Examples of compensation outcomes

(This table is for illustration purposes only. Nothing in this table is intended to limit, expand or alter in any way the explanation of ASIC's compensation model as set out in the <u>Settlement FAQ</u>)

	Α	В	С	D	Ε	F
	Total assessed loss/(profit) under ASIC's compensation model	That part of assessed loss allocated to CBA	That part of assessed loss allocated to other bank/s (A minus B)	55% of that part of assessed loss allocated to CBA (55% of B)	Face value of compensation received under CBA Resolution Scheme	Total ASIC Compensation Amount (D minus E)
Investor 1	\$402,653	\$402,653	\$0	\$221,459	\$0	\$221,459
Investor 2	\$762,959	\$629,722	\$133,237	\$346,347	\$172,246	\$174,101
Investor 3	\$548,584	\$168,047	\$380,537	\$92,426	\$87,280	\$5,146
Investor 4	\$214,511	\$214,511	\$0	\$117,981	\$122,489	\$0
Investor 5	\$321,990	\$296,344	\$25,646	\$162,989	\$367,447	\$0
Investor 6	(\$310,996)	\$0	\$0	\$0	\$0	\$0

Notes:

1. The amount in brackets in column A for Investor 6 represents profits made on investments through Storm, as assessed under ASIC's compensation model. 2. In column F, negative amounts are treated as zero.

- **Investor 1** is an example of an investor who borrowed only from CBA to invest through Storm, and not from any other bank. Therefore, 100% of Investor 1's assessed loss is allocated to CBA. Investor 1 did not receive any compensation from CBA under the CBA Resolution Scheme. Investor A can receive an ASIC Compensation Amount that is equal to 55% of Investor 1's assessed loss.
- **Investor 2** is an example of an investor who borrowed from CBA as well as other banks to invest through Storm. Therefore, Investor 2's losses are allocated between the banks that funded the investments, according to the method used in the compensation model as explained in <u>Question 12 of the Settlement FAQ</u>. Investor 2 received compensation under the CBA Resolution Scheme that was significantly less than 55% of that part of the assessed loss allocated to CBA, so Investor 2 will receive further compensation under the ASIC/CBA settlement to bring Investor 2's total compensation to the amount that is equal to 55% of that part of Investor 2's loss that has been allocated to CBA.

- **Investor 3** is another example of an investor who borrowed from CBA as well as other banks to invest through Storm. Investor 3's losses are allocated between the banks who funded the investments, according to the method used in the compensation model as explained in <u>Question 12</u> of the Settlement FAQ. Investor 3 received compensation under the CBA Resolution Scheme that was slightly less than 55% of that part of assessed loss allocated to CBA, so Investor 3 will receive an ASIC Compensation Amount that will bring Investor 3's total compensation to the amount that is equal to 55% of that part of Investor 3's loss that has been allocated to CBA.
- **Investor 4** is another example of an investor who borrowed only from CBA to invest through Storm, and not from any other bank. Therefore, 100% Investor 4's assessed loss is allocated to CBA. Investor 4 received compensation under the CBA Resolution Scheme that was slightly more than 55% of that part of Investor 4's assessed loss allocated to CBA, so Investor 4 will not receive an ASIC Compensation Amount.
- **Investor 5** is another example of an investor who borrowed from CBA as well as other banks to invest through Storm. Investor 5's losses are allocated between the banks that funded the investments, according to the method used in the compensation model as explained in <u>Question 12</u> of the Settlement FAQ. Investor 5 received compensation under the CBA Resolution Scheme that was significantly more than 55% of that part of Investor 5's assessed loss allocated to CBA, so Investor 5 will not receive an ASIC Compensation Amount.
- **Investor 6** is an example of an investor who made profits on their investments through Storm. Therefore, Investor 6 will not receive an ASIC Compensation Amount.