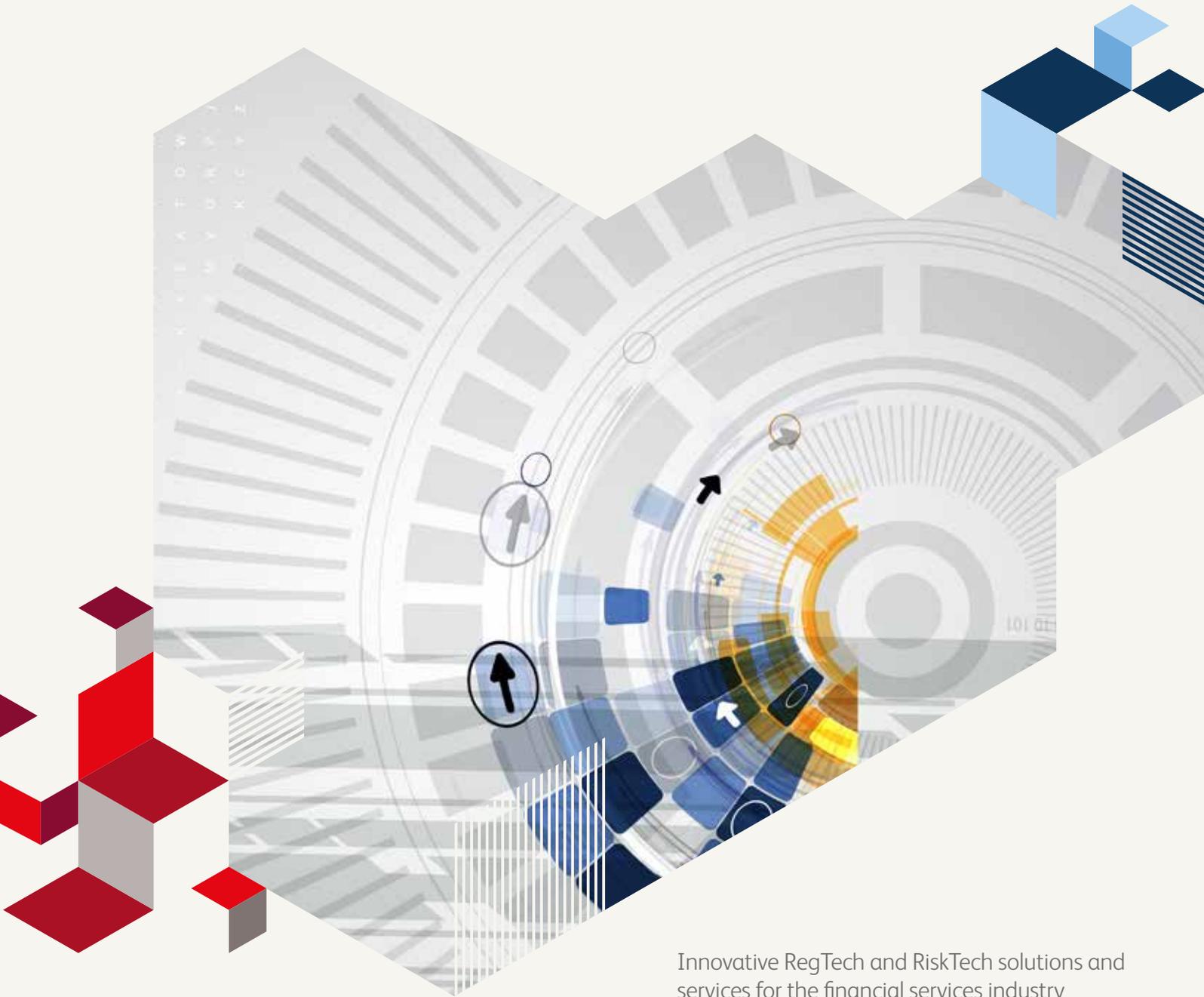


Regulatory Technology

Rethinking Regulation



Innovative RegTech and RiskTech solutions and services for the financial services industry

Innovative regulatory, risk management, and tax reporting solutions and services for the financial services industry

Based on almost 25 years of experience in regulation and more than 10 years in managed services, we offer a unique portfolio of software and services from a single source.

