

System Information

CTM[™] has been engineered using familiar Microsoft[®] CTM[™] is a multiuser system that is fully compatible means deploying CTM™ is quick and easy in modern corporate environments.

platform using Microsoft® Windows™. CTM™ is logo- be imported or exported between CTM™ and other compatible with Microsoft® Office™. Remote access is systems such as accounting and banking packages. available using thin-client technology such as Citrix MetaFrame.

technology and integrates seamlessly with Microsoft with Networks such as Microsoft Windows® NT™,

Users can access CTM™ through any common PC Microsoft® SQL Server™ or Oracle®. Information can

Professional Services

services that complement the CTM[™] package.

creation of entire new modules.

CAPIX has a dedicated software Support Help Desk to provide technical and product assistance for clients.

CAPIX provides a range of related professional Our standard Software Support Contract includes:

- assist with user and technical enquiries
- Software maintenance in the event of unforeseen operational difficulties
- Free Upgrades to the current product version
- Access to the CAPIX Support Database and other resources on the CAPIX web site



CAPIX is an Australian company that has specialised in Capital Market technology since 1991. CAPIX's well-established product range is used by banks, brokers, fund managers and treasuries internationally.

Every client has individual requirements and the CAPIX staffs are happy to discuss these to ensure CTM[™] delivers a highly functional software solution.

For more information or to arrange a demonstration of CTM™, please contact:

CAPIX Software Tel: 1300 65 0055 (toll free) +61 3 9521 2888 Fax: +61 3 9525 1674 Web: www.capix.com.au Email: info@capix.com.au





The Modern Treasury

CAPIX Treasury Manager™ (CTM™) is a Microsoft Windows® based, multi-user, integrated treasury system for modern corporate treasuries.

Corporate treasuries use CTM™ to automate deal capture and improve the accounting, administration and risk management of treasury operations. CTM™ allows spreadsheets and other "ad hoc" processes to be replaced by a single, integrated system that includes all of the controls and audit trails required in a modern corporate environment.

Tired of spending time writing and maintaining spreadsheets? Staff can use CTM™ to concentrate on more important tasks such as cash and risk management. In a changing world of international operations and a global outlook, CTM™ is an effective risk and cash management solution.

CTM™ has been engineered using Microsoft technology, enabling it to integrate seamlessly into contemporary corporate environments.



Benefits

- Advanced Reporting
- Improved Control
- Risk Management
- Improved Integration, Straight Thru Processing
- **■** Effective Cash Management and Capital Allocation
- Office Automation and Productivity



Improved Control

CTM™ incorporates the sophisticated audit and security features required in today's operating and regulatory environment. An online audit history is maintained for each deal. This allows users and auditors to view every transaction and event that has occurred over the life of a deal. Every version of a deal is retained as a "snap-shot", allowing all previous versions to be viewed together.



Integrated Workflow

CTM[™] enables real-time, straight through processing, from the point of deal capture through to settlements, confirmations and accounting. All reporting and processing areas are integrated – positions, settlements, limits are updated immediately.

Information generated in CTM™ can be interfaced to other systems in the organisation, for example, general ledger, and banking.

CoreFunctionality

Front Office



Foreign Exchange

The FX Module supports comprehensive trading of Foreign Exchange and Currency Options including:

- Spot FX
- Forward/Forward and Swaps
- Forward FX
- Vanilla Currency Options
- Predeliver/Rollovers
 Barrier Currency Options Partial Settlements
 Exotic Currency Options



Money Market

Flexible, user-defined, Money Market instruments including:

- Interest-bearing e.g. 11am Cash, Term Deposits, etc
- Discount Securities e.g. Bank Bills, Commercial Paper, etc
- Both Debt and Investments
- Fixed/Floating/Rollovers
- Flexible Cashflow Profiles
- Internal Loans

Facilities Monitoring

Structured Financing



Dealer Support

- Online Real Time Enquiries
- Dealer Scratch Pad
 Position Keeping

Pricing

• Mark to Market Valuation &

- Spreadsheet Access
 Dealer Diary
- Zero Curve Analysis
 Counterparty Relationships

