

Enhance your performance with Daily IQ

The Performance tools can help you:

- See how your sites are performing compared to your industry, as well as to one another.
- Pinpoint spending trends by sales turnover and volumes, average transaction size and average daily transactions.
- Analyse sales and transaction volumes across different time periods, including the best and worst trading days and times.
- Identify the slowest and busiest times at your sites.
- Compare your key financial metrics, including costs and operating margin, to your industry.
- Understand and quantify your potential foreign exchange exposure and explore the benefits of managing that exposure.
- Forecast the potential interest cost of your lending portfolio to identify possible risks and opportunities.

Understanding the data

Industry Sales Comparison, Busiest Times, and Total Card Sales

- Data is based on all card transactions (credit and EFTPOS) made on CommBank terminals.
- Contains transactions for account(s) linked to your CommBiz or NetBank Service.
- The data currently excludes online transactions prior to December 2015.

Profitability Comparison

- Calculations of industry averages are based on record data compiled by the Australian Taxation Office (ATO)

Foreign Exchange Economists' Forecasts

- CommBank has selected approximately 30 analysts' foreign exchange forecasts from a set published by Bloomberg, and derived the high, median and low forecasts based on this set. Any analysis older than 90 days is excluded.

Interest Cost Forecast

- Historical interest rates data comes from the Australian Securities Exchange (ASX) and used with permission. Your Lending Portfolio Forecast data includes transactions linked to selected CommBank loan accounts that you have permission to view or access.

Definitions

Average transaction value: Total credit and EFTPOS card sales divided by the number of transactions.

Card sales: Aggregated card sales (\$) performed on your CommBank terminals.

Card transaction volumes: Aggregated transaction numbers performed on your CommBank terminals.

Cost of sales: The direct costs associated with anything produced, manufactured, acquired or purchased as per your tax return. It does not include labour costs.

Gross profit: Sales less your Cost of sales.

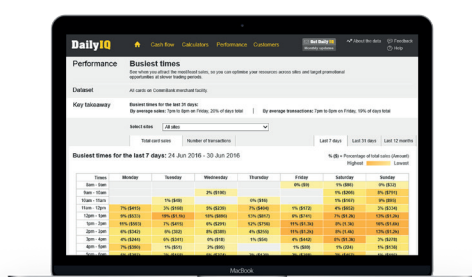
Hedge: Refers to the use of FX risk management to protect your business from movements in FX exposures.

Market end-of-day rate: is indicative only and cannot be used to complete any transactions. It is updated daily at 05:00am Sydney (AEST). It is based on the previous day's market end-of-day rate which is taken at 11pm (AEST). It is not reflective of any of the current day's market fluctuations that may have occurred.

Net operating margin: Profit after Cost of sales and Total operating expenses.

Site: A unique Facility ID. It will be displayed by the name of your Facility ID account in CommBiz/NetBank. Multiple terminals may be linked to the same Facility ID.

Total operating expenses: Any costs which a business incurs which are not directly associated with the Cost of sales (as per your tax return amounts excluding GST).