Through our innovative Regulatory and Risk Technology (RegTech/RiskTech) we enable financial institutions, regulators, and central banks to increase the efficiency of regulatory processes and data management and to comply rapidly with ever-changing requirements.

We work closely with regulators and as a member of standardization bodies like XBRL consortium, we actively contribute to the process of standard setting. Our know-how resulting from these activities feeds our regulatory maintenance service providing ongoing product updates in line with changing regulations.

Our holistic approach: all from a single source

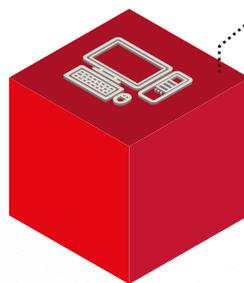
We offer our clients a unique combination of extensive regulatory know-how with a proven, reliable, and future-oriented software solution suite and provide comprehensive services such as software and Regulatory-as-a-Service (RaaS), regulatory factories, implementation consulting, and training seminars. As part of our regulatory maintenance service, we provide ongoing updates in line with changing regulations to enable our clients to comply with the authorities' requirements and comply rapidly with ever-changing requirements.

PERSPECTIVE ON BEARINGPOINT REGTECH FROM DEPLOYMENT PERSPECTIVE

On-premises RegTech

From 1993

BearingPoint's regulatory solutions provided as on-premises installation over license & maintenance or rental



RegTech-as-a-Service

From 2004

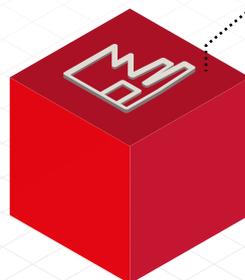
BearingPoint's regulatory solutions provided as managed service or Regulatory-as-a-Service (RaaS)



Regulatory factory

From 2013

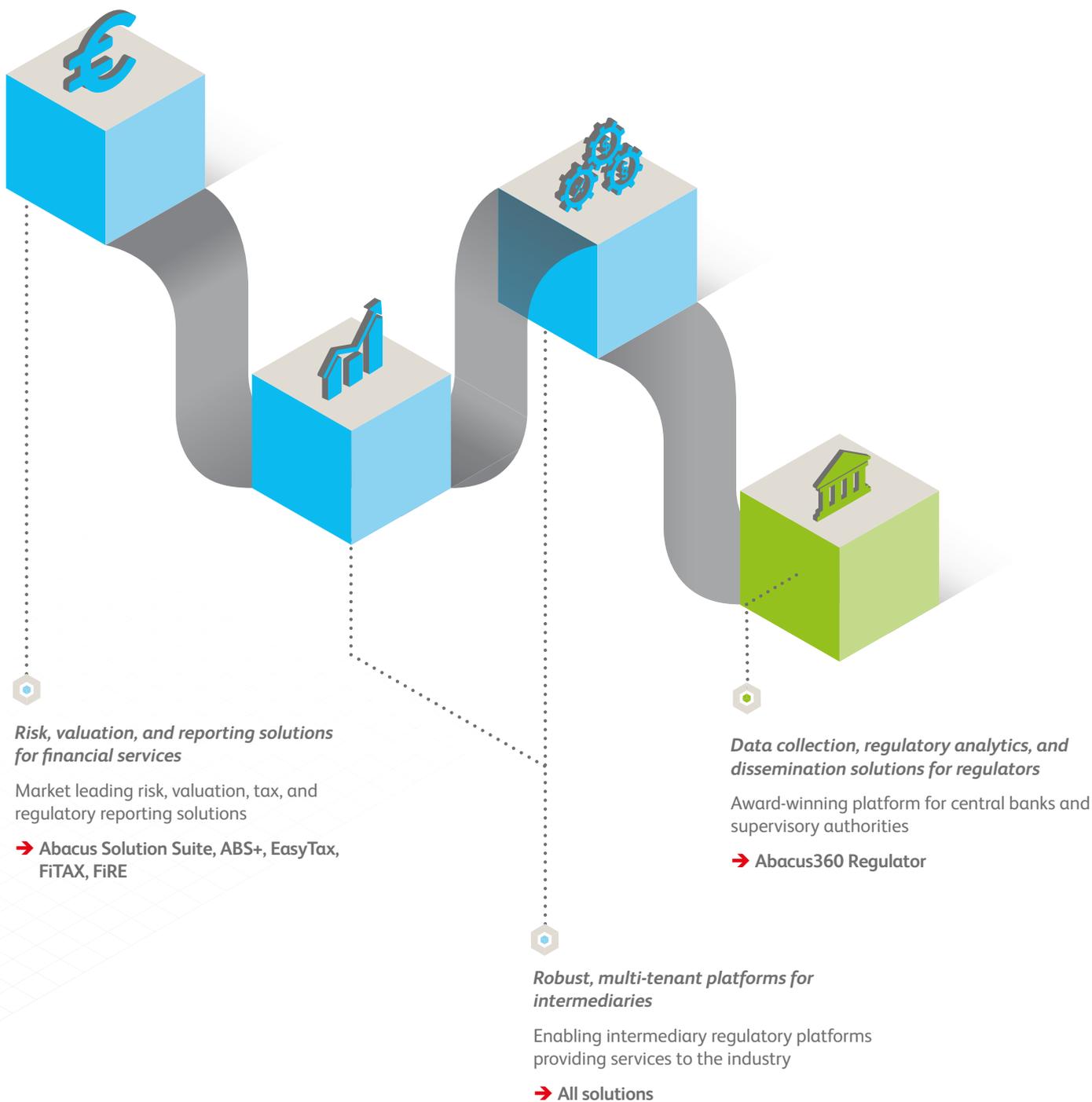
BearingPoint's regulatory solutions provided as enabling shared services platforms for innovative business models



