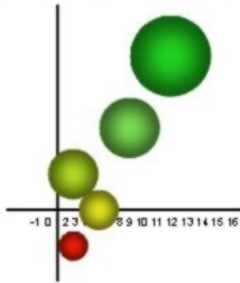


CamArch
Performance Systems



Financial Services Solutions



E-Business Partner

EBIRapid 7.4

Budgeting & Planning Add-in

Data Sheet

EBIRapid BP is an extension to the Oracle Budgeting & Planning application, a part of the Oracle E-Business suite for financial services. A state of the art balance sheet planning and forecasting tool, BP is a leading financial services solution.

Financial Element	End Balance	Farm Loans 37181	Student Loans 37631	Consumer - Misc 379...
> December 1999	258,5998	108,7249	64,4846	27,1152
> January 2000	654,0721	118,2280	83,3070	28,7224
> February 2000	845,4993	119,9611	70,4416	29,8200
> March 2000	3853,8773	123,4933	72,5752	30,5176
> April 2000	3837,8380	127,1255	74,7108	31,4162
> May 2000	2811,7225	130,7578	78,8454	32,3127
> June 2000	3785,5326	134,3698	79,8900	33,2103
> July 2000	3758,2682	138,0219	81,1146	34,1079
> August 2000	3732,9425	141,8671	82,2492	35,0067
> September 2000	3706,5533	145,3149	85,3838	35,9065
> October 2000	3880,1032	148,9655	87,5184	36,8077
> November 2000	3853,5941	152,8187	89,6530	37,7100
> December 2000	3827,0271	156,2746	91,7875	38,6134

EBIRapid BP delivers you an even more comprehensive solution incorporating an automated forecast generation add-on to the Oracle Budgeting & Planning cash-flow engine. You are able to deliver to your forecast and planning users a pre-populated, cash-flowed and enriched base forecast using observations of key profit and expense drivers from the Oracle E-Business suite.

Oracle Risk Manager, Transfer Pricing and Performance Analyzer combine with Budgeting & Planning and EBIRapid BP to deliver new era in financial planning.

Slash Cost and Effort From Your Forecast Cycle

By using BP*Extra, you remove a lot of the manual processing tasks from your current forecast workflow.

Our custom built algorithms automate the budget and forecast by pre-seeding the data model with performance drivers. These 'drivers of profit' are observed from prior periods and used to determine likely future behaviors.

By delivering a pre-populated forecast to your end-users you are eliminating a lot of time consuming data entry and giving the users a guide to start with.

The screenshot shows a Netscape browser window with the title 'Year 2000 Periodic Average Balance Sheet'. The browser's address bar shows a URL starting with 'v630AWS000900012405/'. The page content includes a header with tabs for 'Currency', 'Organizational Unit', 'Forecast', 'Financial Element', and 'Strategy'. Below this is a table with columns for months from Jan 00 to Aug 00. The table lists various financial items such as 'Total Assets', 'Total Banking Assets', 'Total Loans', and 'Resolving Credit Loans', with numerical values for each month.

	Jan 00	Feb 00	Mar 00	Apr 00	May 00	Jun 00	Jul 00	Aug 00
Total Assets 501900008	2,319.90	2,467.74	2,474.20	2,851.37	2,720.00	2,814.23	2,891.92	2,863.29
Total Banking Assets 601000000	2,271.08	2,273.88	2,416.03	2,616.88	2,582.70	2,656.11	2,730.06	2,816.65
Total Loans 601000040	2,271.38	2,273.88	2,445.83	2,616.88	2,582.70	2,656.11	2,730.06	2,816.65
Resolving Credit Loans 601900001	1,049.92	1,293.90	1,770.98	1,836.02	1,882.00	1,950.11	1,898.15	2,049.20
Platinum - New Plans 34001	1,037.40	1,260.94	1,117.20	1,150.04	1,184.00	1,217.25	1,250.70	1,284.05
Visa Gold 34011	855.02	382.34	384.10	405.06	417.60	428.39	441.16	452.82
Preferred Mastercard 34011	246.56	352.85	285.88	375.81	381.44	389.37	392.36	385.23
Instalment Loans 601000000	621.50	640.95	660.05	689.80	700.70	730.01	740.84	774.25
Farm Loans 37181	188.77	114.85	117.40	121.83	124.61	129.34	131.81	128.84
Student Loans 37531	66.40	68.37	71.61	73.64	75.78	77.81	80.06	82.18

Deliver An *Intelligent* Forecast To Your Business

An intelligent forecast is one where logical conclusions are reached from what matters most - your data. BP*Extra uses proven financial logic engines to reach a forecast outcome within hours rather than days or weeks.

