

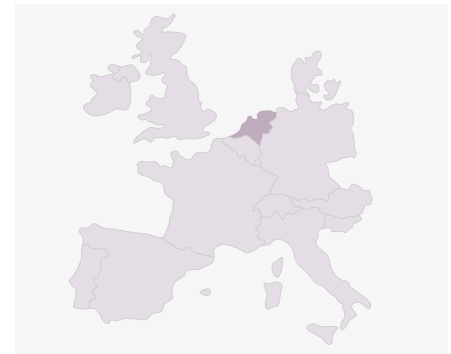
## Introduction to Avantage Reply

### 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 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 & 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, Rabobank, RBS, Société Générale, etc.

Alliance Bernstein, BNY Mellon, BNP Securities Services, CACEIS, Man Group, PGGM, 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 Netherlands Management Team



Arnold Veldhoen

Experience: 20 years in Financial Services  
Specialises in: Program Management, Finance & Risk integration  
Typically assists our clients with: ECB SSM, ICAAP/ILAAP  
Call Arnold to discuss: CCR, Data Quality  
Email: [avantage@reply.eu](mailto:avantage@reply.eu)  
Phone: +31 6 2529 1133



Mark Woltman

Experience: 18 years in Financial Services and Technology  
Specialises in: Payments and Digital Services  
Typically assists our clients with: SEPA/CGI standards, Mobility, eCommerce and Digital Strategy  
Call Mark to discuss: Strategic Roadmaps, Connecting with Clients  
Email: [avantage@reply.eu](mailto:avantage@reply.eu)  
Phone: +31 6 5161 4838



Tom Banens

Experience: 18 years in Financial Services  
Specialises in: CRD IV, Financial Risk Management, Prudential Valuation  
Typically assists our clients with: CRD IV Compliance, Framework & Policy enhancements  
Call Tom to discuss: Regulatory Compliance Reviews  
Email: [avantage@reply.eu](mailto:avantage@reply.eu)  
Phone: +31 6 1590 0508