We serve stakeholders along the entire Regulatory Value Chain

We provide end-to-end help for all stakeholders along the Regulatory Value Chain. From a single financial product to an individual organization, from a particular asset class to a market sector, in one country and across borders at the micro and macro level. We serve financial institutions, intermediary regulatory platforms, regulators, and supervising authorities with our RegTech product line.

FROM A SINGLE MORTGAGE LOAN TO THE MACRO-ECONOMIC PERSPECTIVES OF REGULATORS



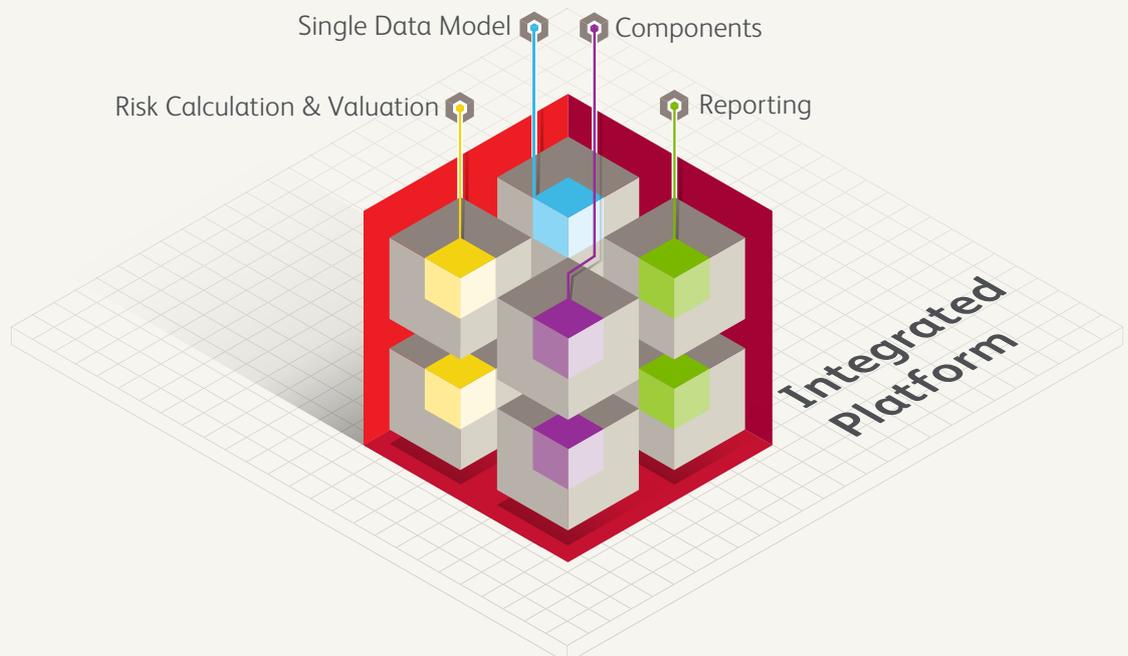
Abacus360 Banking - integrated solution for 360° reporting, risk calculation, and controlling regulatory KPIs