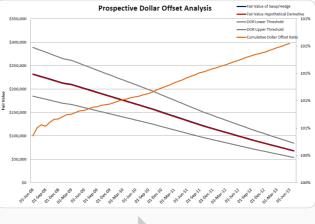
£	X External Co	ntracts														
	New	S	ort E	port	Print			Help								
÷	Extornal	Contracts							_				_	_		
						_										
덩	Open Contract	ts	med Contrac	s 4º	Closed Contracts	B Settlem	ents 🖫 Tr	ansaction his	tory							
	⊻iew	Modify	Delete	Qe	e Edi	Reyal	100									
Н		Eccey	good		~ <u></u>	11020	·-									
+	Docket	FEC	Institution	Unit	Description	Agree	Start	Value	Type	Amount	Curr	Equiv	Base	HSpot	Frwd	_
TI.	200-06584	FXX-06534	NAB	TRSY	Forward	20/2/2009	20/2/2009	15/6/2009	Buy	1,000,000.00	USD	(1,566,661,44)	AUD	0.6427	0.6383	
	FXX-06536	FXX-06536	CBA	TRSY	FX Swap	20/2/2009	20/2/2009	25/3/2009	Sell	(10.000.000.00)	USD	15.654.351.91	AUD	0.6401	0.6388	
	PXX-06539	FXX-06539	WBC	TRSY	Forward	23/2/2009	23/2/2009	29/4/2009	Sell	(8,700,000.00)	USD	13,445,637.90	AUD	0.6495	0.64705	
	FXX-06542	FXX-06542	ANZ	TRSY	Forward	23/2/2009	23/2/2009	15/4/2009	Sell	(7,800,000.00)	USD	12,046,890.20	AUD	0.6494	0.64747	
ı	FXX-06559	FXX-06559	CBA	TRSY	Commodity Swac	5/3/2009	5/3/2009	18/3/2009	Sell	(40.00)	MZN	47,600.00	USD	1190	1190	
1	XX-06410	FXX-06410	HS83	TRSY	Forward	13/1/2009	13/1/2009	3/4/2009	Sell	(8,000,000.00)	USD	11,857,121.68	AUD	0.679	0.6747	- 8
E	FXX-06117	FXX-06117	ANZ	TRSY	Forward	17/10/2008	17/10/2008	25/3/2009	Buy	1,500,000.00	USD	(2,199,736.03)	AUD	0.6864	0.6819	
1	FXX-06094	FXX-06094	HS83	TRSY	Hedge - Account	10/10/2008	10/10/2008	15/6/2009	Buy	5,859,000.00	USD	(8,834,439.08)	AUD	0.6664	0.6632	hedge a
8	FXX-06344-A		WBC	TRSY	Forward	12/2/2009	15/12/2008	16/4/2009	Buy	854,977.20	SGD	(875,283.78)	AUD	0.9872	0.9768	
8	PXX-06004	FXX-06004	WBC	TRSY	Forward	15/9/2008	15/9/2008	23/4/2009	Buy	1,418,306.85	USD	(1,768,682.94)	AUD	0.8218	0.8019	
E	XX-06447	FXX-06447	WBC	TRSY	Forward	27/1/2009	27/1/2009	14/4/2009	Sell	(1,500,000.00)	USD	2,278,596.38	AUD	0.6616	0.6583	
	FXX-06481	FXX-06481	WBC	TRSY	FX Loan Hedge	5/2/2009	5/2/2009	11/5/2009	Buy	97,000,000.00	USD	(151,609,878.09)	AUD	0.64349	0.6398	fix loan I
