

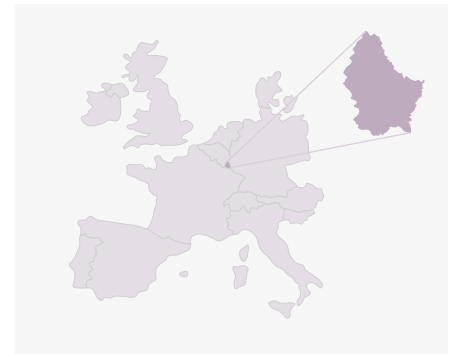
## Introduction to Avantage Reply

### 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 200 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 the Reply

- Reply, a publicly-listed group employing 4,600 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 200 specialised consultants across our offices in Europe

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

Part of a global group with 4,600+ employees

# Capabilities and Credentials

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



Frederic Gielen

Experience: 21 years in Banking and Asset Management  
Specialises in: Regulatory change and Treasury  
Typically assists our clients with: CRD IV, EMIR, MiFID II/MiFIR  
Call Frederic to discuss: Regulatory issues (including COREP), Treasury  
Email: [avantage@reply.com](mailto:avantage@reply.com)  
Phone: +32 (0) 491 558 985



Stéphan de Prins

Experience: 17 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.com](mailto:avantage@reply.com)  
Phone: +352 691 502 224



Nico Luettke

Experience: 18 years in Banking and Asset Management  
Specialises in: Credit risk, Portfolio Management, Internal Auditing  
Typically assists our clients with: Credit, Counterparty credit & Country risk, Credit protection, Investment management, Business processes and controls  
Call Nico to discuss: Credit risk management, Portfolio review, Internal audit services  
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