Abacus360 Banking is BearingPoint's next generation product for risk management and regulatory reporting. Abacus360 Banking is based on the proven Abacus platform, which is the result of more than 20 years of regulatory experience. It offers **standardized reporting modules** for numerous jurisdictions, modules for **risk calculation and valuation**, such as simulation and risk quantification, as well as additional comprehensive functional components for **regulatory analytics**. Abacus360 Banking is based on a new optimized **data model** to ensure long-term maintenance sustainability, even under constantly changing framework conditions. A new innovative calculation engine that uses technologies like in-memory processing, grid architecture, and the cloud, enables a significant increase in **performance and operational flexibility**.

Abacus360 Banking fulfills the requirements of **BCBS 239** principles for risk data aggregation and reporting. Based on a single data model, it integrates reporting, risk, and finance applications and thus complies with the requirements for data consistency across departments mentioned in BCBS 239. Abacus360 Banking also meets the requirements of data lineage through the complete audit trail (CAT).

Abacus360 Banking is characterized by high performance and scalability as well as significantly increased transparency and improved integration in banking processes, thus facilitating smooth and flexible integration with various source systems.

Abacus360 Banking



For more information
please watch our video
on YouTube

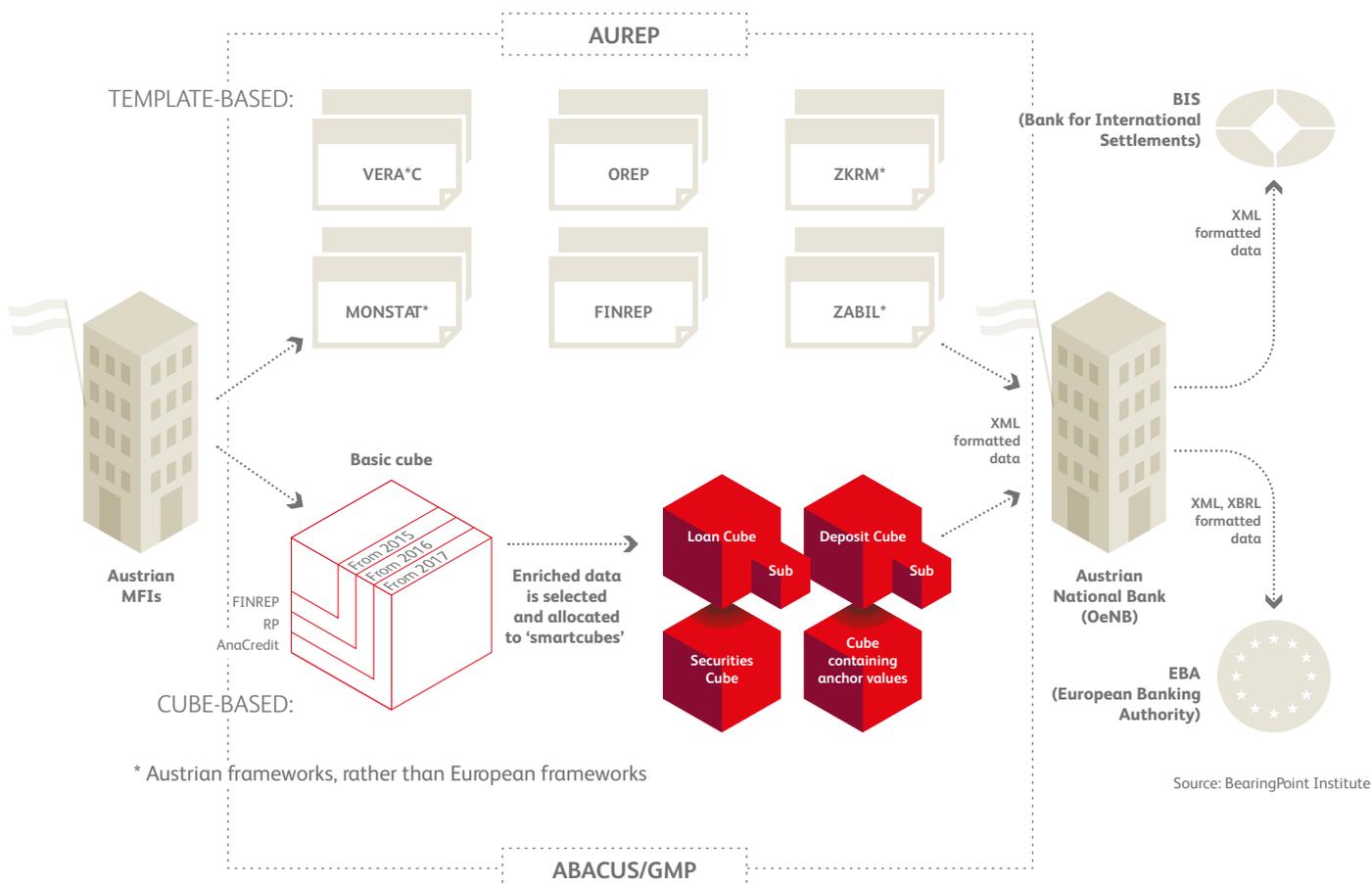


Industrialization, standardization, and shared utilities – Austrian reporting factory turns the tables

The regulator and the regulated have joined forces to turn the tables on the template-driven model and use new technologies to create a new Regulatory Value Chain. BearingPoint's solution **ABACUS/GMP** serves as the technical platform for the Austrian Reporting Services (AuRep), **Europe's largest regulatory reporting factory**, representing 90% of the Austrian bank market.

The OeNB (Austrian national bank) together with the Austrian banks have developed an innovative "data-input approach" where each entity prepares their data in a standard format in a series of basic data cubes according to OeNB specifications. The new model ensures more **consistent and higher quality data**, relieves the banks from the obligation of having to complete templates, and allows **cost-sharing** of compliance as well as standardization of data collection.

