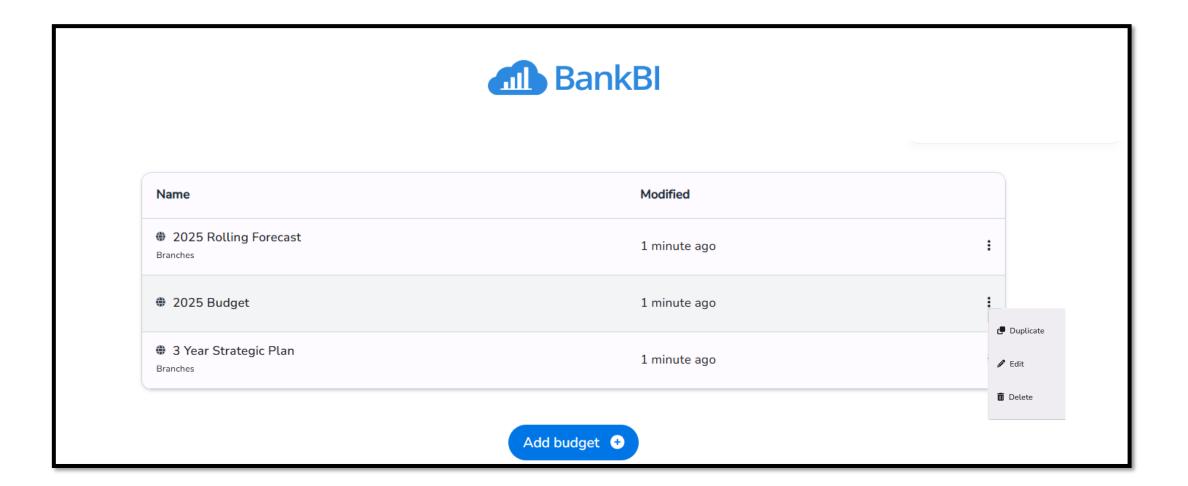
Performance

Asset & Liability Reporting

BankBI Platform

Profit Analyzer

Planning, Budgeting & Forecasting



BankBl









BankBI Platform



Reporting

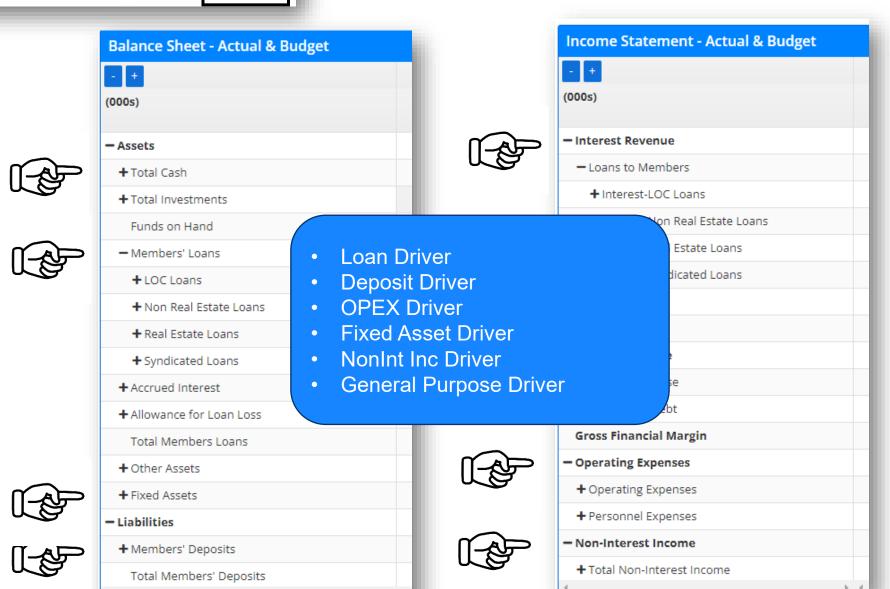


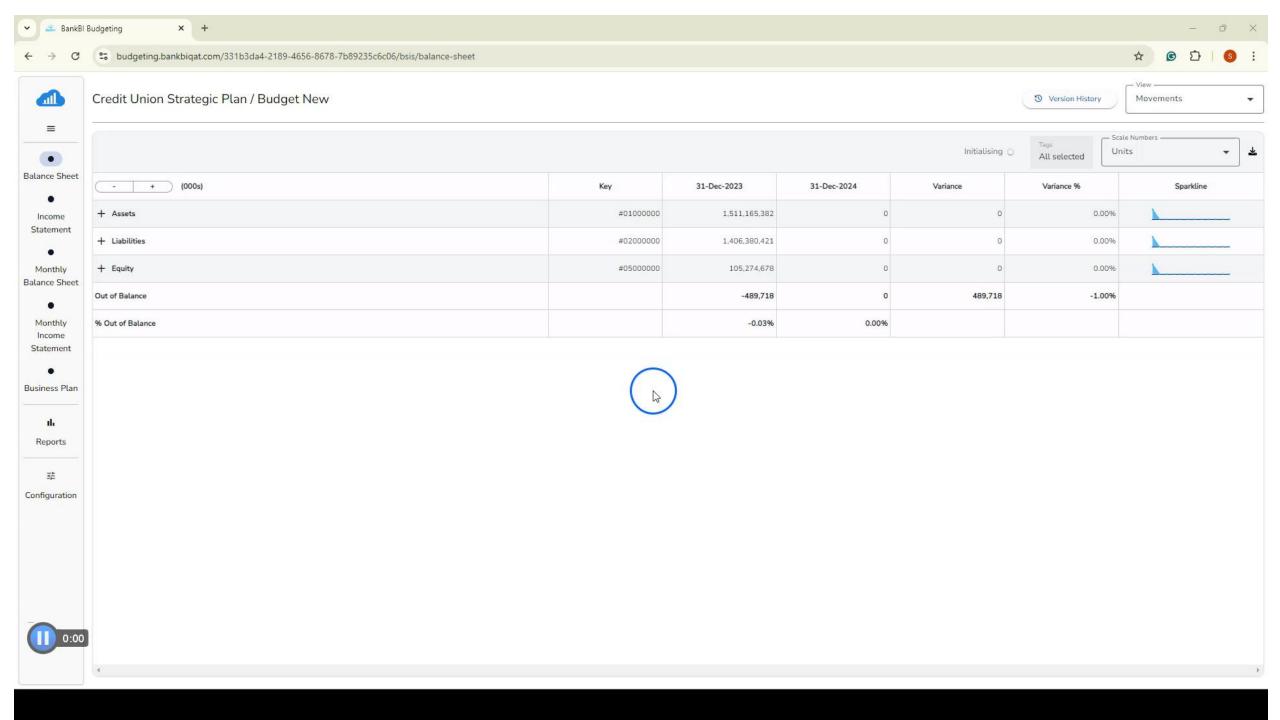
Analyzer

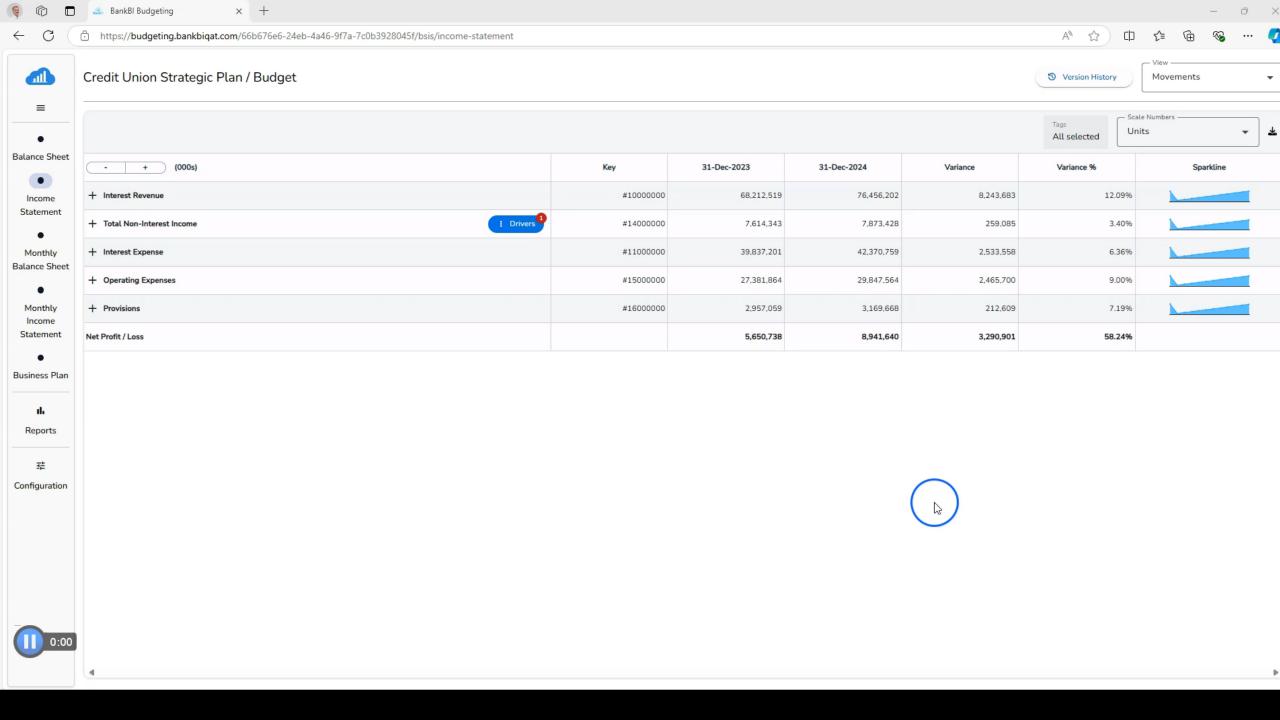










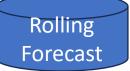


