

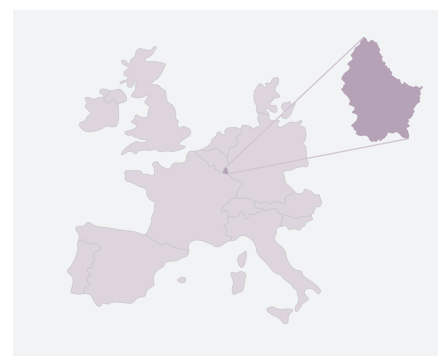
Introduction to Avantage Reply

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), Compliance, 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 12 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

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

Part of a global group with 6,200+ employees

Capabilities and Credentials

Our delivery capabilities cover Advisory Services, Programme and Project Management and Business, Functional and Data Analysis.

Risk, Finance,
Treasury, Operations

Regulatory
Expertise

Risk Change &
Technology

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

Retail & Corporate Banking

Investment Banking & Capital Markets

Investment Management & Investment Services

Post-trading Service Providers

Insurance

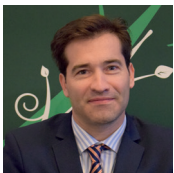
ABN Amro, Barclays, BGL BNP Paribas, BIL, Commerzbank, Deutsche Bank, ING, RBS, SNCI, Standard Bank, UniCredit, etc.

Alliance Bernstein, BNY Mellon, BPSS, 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 Luxembourg Management Team



Marc Labat

Experience: 18 years in Banking, Insurance and Asset Management
Specialises in: Regulatory Change, Finance, Risk integration and Internal Audit
Typically assists our clients with: Scoping, Planning, Design and Implementation of various projects
Call Marc to discuss: Regulatory issues (including FINREP and COREP), IFRS and Financial Instruments
Phone: +352 621 187 608



Gwennoline d'Avout

Experience: 10 years in the Financial Sector
Specialises in: Regulatory Change, Asset Management, Risk Management
Typically assists our clients with: Process Optimization, Project Management, Implementation of Regulatory Change
Call Gwennoline to discuss: Regulatory issues (including PRIIPS, MiFID II and GDPR) and Internal Processes matters
Phone: +352 621 813 357



Frederic Blard

Experience: 10 years in Banking
Specialises in: Credit Risk Framework, Data Aggregation
Typically assists our clients with: Credit risk projects, Risk systems transformation programs
Call Frederic to discuss: Basel III, Large Exposures reporting, Data Aggregation
Phone: +352 691 143 903



Davina Sinzinkayo Kabura

Experience: 7 years in Banking and Asset Management
Specialises in: Regulatory risk management and Compliance
Typically assists our clients with: CRD IV/CRR, MiFID
Call Davina to discuss risk monitoring and reporting, compliance matters and corporate governance (including branch opening)
Phone: +352 621 144 186