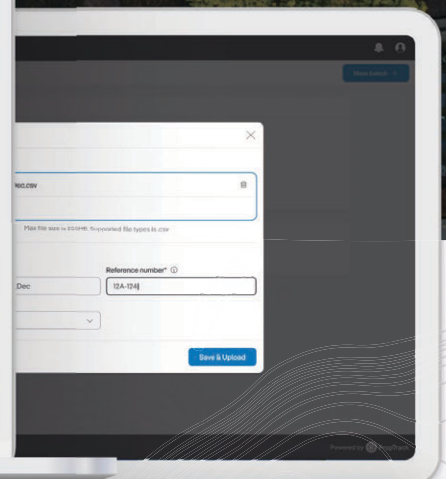
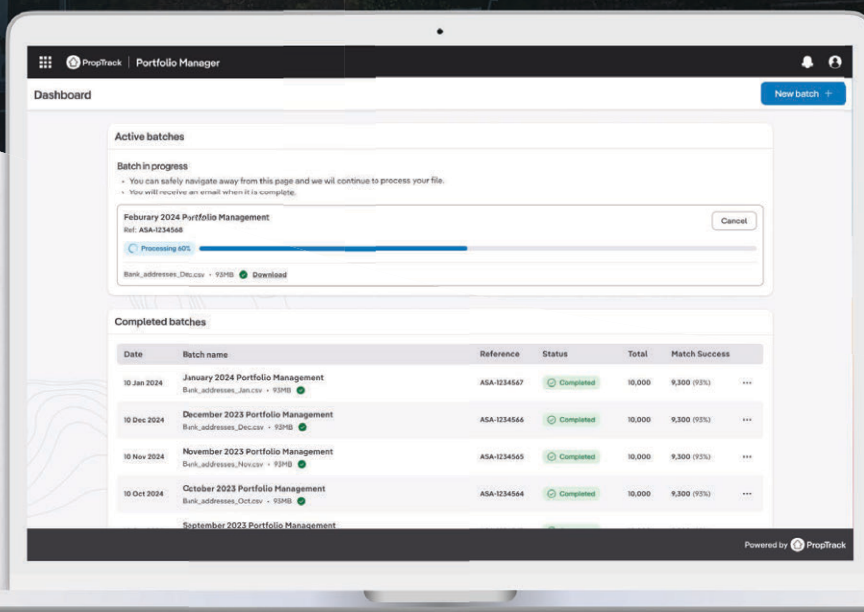




Making portfolio strategy and compliance **efficient and effective**

Unlock insights and proactively manage risks with PropTrack's Portfolio Management Platform.

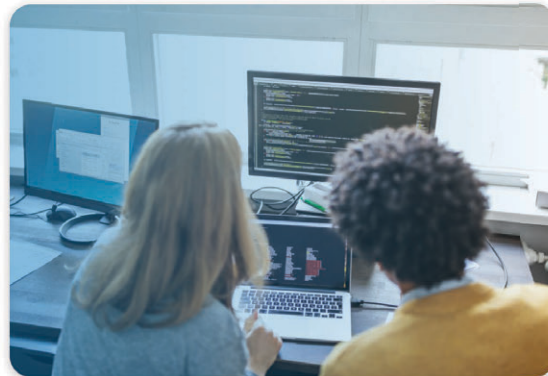
Leverage PropTrack to make prudent lending decisions and streamline your portfolio management.



Portfolio Manager reduces the **complexity of compliance**

To meet APRA standards, Portfolio Manager helps SME lenders with controls that

- Reduce operational overhead
- Automate manual work
- Reduce costs for valuation orders
- Provide property specific data



"An ADI must be able to demonstrate that it has prudent policies and processes in place to measure, monitor, manage and control credit risk, and to ensure the adequacy of its provisions and reserves."

APRA APS 220 - 6.

