

# Report 3: APRA CPS 230 Compliance Audit

## APRA Compliance Report

Regulatory compliance documentation

Report ID: PG-APRA-2024-123COLLINS

### Compliance Dashboard:

Regulation	Score	Status	Action Required
CPS 230	98%	<div><div></div>Compliant</div>	Minor BCP documentation
NCCP Act	95%	<div><div></div>Compliant</div>	Current schedule maintained
Basel III	92%	<div><div></div>Compliant</div>	Capital adequate
CPS 234	88%	<div><div></div>Minor Issues</div>	Encryption upgrade by Mar 31

### LVR Analysis:

- Property Value: \$8,500,000
- Loan Amount: \$5,950,000
- LVR Ratio: 70% (Well within limits)
- Risk Category: Medium-Low
- Portfolio Context: 68% of properties <80% LVR (Conservative)

### Blockchain Verification:

- NFT Token: PG-V-123COLLINS-20240108
- Blockchain: Polygon Network

- **Audit Trail:** 4 verification steps completed
- **IPFS Storage:** Permanently archived

**Executive Summary**

The property maintains 98% compliance with APRA CPS 230 standards, with minor remediation required for CPS 234 data security protocols by 31 March 2024. Loan exposure remains within prudent limits at 70% LVR, though climate risk factors warrant enhanced monitoring.

**Compliance Status Dashboard**

Regulation	Status	Score	Critical Findings
CPS 230	Compliant	98%	BCP testing documentation gap
NCCP Act	Compliant	95%	Borrower reassessment overdue
Basel III	Compliant	92%	Capital coverage adequate
CPS 234	Remediation	88%	Encryption standards upgrade

**LVR Exposure Analysis**

Portfolio Context:

```
pie
title Portfolio LVR Distribution
"<80% (Low Risk)" : 68
"80-90% (Medium Risk)" : 23
">90% (High Risk)" : 9
```

Subject Property:

- Valuation: \$8,500,000
- Loan Amount: \$5,950,000

- LVR: 70%
- Risk Category: Medium-Low

**Risk Management Assessment**

- 1. Business Continuity:
  - RTO: 4 hours, RPO: 1 hour
  - Last test: 15 Nov 2023 (Successful)
  - Vulnerability: Flood impact on primary data center
- 2. Incident Management:
  - 3 incidents in 2023 (avg. resolution 6.2 hours)
  - Blockchain audit trail completeness: 98%
- 3. Third-Party Risk:
  - 12 critical vendors
  - 100% with contingency plans

**Remediation Roadmap**

Action Item	Regulation	Due Date	Status
AES-256 Encryption Upgrade	CPS 234	31 Mar 2024	25% Complete
DR Site Activation	CPS 230	30 Jun 2024	Not Started
Borrower Reassessment	NCCP Act	15 Feb 2024	80% Complete
Heritage Compliance Audit	Local Law	31 Dec 2024	Pending

**Blockchain Verification**

- Valuation NFT: PG-V-123COLLINS-20240108

Audit Trail:

sequenceDiagram  
Valuation->>Consensus: 3/3 XNodes approved  
Consensus->>Blockchain: Mint NFT (Polygon #42817291)  
Blockchain->>Compliance: APRA check passed  
Compliance->>Reporting: Certified documentation

•