F	FXX-06489	FXX-06489	ANZ	TRSY	Forward	6/2/2009	6/2/2009	29/5/2009	Buy	500,000.00	USD	(773,275.60)	AUD	0.6514	0.6466	
F	FXX-05831-D		WBC	TRSY	Hedge - Account	9/2/2009	24/7/2008	30/4/2009	Buy	1,407,339.00	USD	(1,502,122.96)	AUD	0.9581	0.9369	hedge a
F	FXX-06178	FXX-06178	CBA	TRSY	Forward	28/10/2008	28/10/2008	21/4/2009	Buy	1,000,000.00	USD	(1,638,538.42)	AUD	0.6163	0.6103	
E	FXX-05589	FXX-05589	WBC	TRSY	Hedge - Capital	15/5/2008	15/5/2008	24/4/2009	Buy	1,785,000.00	EUR	(3,055,983.56)	AUD	0.6015	0.5841	
E	FXX-05584	FXX-05584	WBC	TRSY	Hedge - Capital	14/5/2008	14/5/2008	20/8/2009	Buy	1,818,600.00	EUR	(3,109,781.12)	AUD	0.6086	0.5848	hedge c
	FXX-06282	FXX-06282	CBA	TRSY	Forward		25/11/2008	28/7/2009	Buy	400,000.00	USD	(623,927.62)	AUD	0.6475	0.6411	
	FXX-06460	FXX-06460	WBC	TRSY	Forward	30/1/2009	30/1/2009	24/4/2009	Sell	(4,700,000.00)	USD	7,338,017.17	AUD	0.6436	0.6405	
	FXX-06494	FXX-06494	ANZ	TRSY	Forward	9/2/2009	9/2/2009	31/7/2009	Sell	(400,000.00)	EUR	780,487.80	AUD	0.5167	0.5125	
	FXX-06496	FXX-06496	ANZ	TRSY	Forward	9/2/2009	9/2/2009	30/9/2009	Sell	(650,000.00)	EUR	1,272,762.87	AUD	0.5167	0.5107	
	FXX-06526	FXX-06526	ANZ	TRSY	Forward	18/2/2009	18/2/2009	22/5/2009	Sell	(700,000.00)	USD	1,100,282.93	AUD	0.639	0.6362	
	FXX-05685	FXX-05685	CBA	TRSY	Hedge - Account		13/6/2008	22/6/2009	Sell	(5,000,000.00)	USD	5,463,883.73	AUD	0.9391	0.9151	hedge a
	FXX-06514	FXX-06514	NAB	TRSY	Forward	13/2/2009	13/2/2009	15/5/2009	Sell	(2,500,000.00)	USD	3,812,719.23	AUD	0.6587	0.6557	
	FXX-06515	FXX-06515	ANZ	TRSY	Forward	13/2/2009	13/2/2009	30/3/2009	Sell	(4,500,000.00)	NZD	3,581,946.99	AUD	1.2552	1.2563	
	FXX-06607	FXX-06607	ANZ	TRSY	Forward	15/9/2009	15/9/2009	15/9/2009	Sell	(1,000,000.00)	USD	1,250,000.00	AUD	0.8	0.8	
	ord: H +	FYY-06608	ΔN7 H F# of	120	Forward	15/9/2009	15/9/2009	15/9/2009	Buse	1,000,000,00	IIRU	(1.250.000.00)	AUD	0.8	0.8	> F
60	40. 14 1	1 1	100 100	100							_					