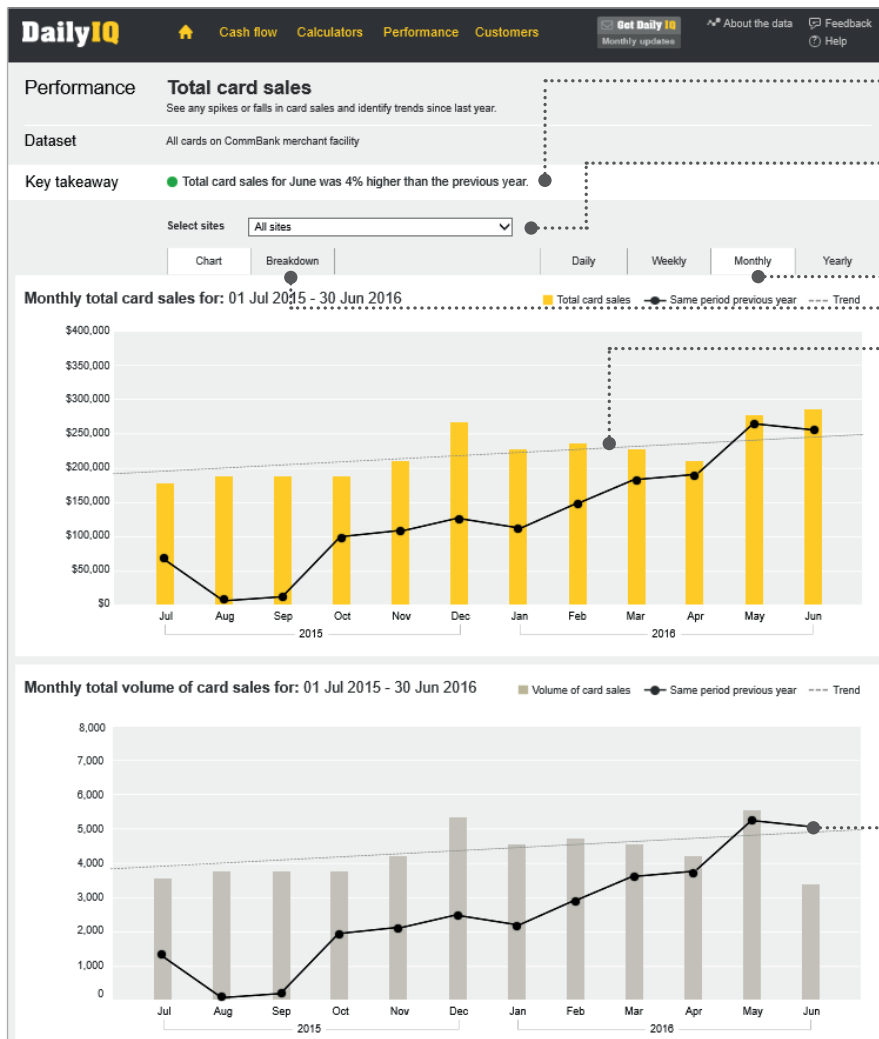
Total card sales

Are your card sales trending up?

- Analyse *Card sales* and *Card transaction volumes* to see how your sales are trending across different time periods and sites.
- Compare sales for different time periods (week, month and year) against the same period last year to identify trends and seasonal patterns.
- Analyse the nature of your sales. Are customers spending more or less per transaction? Are transaction volumes increasing or decreasing?

Examples of ways to use these insights

- Grow sales and average price per transaction with appropriate incentives or rewards.



Key takeaway: how your card sales are performing compared to the previous year

Filter by site

View different time periods

View a breakdown of your sales

See how your card sales are trending by \$

See how your card sales are trending by volume

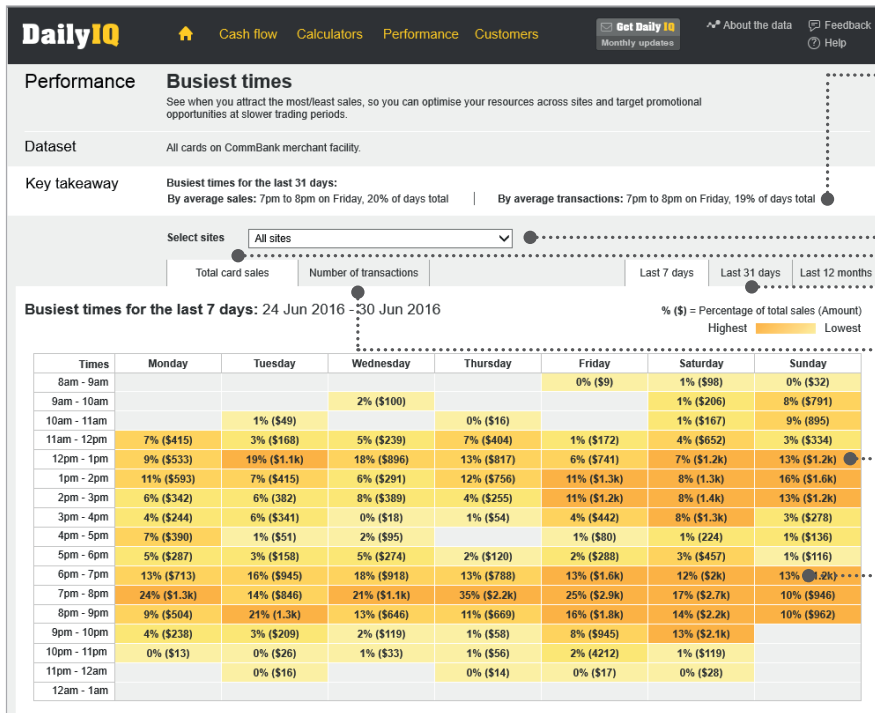
Busiest times

Are your busiest times your most profitable?

- Use the timeframe filters for a lens on your slow and busy periods across the last 7 days, 31 days and 12 months.
- Understand your best and worst trading days and times and how these trends differ by location and time period.

Examples of ways to use these insights

- Consider tailored resourcing for slower days and days of high sales activity.



