

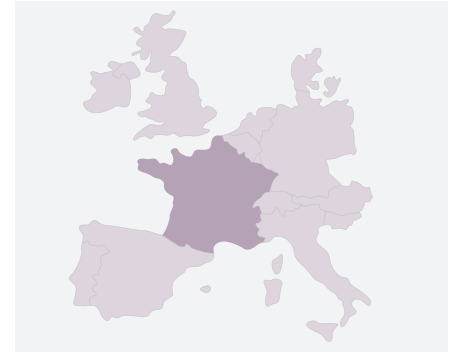
Introduction to Avantage Reply

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, 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.



We have the resources to ensure you succeed

Delivery Capabilities across Europe and the UK

- Avantage Reply employs 220 consultants within our 14 offices across Europe and the UK.
- Our consultants have an average of 12 years, and a minimum of 4 years, of experience.
- 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: Basel III/CRD IV, AQR & Stress testing, Solvency II (Insurance), EMIR, Dodd-Frank Act (including Volcker Rule), MiFID II, AIFMD, UCITS V, SEPA.
- Credit Risk: FIRB and AIRB, 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: Regulatory reporting (FINREP, COREP, Liquidity Reporting, Large Exposures, IFRS 4, IFRS 9 and Pillar 3).
- Risk and Finance Technology: Software selection, development (business and functional analysis), implementation.
- Capital Management: ICAAP, RWA optimisation, stress testing.
- Market Risk: VaR/SVar, IRC/CRM, Fundamental Review of the Trading Book (FRTB).
- Operational Risk: AMA 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.



More than 220 specialised consultants across our offices in Europe, in the UK and the US

Presence in Belgium, France, Germany, Italy, Luxembourg, Netherlands, Portugal, UK

Part of a global group with 6,200+ employees

Capabilities and Credentials

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.

Risk, Finance,
Treasury, Operations

Regulatory
Expertise

Risk Change &
Technology



Retail & Corporate Banking

Investment Banking & Capital Markets

Investment Management & Investment Services

Post-trading Service Providers

Insurance

ABN Amro, Argenta, Barclays, Belfius, BKCP, BNP Paribas, Delta Lloyd, Deutsche Bank, ING, Intesa SanPaolo, KBC, RBS, Société Générale, etc.

Alliance Bernstein, BNY Mellon, BNP Securities Services, CACEIS, Man Group, RBC Investor Services, Rothschild, State Street, etc.

Clearstream, Euroclear, Ice Clear, etc.

Aviva, Axa, HSBC Insurance, ING Insurance, LBG Insurance, Liverpool Victoria, P&V, XL, etc.

Avantage Reply France Management Team



Stéphan de Prins

Experience: 20 years in Banking

Specialises in: Risk and Regulatory Reporting System development and implementation

Typically assists our clients with: Delivery of risk and finance systems implementation

Call Stéphan to discuss: CRD IV, COREP, FINREP, Risk and regulatory reporting system

Email: avantage@reply.eu

Phone: +33 (0) 171 24 12 25



Nathanael Sebbag

Experience: 10 years in Banking

Specialises in: SREP, BMA, RAF, ICAAP, ILAAP, RRP, Market risk, Counterparty Risk.

Typically assists our clients with: Governance, Control and Management of scarce resources, model risk.

Call Nathanael to discuss: SREP, RAF, ICAAP, ILAAP, RRP, Stress tests, FRTB, XVAs, SA-CCR, etc.

Email: avantage@reply.eu

Téléphone: + 33 (0) 6 29 47 16 10