Overview

Established in 2004, Avantage Reply (a member of Reply) is a pan-European specialised management consultancy delivering change initiatives in the areas of Risk, Compliance, Finance (Capital Management and Regulatory Reporting), Treasury and Operations.

Specialised Management Consultancy

Our difference takes the form of a specific subject-matter focus, which is also supported by our excellent reputation for delivering solutions to our clients’ most challenging issues. Our local offices work closely with our other European offices, meaning we have both a local and global approach to doing business.

Delivery Capabilities across Europe, the UK and the US

- Avantage Reply employs 220 consultants within our 14 offices across Europe, the UK and the US.
- Our team is comprised of around 75% permanent consultants and 25% associates whom we employ on an ad-hoc basis to complement the expertise and experience of our permanent staff members.

Area of expertise

- Regulatory Implementation: AML, MAR, PSD2, Basel III/CRD IV, AQR & Stress testing, Solvency II (Insurance), EMIR, Dodd-Frank Act (including Volcker Rule), MiFID II, AIFMD, UCITS V, etc.
- Credit Risk: FRRB and AIBR, credit risk data, credit risk MI, credit risk modelling, credit risk management.
- Counterparty Credit Risk (“CCR”): IMM, CVA, CCPs, collateral management, wrong-way risk.
- Liquidity Risk: Intra-day liquidity, funds transfer pricing, LCR and NSFR, stress testing.
- Finance: Statutory & regulatory reporting (FINREP, COREP, liquidity Reporting, Large Exposures, IFRS 4, IFRS 9 and Pillar 3), Performance Management (transfer pricing, revenue and cost re-allocation, dashboarding, budgeting).
- Risk and Finance Technology: Software selection, development (business and functional analysis), implementation & testing.
- Capital Management: ICAAP, RWA optimisation, stress testing.
- Operational Risk: AMI and AMA-Light, operational risk framework, control assurance.
- Integration/Change: Major programmes with Risk, Finance and Treasury areas following acquisitions and spin-offs.
- Enterprise Risk: Risk appetite, policy frameworks.

Member of Reply

- Reply, a publicly-listed group employing 6,200 business and technology-delivery service professionals, is made up of a network of highly specialised companies, which support leading industrial groups in defining and developing business models to optimise and integrate processes, applications and devices, using new technology and communication paradigms, such as Big Data, Cloud Computing, Digital Communication; Internet of Things; Mobile and Social Networking.
Our delivery capabilities cover Advisory Services, Programme & Project Management and Business, Functional & Data Analysis.

Our clients are large international Financial Institutions as well as specialised Financial Services Business Units within international groups.

### Capabilities and Credentials

#### Avantage Reply Belgium Management Team

**Nicolas Pavlovitch**

- **Experience:** 15 years in Banking and Asset Management
- **Specialises in:** ICAAP, Securitisation, Finance
- **Typically assists our clients with:** CRD IV (Credit Risk, Liquidity, ICAAP)
- **Call to discuss:** ICAAP, Liquidity Reporting, CRD IV
- **Email:** n.pavlovitch@reply.com
- **Phone:** +32 (0) 477 950 420

**João Castanheira**

- **Experience:** 20 years experience in Banking, Insurance and Leasing
- **Specialises in:** Credit and Liquidity risk reporting
- **Typically assists our clients with:** Regulatory change, Risk and regulatory systems, data sourcing to enable compliance with regulatory capital requirements calculation and reporting
- **Call to discuss:** Regulatory change, especially relating to credit and liquidity risk reporting and associated systems, process, control and governance issues
- **Email:** j.castanheira@reply.com
- **Phone:** +32 (0) 495 805 885

**Louis de Meester**

- **Experience:** 13 years in Banking
- **Specialises in:** Financial and Management Reporting
- **Typically assists our clients with:** IFRS9, Profitability, Consolidation
- **Call to discuss:** Finance Role Efficiency, Statutory Reporting
- **Email:** l.demeester@reply.com
- **Phone:** +32 (0) 497 351 128

**Stéphane Alpi**

- **Experience:** 13 years in Banking and Insurance
- **Specialises in:** Compliance and Corporate Governance
- **Typically assists our clients with:** AML, KYC, Data Privacy, Ethics, Compliance Risk Assessment
- **Call to discuss:** New regulations, Risk assessment, Risk based approach
- **Email:** s.alpi@reply.com
- **Phone:** +32 (0) 476 981 201