Key takeaway: your busiest times for the last 31 days

Filter by site

View your busiest times by total card sales

View different time periods

View your busiest times by number of transactions

Darker colour coding indicates busier times

% represents the percentage of sales during the specified time. For example, 10% of Sunday's sales were made between 8pm – 9pm

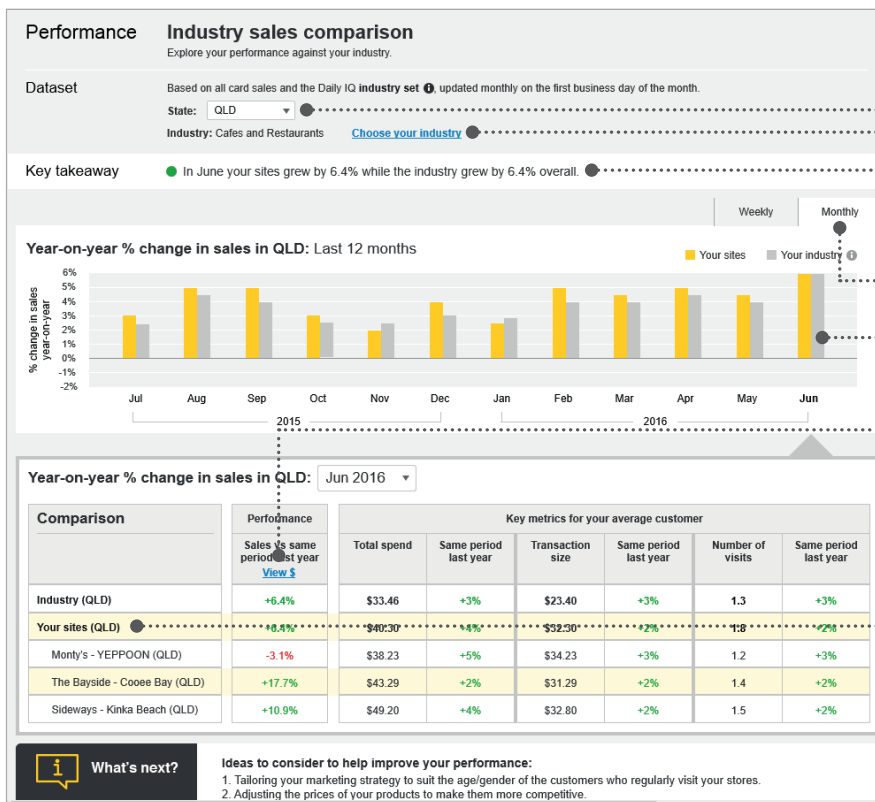
Industry sales comparison

How does your sales performance compare to the industry?

- Compare your sales performance to your industry.
- Compare how each individual site is performing on total sales year on year.
- Understand changes, year on year, in average transaction value and volume of sales across your various sites.

Examples of ways to use these insights

- Pinpoint which sites require changes or improvements.
- Use the data as a performance management tool.
- Share best practice from high performing sites with low performing sites.
- Develop marketing strategies to drive sales in low performing sites.



Filter by State

Choose your industry in order to see an industry comparison

Key takeaway: how your sites performed compared to the industry last month

View different time periods

Click on the bars for a breakdown view

Change the view between % and \$

Displays your sites for the State selected

Foreign exchange economists' forecasts

Can you optimise your performance by managing your foreign exchange exposure?

- Easily access a range of foreign exchange economists' forecasts.
- Understand and quantify your potential foreign exchange exposure.
- Explore the benefits of managing your potential foreign exchange exposure.

Examples of ways you can use these insights

- Forecast currency pairings out for four quarters.
- Quantify your upcoming foreign exchange risk and better understand the cash flow impact you may be facing.
- Manage risk by exploring possible solutions.
- Plan your upcoming foreign exchange transactions around market fluctuations.

- Select currency pair
- Market end-of-day rate
- Economists' forecasts for currency pair selected
- Input transaction amount
- Input transaction future date
- Review potential exposure based on economists' forecasts

- Input hedge percentage
- Input potential hedge rate
- Hedged amount
- Effective hedged rate
- Potential combined exposure
- Difference between hedged and unhedged exposure

Profitability comparison

How do your costs compare to your industry?

- Compare your *Cost of sales*, *Gross margin*, *Total operating expenses* and *Net operating margin* to your industry.
- Analyse areas where you fall outside of industry averages to identify opportunities.
- See where you rank in your industry in relation to *Net operating margin*.
- Model the impact that changing your financial metrics has on how you compare to your industry.

Examples of ways to use these insights

- Explore ways to reduce expenses if above industry average.
- Compare yourself to similar industries which you may be considering expanding into.

Calculators Profitability comparison
How do your costs compare with your industry?

Dataset: Calculations of Industry averages are based on the record data compiled by the ATO FY12-15.

