



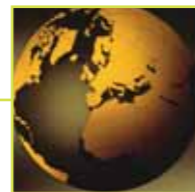

inmatrix
making business simple

BANKING SOLUTIONS

Who is Inmatrix?

Inmatrix is a wholly Australian-owned company that provides solutions for banks, finance companies, building societies and credit unions, delivering leading risk management, relationship and portfolio management and monitoring capabilities.

Our solutions, whilst enhancing risk management, also deliver operational efficiencies resulting in real savings. Our products are uniquely designed to provide powerful credit analysis delivered via a dynamic user-friendly interface.



Who uses Inmatrix Banking Solutions?

- Relationship managers – for customer retention and a better service offering.
- Business developers – to win business with new information to sell.
- Credit analysts – to develop stronger, more robust strategies that protect your organisation.
- Credit managers – to reduce day-to-day risk and save money.
- Portfolio managers – to increase the propensity for higher overall gains.
- Banks' clients – to increase cash flow and liquidity.

Why choose Inmatrix Banking Solutions?

Performance	full suite of risk management, benchmarking and modeling tools.
Security	Inmatrix products are currently used by banks, credit unions and accountants.
Reliability	full training and support is provided for all Inmatrix products and services.
Reduce risk	save money and exposure in managing your clients.
Retain clients	new modeling tools that enable you to add value to existing clients.
Win new business	new techniques that will enable you to offer new services to attract customers.
Latest technology	dynamic user-friendly solutions embracing the latest technology.
Integration	simple integration with Excel and other leading products.

The Inmatrix Banking Solutions system



Delivering value to your organisation



Optimist



Financial scorecard

Optimist is a dynamic interactive financial scorecard delivered on a single screen. Optimist enables powerful real time financial analysis and diagnosis. Optimist makes 'what-if', 'goal seeking' and projection of analytical techniques simple and easy to apply. Optimist can be deployed as a credit analysis and monitoring tool, a relationship management tool or used to develop efficiency in the origination and credit process.

Full business assessment tools

Enhance relationship management, customer acquisition, retention and cross-sales by providing a unique insight into your client's value drivers and business strategies to enable more proactive and informed communication, marketing, product selection and demonstration. Optimist allows you to demonstrate your understanding of the client's business and become a true business partner and trusted advisor.

Credit monitoring

Improve credit risk management by introducing powerful 'what if', 'goal seek' and 'roll-forward' sensitivity analysis techniques to stress test and interrogate cash flow, financial ratios, covenants and business strategy. These analytical tools provide a real-time assessment of credit worthiness and risk, allowing you to develop proactive credit management strategies.

Optimist has been designed with transparency in mind and can be used to demystify cash flow and sensitivity analysis. It is a powerful tool for analysis of credit, or for training your relationship and credit officers on the indicators of financial stress and early problem loan identification.

Key Performance Indicators (KPI)

How do your customers' businesses compare?

The problem: When assessing risk most financial institutions find it difficult to compare 'apples with apples', increasing their level of exposure.

The solution: Inmatrix's KPI product allows financial institutions to compare, benchmark, model and strategise each opportunity by company, industry and climate in order to reduce exposure.



Benchmarking

Inmatrix KPI delivers in-depth financial analysis capability covering long-term trend analysis, detailed cash flow modeling, industry-specialised analysis templates and user-defined ratios. Conduct peer analysis and benchmarking, identify trends and build detailed divisional projections.

Multi-period projections

KPI has detailed cash flow projection and reporting capability that will allow you to model the various divisions of a conglomerate, applying customised assumptions for each division to generate a more meaningful consolidated result.

KPI allows you to compare up to 20 competitors or industry peers and build and analyse benchmarks in a consistent framework.



Portfolio Strategist

Scenario modeling

Inmatrix Portfolio Strategist allows financial modeling, data mining and analytical techniques to be applied to client financial data across portfolio, credit, relationship or product management areas.

Portfolio Strategist allows the user to define a portfolio or sub-portfolio based on a wide range of criteria for analysis. A portfolio for example can be based on industry, geography, revenue size, asset size, risk or even relationship characteristics, allowing flexibility in portfolio modeling.



Mitigate portfolio risk

Portfolio Strategist delivers advanced risk management capability to lenders, turning static client financial data into an active portfolio and credit management tool as part of a robust risk management framework.

Portfolio Strategist can be applied as part of a robust credit management platform. It can be used to identify clients outside policy or in breach of credit covenants and as a credit-monitoring tool.

Data mining for new opportunities

Portfolio Strategist provides you with a unique insight into your portfolio. Applying a 'bottom up' technique based on your own individual client's financial statements (either historic or projected), allows for shock and scenario modeling. Portfolio Strategist can be integrated with leading third party credit and rating tools.

Portfolio Strategist can be used to mine your client financial data for cross-sales and marketing opportunities. Build target marketing lists and develop account strategies to ensure you extract maximum benefit from your existing relationships. For example, use Portfolio Strategist to identify clients with long working capital cycles who are targets for cash flow acceleration products (factoring or invoice finance) or clients carrying cash balances who may be targets for cash management products.

How do these events impact on your loan portfolio?

- What if interest rates increase by 2%?
- What if the exchange rate appreciates?
- What if industrial action results in a strike in a particular sector?
- What if a major regional business changes its trading terms?
- Which loans become problematic or fall outside lending policy?

With Portfolio Strategist, the answers are at your fingertips.



Inmatrix Portfolio Strategist



