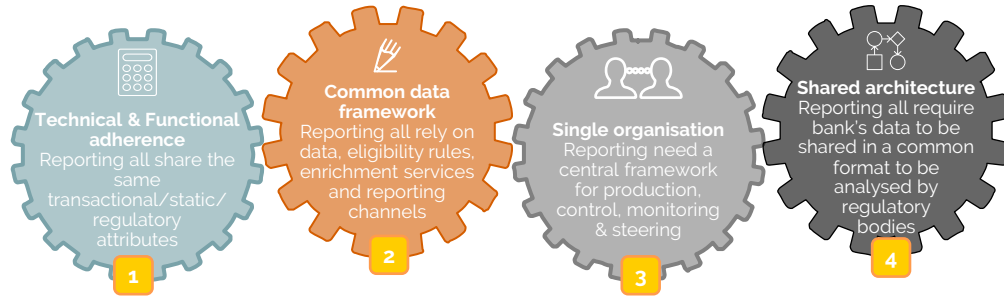


Reporting Factory

Banks are facing new and evolving regulations imposing stricter transparency, risk management and reporting requirements. This regulatory pressure has led to the complexification of banks architecture, the potential duplication of efforts and heavy regulatory transformation costs. A Reporting Factory can support banks in facing the regulatory burden and in limiting its impact on their operational efficiency and profitability.

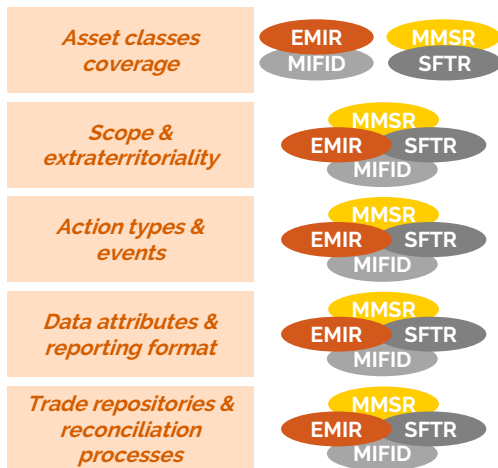
OUR ASSESSMENT OF THE CURRENT SITUATION:

4 main axis supporting the creation of a reporting factory



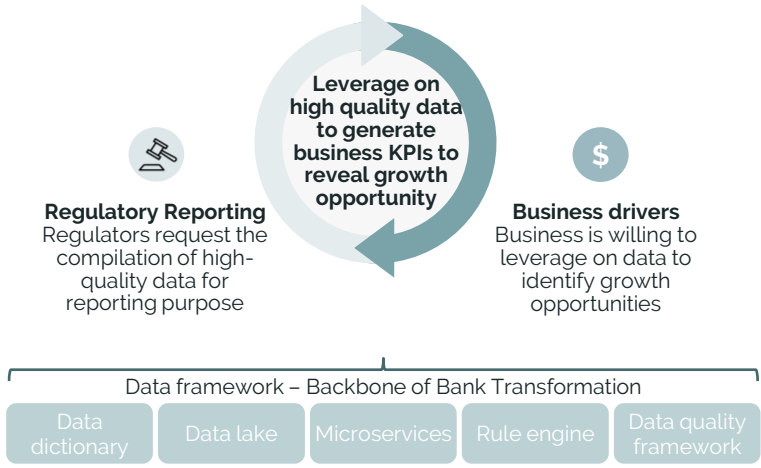
1. Technical & Functional adherence

Many similarities between reports call for mutualisation & rationalisation



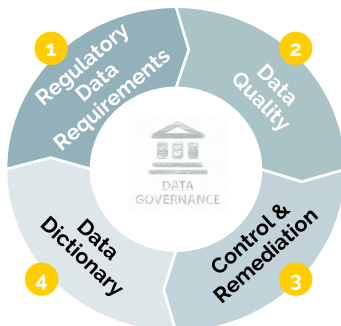
2. Common data framework

Data is the cornerstone to regulatory compliance & business value addition



3. Single organisation

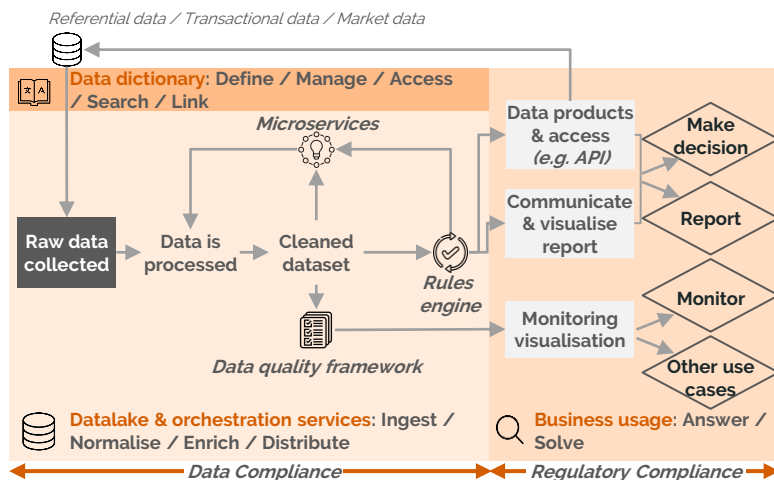
A focus on the 4 following points would be the solution to Data governance, once considered as an insoluble problem:



