

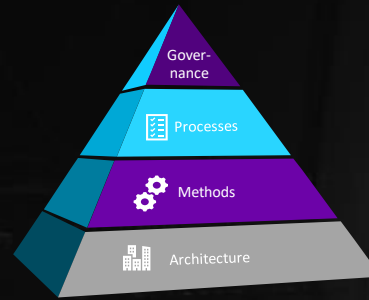
Risk & Compliance for Banking



Client Business Challenge

- Reduced interest earnings require European banks to steer their balance sheet even more risk/return oriented
- Economic and regulatory pressure demand better planning & simulation of capital and liquidity requirements (ICAAP, ILAAP)
- Active support in Business decisions requires faster response from risk departments
- Dealing with new compliance risks and enhanced regulations under cost pressure
- Digital transformation is ongoing due to new risk types, increasing data volume but at the same time due to cost pressure

BearingPoint Contribution



- Creation of the functional & data infrastructures to calculate required KPIs and steering concepts
- Support in building ICAAP/ILAAP frameworks and corresponding simulation approaches
- Support in implementing regulatory requirements and build a holistic compliance vision and strategy
- We analyze and transform the compliance function to cope with current and future challenges (TOM, Organization, IT, processes)

Client Business Outcomes

- Integrated Risk/Finance/Controlling Dataware Houses with BCBS 239 compliant infrastructure
- ICAAP/ILAAP framework and related processes and simulation facilities
- Improved treasury and risk-architecture, reflecting demand for flexibility and speed
- Effective implementation of new regulatory and legal requirements
- Integrated management of non-financial-risks and efficient reporting
- Future oriented, data driven operating model and (IT) architecture

Risk & Compliance for Industrial Enterprises

Client Business Challenge

- Increasing international activities lead to greater global exposure and thus higher financial risks
- Volatile financial markets require quick and adequate decisions (e.g. foreign exchange)
- Precise and transparent determination of group-wide global exposures and liquidity is difficult in heterogenous system landscape
- Increasing pressure from regulatory requirements and the need to take appropriate precautions to meet those

BearingPoint Contribution

Financial Risk Management covers all financial activities of an organization, including market and counterparty risks and is an integral part of all processes.



- Maturity analysis of the existing risk management system and processes
- Based on the maturity level of the risk management, the risk strategy will be analyzed and validated.
- Determination of the methodology of risk identification, valuation, steering & risk reporting
- BearingPoint supports all steps with proven methods, tools and checklists to assess the risks of future developments

Client Business Outcomes

- Risk Management strategy, systems and governance model assessed
- Analysis and quantification of financial risks and transparency of your risk profile achieved
- Processes and compliance measures to pro-actively control risks established
- Decision making and risk mitigation based on reliable data
- Lower hedging and financing costs while increasing efficiency