Industry profile: Choose an industry which you would like to compare your costs with.
 Category: Accommodation and fo...
 Sector: Cafes, restaurants and...
 Industry: Restaurants
 Turnover: \$500k - \$2M
 Apply

Your costs against the industry: Restaurants

	Model your data % of T.O. or \$ value	Baseline % of T.O. / Within range	Average Range FY14-15
Annual turnover*	100% or \$ 2,600,000	100%	N/A
Cost of sales (excluding labour)	43% or \$1,118,000	43%	33% - 37%
Gross margin	57% or \$1,482,000	57%	63% - 67%
Total operating expenses	44% or \$1,144,000	44%	53% - 56%
Wages	15% or \$390,000	15%	23% - 31%
Rent	10% or \$260,000	10%	9% - 14%
Other expenses	19% or \$494,000	19%	-
Net operating margin	13% or \$338,000	13%	10%

Industry Ranking - Net Operating Margin
 TOP 50%
 Congratulations! 13% net operating margin puts you in the Top 50% of your industry.

- Industry ranking for net operating margin
- Industry profile settings
- Your financial metrics
- Industry averages

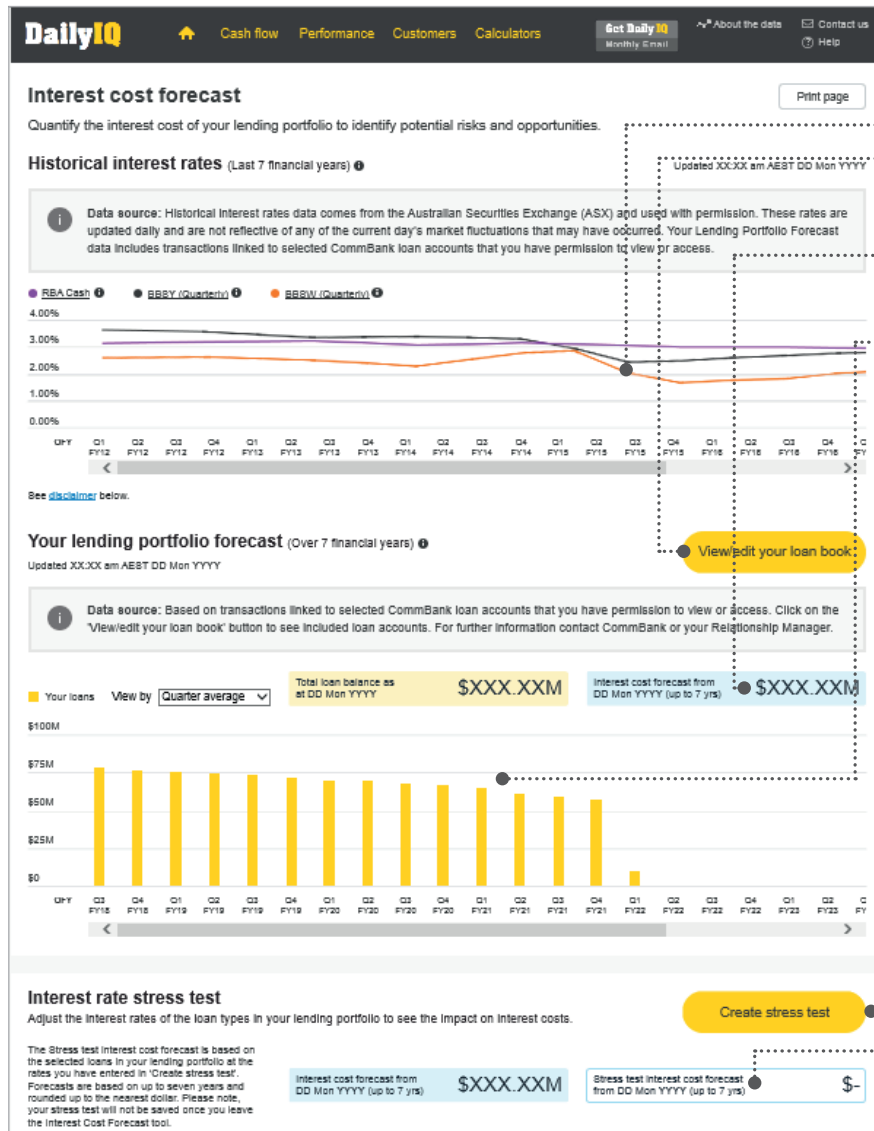
Interest cost forecast

What is the forecasted interest cost of your lending portfolio?

- Explore how interest rates have performed over the last seven years.
- Forecast the potential interest cost of your lending portfolio up to seven years.
- Stress test changes to interest rates in your lending portfolio.

Examples of ways you can use these insights

- To better understand how potential changes in interest rates and the cost of your debt could impact your business, in order to help you identify possible risks and opportunities.
- To facilitate a discussion with a Banker to explore risk mitigation strategies.



Historical interest rates over the last seven years

View/edit your loan book to see which loans are included in your lending portfolio

Your forecasted interest cost based on your lending portfolio

Balance of your loan/s by financial year quarter over seven years

Create a stress test to see the impact of changing interest rates on your interest cost forecast

Stress test interest cost forecast

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