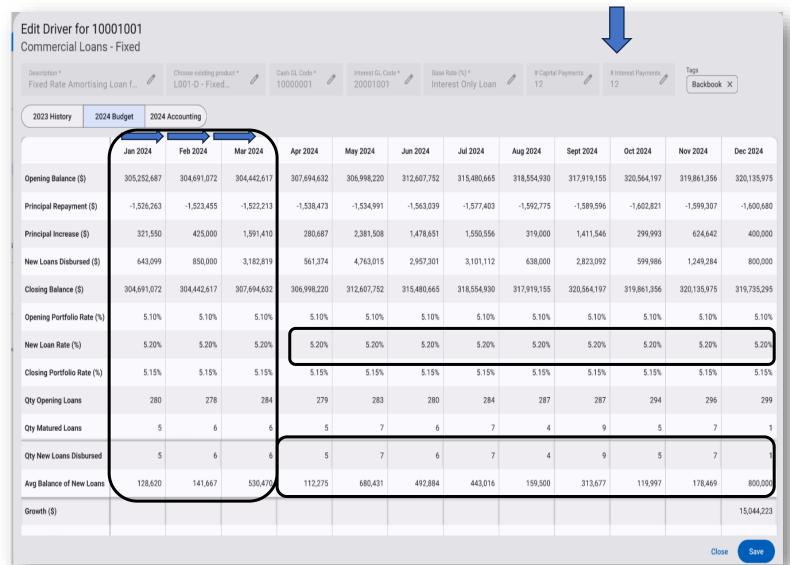
Continuous Rolling Forecasting

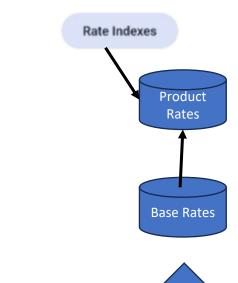




Make a Copy











Change - Year					
31-Dec-16 Change Chang	15-Apr-17	Change %			
303,786 11,364 ↑	315,150				
228,937 2,411 ↑	231,349				
2,876 32 ♠	2,908				
0 0 0	0				
4 25,761 1,493 ↑	27,254				
4,295	4,400		4,400	DOMORO	Liostiana O. Ar
4 7,159 175 ↑	7,334		7,334	115WE13	uestions & Ar

						≛ ^	
			Change - Year-to-Date				
		Change %	15-Apr-17	30-Apr-16	Change	Change %	
			43	89	-46 💠	-51.91%	
			3,928	3,658	270 🛧	7.39%	
			333	273	60 🛧	22.07%	

			Change - Year	
	Change	15-Apr-17	31-Dec-16	Change
	-0.47% 🔱	80.29%	88.03%	-7.74% 💠
	0.04%	8.65%	8.98%	-0.33% 💠
	0.00% 💠	1.26%	1.26%	0.00% 💠
	-0.42% 🕹	73.41%	79.40%	-5.99% 💠