Austria's new framework has the potential to succeed in **clearing the information bottleneck**. It represents a paradigm shift in bank supervision and statistical data remittance, finally putting an end to the delays associated with requests and formatting, and allowing **greater reconciliation** between numbers collected for various purposes.



For more information
please watch our video
on YouTube.



Our award-winning regulatory and risk technology product line

The continuous industry recognition through awards and leading analysts reflects the strength of our RegTech product portfolio, ongoing investments in product innovation, and our leading position in a number of key geographical markets. Our uniqueness lies in the combination of innovative solutions with comprehensive services and our long-term experience in the area of regulatory technology has made us a trusted and reliable partner for our clients.

Our innovative regulatory, risk and tax solutions have been developed in accordance with the regulatory requirements. The proven Abacus Solution Suite is based on more than 20 years experience in regulation. With our tax solutions we offer complementary products for tax authority and country-specific tax client reporting.

SELECTED BEARINGPOINT REGTECH SOLUTIONS & KEY FIGURES

The next generation of regulatory platforms, **Abacus360**, is an integrated platform for 360° reporting, risk calculation and controlling regulatory KPIs. Based on this innovative platform, we offer **Abacus360 Banking** for financial institutions and **Abacus360 Regulator**, our award-winning integrated solution for collection, analysis, and dissemination of supervisory and statistical data for central banks and supervisory authorities.

ABACUS/DaVinci, is a market-leading, off-the-shelf, strategic risk aggregation and regulatory reporting platform, developed over 20 years along with the Basel I to III history. **Over 800 firms Europe-wide** report with ABACUS/DaVinci, among them more than **60% of the top 40 banks in Germany**.

ABACUS/Solvency II is an award-winning solution for Solvency II (Pillar 3) reporting covering both European and local reporting requirements. Over 200 entities in **21 European countries** successfully submit their reports to local supervisors. Moreover, ABACUS/Solvency II covers **20% of the Irish market**.