Portfolio manager **provides a better way**



Cost reduction

- Reduce physical property valuation costs.
- Leverage Australia's top Bank-approved AVMs at a fraction of the cost for your entire portfolio.
- Maximise shareholder value by slashing service delivery costs!



Self service processing

- Get accurate data instantly, cutting days off your analysis time.
- Effortlessly navigate a secure Web UI for rapid loading and results retrieval.
- Keep working—we'll notify you as soon as your data is ready!



Data maximisation

- Produce multiple strategies and compliance assessments from a single file.
- Receive appended data to seamlessly manage and merge with your own, delivering the exact results you need.



PropTrack

Portfolio Manager

Surface the data you need to make confident decisions

Use our industry leading AVM for dynamic LVR assessments as a leading indicator to help identify targets for re-finance opportunities in your customer base.

Upload multiple file with asynchronous processing

Log in, upload your prepared .CSV of security addresses and download a matched file with an updated AVM estimate of value

New batch

Upload file

Bank_addresses_Dec.csv

93MB

Required format? ⓘ Max file size is 200MB. Supported file types is .csv

Details

Assessment name*

Bank_addresses_Dec

Reference number* ⓘ

CBA-124

Select portfolio type

AVM

Cancel

Save & Upload

Active batches

Batch in progress

You can safely navigate away from this page and we wil continue to process your file.

You will receive an email when it is complete.

January 2023 Portfolio Management

Ref: Comp-1234567

Processing 60%

Bank_addresses_Dec.csv

93MB

Download

Cancel

Manage results & files

- Fast turn around receive results in minutes, not days - exactly when you need it!
- Manage your securities through a secure web portal.
- Access to current and historical address file uploads available.

Completed batches

Date	Batch name	Reference	Status	Total	Match Success	
1 Jan 2024	December 2023 Portfolio Management Bank_addresses_Dec.csv • 93MB	Comp-122	Success	10,000	9,300 (93%)	<div>⋮<div>Actions:<div>Download results</div><div>Download CSV</div></div></div>
1 Nov 2024	October 2023 Portfolio Management Bank_addresses_Oct.csv • 93MB	Comp-120	Success	10,000		
10 Oct 2024	January 2023 Portfolio Management Bank_addresses_Dec.csv • 93MB	Comp-123	Success	10,000	9,300 (93%)	⋮
	January 2023 Portfolio Management					

Why PropTrack?



Power of realestate.com.au

Unique data sets and models tapping into the 2.4 million people who use realestate.com.au every day.



Bank grade secure access

Easy access to all your valuations solutions through a secure bank-level portal.



Australia's #1 Property AVM

Offering precise property data at a portfolio level to ensure regulatory compliance by analysing and assessing risk.

Comparing Solutions

There are many solutions in market to help you on your portfolio compliance journey. Consider which solution can best support your approach.

		House Price Index	Manual Valuations	Property Level AVM (Portfolio Manager)	Responsibility
Example of best practices					
1	AVM Performance Back Testing	✗	✗	✓	APG 223, APS 220
2	Portfolio Revaluation Disclosures	✓	✗	✓	APS 330
3	Dynamic Loan-to-Value Assessments	✗	✓	✓	APG 223, APS 220
4	Concentration Exposure	✓	○	✓	APG 223, APS 220, APS 330
5	Loss Risk and Mitigation	○	○	✓	APS 110
6	Stress Testing	○	○	✓	APG 223, APS 220
7	Strategy Adherence and Notable Change	○	○	✓	APRA

✗ No
✓ Yes
○ Not recommended

Portfolio management solutions for better mortgage outcomes

PropTrack is currently looking across the market to extend solution offerings

- Movers signals for proactive customer engagements
- Assess environmental risks in lending portfolio (ESG)

Want to know more?

Get in touch with our solutions team today

Visit www.proptrack.com.au for more information



PropTrack Pty Ltd ABN 43 127 386 298
511 Church St, Richmond VIC 3121