Virtually Eliminated Project Risk

Implementation risk is a major consideration in any IT project spanning almost a year. There are so many variables to consider such as resource availability, scope creep, budgeting changes and so on.

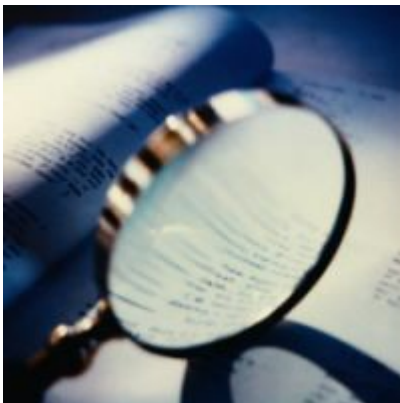
All of these can have an adverse affect on the project budget and delivery schedule thus impacting the success of the project. As with all risks, the longer the time horizon, the more uncertain you are about successfully completing your objectives.

By dramatically reducing your implementation timeline, *EBIRapid* significantly reduces your project risks. The delivery of foundation processes is only dependant on data acquisition so you control the level of certainty.

Localized Data Model

Our localization packages are fully integrated with the OFSA *Financial Data Manager* so it doesn't matter where you are, *EBIRapid* can be tailored to your site on installation.

You are not forced to conform to standardized reporting structures. You load your own Organizational, Product and other dimensional views.



Functional currencies, yield curves and other site (or country) dependant variables such as product and organization dimensions are set when you install *EBIRapid*.

Seeded Reporting Data Mart

EBIRapid also delivers a multi-dimensional reporting data mart based on the award winning Oracle Discoverer ROLAP reporting suite. Data enrichment and subsequent reporting outputs include;

- Funds Transfer Pricing
- Net Interest Margin
- Gap & Liquidity
- Cash-flow Current Position
- Market Valuation
- Value at Risk
- General Ledger (Balance Sheet and Margin Reporting)

These reporting outputs are dimensioned by Product and Organizational unit. You also have the option of adding other dimensions such as currency, origination channel and so on.

License Requirements

To fully leverage the benefits of *EBIRapid* you must be a licensed user of the following Oracle E-Business products.

- Budgeting & Planning
- Express Server
- Oracle Financial Analyzer (OFA)

Future releases of *EBIRapid* will also incorporate our automated cash-flow add-on for Oracle Budgeting & Planning.

Key Features

Product Modeling

- Standard and customizable repricing types
- Standard and customizable amortization types
- Account-level deferred income recognition
- Complex interest calculations
- Modeling off-balance sheet instruments
- Modeling of securitized loans

Prepayment Modeling

- Instrument-level prepayment assumptions
- Modular, re-usable prepayment tables
- Optional seasonality adjustment factors
- Sophisticated yield curve smoothing techniques
- Choice of term structure models
- Automatic calibration of no-arbitrage models
- Formula-based rate indices
- Optimized random number generation

Customization and Control

- User-defined product categorization
- Customized aggregation

Excel Based OLAP Add-in

- Define and create your own planning models
- Use the power of Excel to create professional looking reports and review sheets

Transaction Strategies

- Separate definition of exact transactions
- Unlimited transaction capabilities

New Volume Activity

- Level of new volume driven by interest rates

New-business Characteristics

- Independent new-business characteristics
- Multiple maturity-mix tiers per product

- Variable pricing margin assumptions

Forecasted Transfer Pricing

- Actual income and transfer pricing income results in a single process
- Integrated with Oracle Transfer Pricing results
- Forecasted complete transfer pricing view

Formula-based Modeling

- Relationships between products
- Non-maturity product modeling
- Complex product modeling
- Results override

Reporting and Analyzing Results

- Integrate with Business Intelligence tools using EBIPPlus
- Report at any level of detail
- Customizable hierarchical roll ups structures
- Editable standard reports

Integrated Solution

- Share common assumptions and IDs
- Feed results to and from other modules

CamArch
Suite 4, 80 Upper Pitt St
Kirribilli, NSW 2061
AUSTRALIA

Worldwide Inquiries:
+61 2 8003 4305
<http://www.camarch.com.au>

To offer our customers the most complete and effective information management solutions, CamArch offers its products, along with support, education, and consulting, globally.

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Further information on the OFSA range of products is available at

http://www.oracle.com/industries/financial_services/index.html?related_inf04.html