- 1 Identify internal or regulatory requirements in terms of reporting and define the most efficient method to source them
- 2 Evaluate regularly and guarantee the data quality
- 3 Monitor the level of compliance with external and internal requirements
- 4 Formalise to facilitate the understanding of the data and decision making

4. Shared architecture

A robust yet agile architecture is instrumental to setting an efficient regulatory data framework



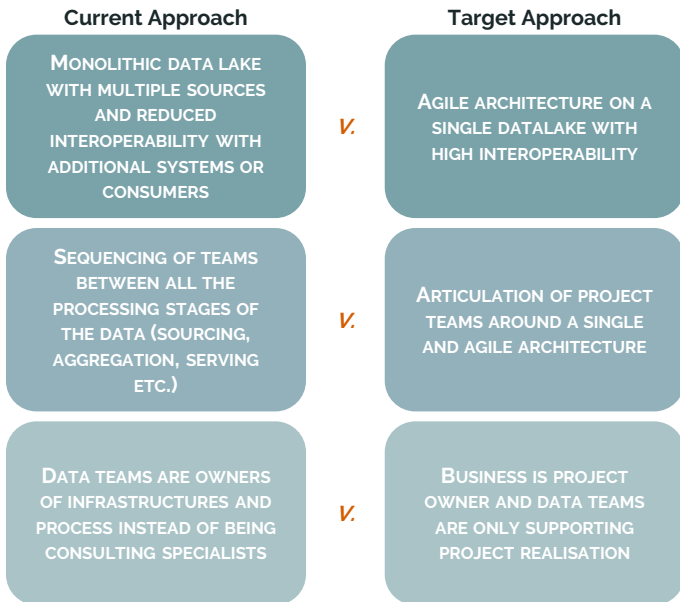
Contact us:

CH&Co. approach to the creation of a Reporting Factory is supported by a strong expertise and return on experience in regulatory, data and operations transformation projects

CH&CO. APPROACH TO THE CREATION OF A REPORTING FACTORY

Finding the efficient organisation model

Leverage on a central data regulatory framework to minimise integration cost



6 main optimisation axis

Based on our experience of market best practices on regulatory strategies

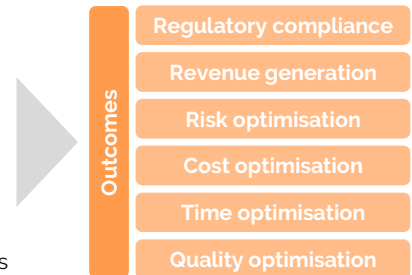
Analysis axis	Best practices & pain points mitigants
Governance	<ul style="list-style-type: none"> Definition of roles and responsibilities in line with regulatory requirements Definition of clear management rules, communicated and validated by the business lines
Regulatory intelligence	<ul style="list-style-type: none"> Centralised management and anticipation of new regulatory constraints Involvement of SMEs to carry out upstream impact studies
Production	<ul style="list-style-type: none"> Automation of production chains to enable focus on controls and analyses Strengthening of teams and systems agility to integrate ad-hoc analysis and requests
Controls	<ul style="list-style-type: none"> Strengthening of first level controls Integration of reporting scope into permanent control Preparation of control and analysis guides
Data quality	<ul style="list-style-type: none"> Identification and management of critical data Consistency of regulatory data Establishment of a team dedicated to data quality monitoring
IT systems	<ul style="list-style-type: none"> Centralisation of data feeding production and management Compliance of systems with BCBS 239

Addressing together business and regulatory challenges

Juicing the business value of data

Approach:

- Streamlining data sets to reduce reports & human action
- Organising transversally data across Processes & Data sets
- Rethinking the format and content to be adapted to the right audience
- Determining strategic axis & KPI/KRI to drive decision
- Equipping with a data visualiser tool to facilitate navigation
- Engaging multiple discussions with the business to calibrate and validate the data visualisation & analytics tools



CH&CO. KEY SKILLS & EXPERTISE

Illustration of our key skills & expertise:

- Regulatory expertise:** From regulatory requirements analysis and interpretation to the set up of new tools, processes and governance, we have supported many of our clients with the implementation of new regulations such as Basel, MiFIDII, SFTR, FRTB and many others.
- Data expertise:** We help our clients to become data-driven organisations, supporting them with a data strategy, adapted governance and processes as well as with the implementation of innovative tools.
- Operations transformation:** At every stage of the transformation, from strategy conception through to implementation, we help financial institutions to rethink their operations, taking into account their evolving needs and helping them navigate demanding transitions by shaping efficient TOM and governance but also helping them to optimise their bottom line and their cost structure.

Engagement models

- On-demand senior Advisory:** market practitioners with deep return on experience, immediate and bespoke, billing by the hour/workshops
- Management Consulting:** deep subject matter expertise in financial services, excellence in project execution, content with high added value and benchmarking capacity, fixed pricing
- Augmented Consulting:** End-to-end delivery - Detect, Design, develop and deploy propositions, co-creation, fixed pricing
- Staff Augmentation:** expert profiles, quality assurance, adaptable billing by time spend

Contact us:

Olivier Garcia – Partner, London
+44 7921 804 044
ogarcia@chappuishalder.com

Thomas Soede – Partner, London
+44 7515 548 054
tsoede@chappuishalder.com

Augustin Beyot – Director, Paris
+33 661 732 450
abeyot@chappuishalder.com