Comprehensive range of Debt Securities including:

- Both Debt and Investments
- Fixed/Floatin/Rollovers
- Flexible Cashflow Profiles
- Facilities Monitoring
- Corporate and Government Bonds
- Euro Bonds, Zero Coupon Bonds,
- Floating Rate Notes
- Medium Term Notes
- User-defined Roll/Coupon Schedules



- Flexible Cashflow Profiles
- Single and Cross Currency
- Future and Exchange Traded Options
- Interest Rate Options e.g. floors, collars, etc
- Amortising, Escalating, Irregular Principal
- Interest Rate Swaps
- Forward Rate Agreements
- All Interest Basis





Risk Management

- Exposure Management
- Zero Curve Evaluation Models Price Sensitivity

- Mark to Market Analysis

- Benchmarking
- Value at Risk
- Counterparty Credit Risk
- Duration, Dispersion, Convexity, etc

CTM™ enables all financial instruments to be dealt in any currency, with flexible business-rule validation at the point of deal capture. A hierarchy of entities can be defined to reflect the operating units, portfolios and structure that the treasury is responsible for.

Summ Curre	•	All 2: 1		Base: Increme	All ntType: By Pe	ercentage	FXType:	All			Report Prepared	Wednesday, 30	October 2002 20:06:31	
Curr	Base	Docket	Agree	Value	Amount (curr)	Equiv (base)	Spot -3%	Spot -2%	Spot -1%	GL (Base)	Spot +1%	Spot +2%	Spot +3% FXType	Mai
NZD	AUD	FXX-00004	30/10/2002	1/11/2002	4,000,000.00	(4,494,382.02)	108,111.34	71,338.78	35,309.09	(998,782.02)	(34,609.90)	(68,541.18)	(101,813.59) FXX	1.1442
		FXX-00005	30/10/2002	4/11/2002	2,000,000.00	(2,246,759.33)	54,068.04	35,677.55	17,658.59	(498,559.33)	(17,308.91)	(34,278.43)	(50,918.45) FXX	1.144
		FXX-00008	30/10/2002	2/12/2002	5,000,000.00	(4,550,000.00)	135,386.60	89,336.73	44,217.17	(172,500.00)	(43,341.58)	(85,833.33)	(127,500.00) FXX	1.142
		FXX-00009	3/10/2002	9/12/2002	(5,600,000.00)	5,012,000.00	(151,684.95)	(100,091.43)	(49,540.20)	107,520.00	48,559.21	96,166.27	142,848.93 FXX	1.1418
					5,400,000.00	(6,279,141.35)	145,881.03	96,261.63	47,644.65	(1,562,321.35)	(46,701.19)	(92,486.67)	(137,383.11)	
USD	AUD	FXX-00002	30/10/2002	1/11/2002	(5,000,000.00)	9,090,909.09	(276,942.04)	(182,744.07)	(90,449.08)	136,449.68	88,658.01	175,577.64	260,809.50 FXX	0.5583
		FXX-00003	3/10/2002	7/11/2002	3,000,000.00	(5,558,128.76)	166,060.54	109,577.36	54,235.26	(188,837.89)	(53,161.30)	(105,280.21)	(156,387.11) FXX	0.5587
		FXX-00006	30/9/2002	2/5/2003	(5,800,000.00)	10,564,663.02	(317,396.59)	(209,438.57)	(103,661.51)	302,173.31	101,608.81	201,225.29	298,907.47 FXX	0.5651
							276.991.65							0.558

Back Office



Settlements



- Automatic Netting
- Exception Reporting
- Diaries
- Standard & Ad Hoc Settlement Instructions
- EFT Interfaces



Confirmations

- Flexible Format and Content
- Counterparty Confirmation Cross Match
- Transaction and Event Confirmation Cross Match
- Transaction and Event Confirmation
- Interfaces to Confirmation Matching Systems



Accounting

- Currency Translation to Base Currency
- User-Defined Chart of Accounts
- Support for International Accounting Standards, including:
 - IFRS 7 Financial Instruments: Disclosures
 - IAS 39 Financial Instruments: Recognition and Measurement
- Accruals and Amortisations
- Mark to Market
- Common Format Journal Export
- User-Defined Accounting Treatment
- Multi Entity and Currency Accounting



The Report Manager Module takes advantage of the integrated database to provide a comprehensive range of standard reports. All reports are available as online screen enquiries and professional quality reports. Output is available in many formats including printed hard copy, email, fax, ASCII, graphics,

- Inbuilt Report Manager with over 150 standard reports
- Reports can be easily customised by users
- On demand or batch reporting
- User definable online enquiries
- Regulatory reporting
- Management reporting
- Support for third-party report tools such as Microsoft Access® and Crystal Reports®



Cash Management

The CTM™ Banking Module provides sophisticated and flexible cash management capabilities to suit a wide range of operations:

- Cash Flow Forecasts and Variances
- Cash Pooling
- Electronic Settlements
- Non-Treasury Payments and Receipts
- User-Defined Cashflow Schedules Bank Reconciliations
- Automatic Interest Calculations and Posting
- Transaction Import and Export
- Internal Bank Accounts

Additional Modules

These modules include:

In addition to the standard modules that form the basis of CTM™, additional modules have been added in response to client demand and the everchanging world of finance and financial markets.

Equities Module

- Deposits (Retail) Module