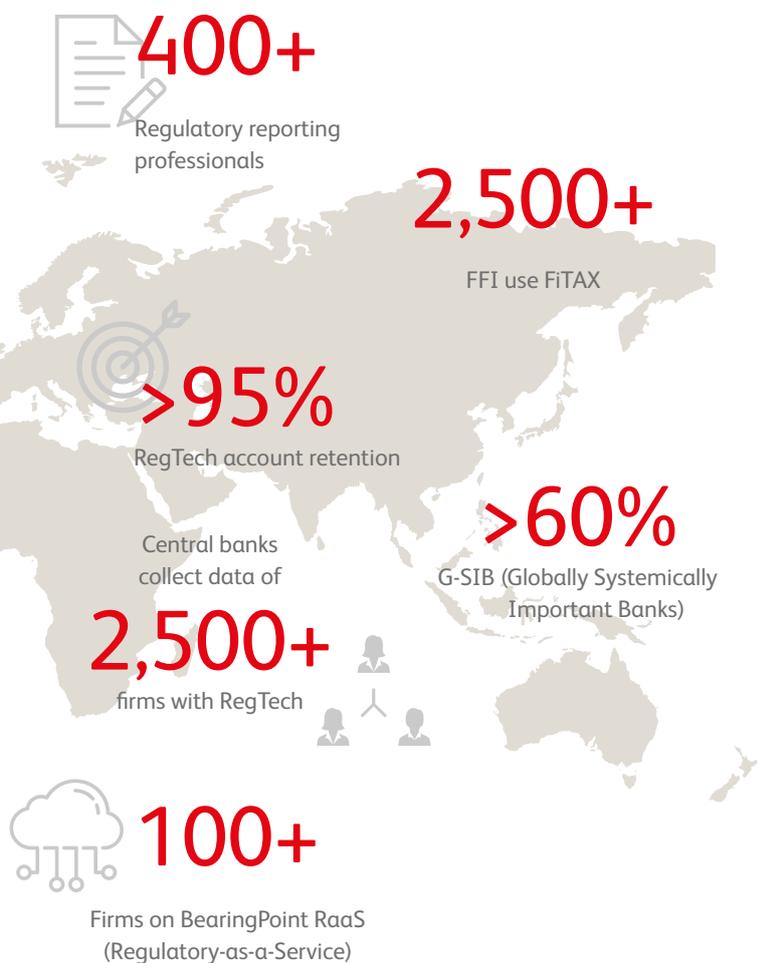
ABACUS/Transactions is a solution for transaction-by-transaction reporting and enables our clients to fulfill their reporting requirements in accordance with EMIR for trade repositories as well as for MMSR to the NCB/ECB. Over **15% of the reporting institutions in the Eurozone** have already decided on ABACUS/Transactions.

Abacus Solution Suite



We are committed to helping our clients succeed

Our RegTech products and services are trusted by customers representing 5,000 firms worldwide, including large international banks, a significant portion of the largest European banks, and leading insurance companies as well as supervisory authorities and central banks. Our broad market coverage and our large number of customers have been founded on a broad portfolio of innovative and scalable solutions that are suitable for large banks, insurers, and central banks as well as for small to midsize financial institutions.



The **EasyTax** standard software solution has been developed in order to help banks support their clients in submitting their tax statements and fulfilling their filing obligations to be tax transparent in their home countries. EasyTax covers **20 jurisdictions**. Some 80 financial institutions provide their clients with EasyTax-based tax reports.

FiTAX is our solution for financial institutions to produce tax reports required by tax authorities, including QI reporting, EU Savings Directive Reporting, FATCA reporting, UK FATCA reporting and CRS/AEOI reporting. More than **2,500 FFIs** use **FiTAX** in more than **80 countries**.

The **ABS+ solution** is a web-based securitization portal that supports the processing of trade receivables (ABS+ TR), revolving credits (ABS+ RC) and in future the administration of leasing receivables (ABS+ LE).

With **FiRE**, BearingPoint offers a reliable solution to support entirely automated reporting to the Swiss National Bank (SNB), the Swiss Financial Market Supervisory Authority (FINMA), the Liechtenstein Financial Market Authority (FMA) and the Central Bank of The Bahamas for financial institutions and securities brokers. Around **200 banks** use **FiRE**, making it the Swiss market leader in regulatory reporting.

About BearingPoint RegTech

With its RegTech product line, BearingPoint is a leading international provider of innovative regulatory and risk technology solutions (RegTech and RiskTech) and services along the Regulatory Value Chain for Financial Services. Customers representing 5,000 firms worldwide, among them large international banks, a major part of the largest European banks, leading insurance companies as well as supervisory authorities and central banks, trust BearingPoint's RegTech products and services. We work closely with regulators and as a member of standardization bodies like XBRL consortium, we actively contribute to the process of standard setting. We combine our regulatory expertise with our proven, reliable and future-oriented Abacus Solution Suite and expert consulting capabilities as well as training seminars and managed services.

For more information, please visit: www.reg.tech

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