

In search of a regulatory reporting system that is 'useful' and economical

Dr. Maciej Piechocki

Paris, September 20th, 2016



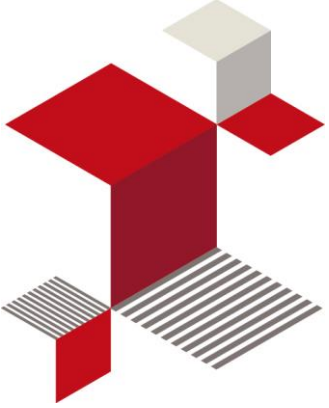
**CENTRAL
BANKING**
AWARDS 2016
TECHNOLOGY PROVIDER OF THE YEAR

RiskTech
100
2016

InsuranceRisk
AWARDS 2015
WINNER
Best regulatory reporting software

2015 FINTECH
RANKINGS
IDC Financial Insights

BearingPoint®



Agenda

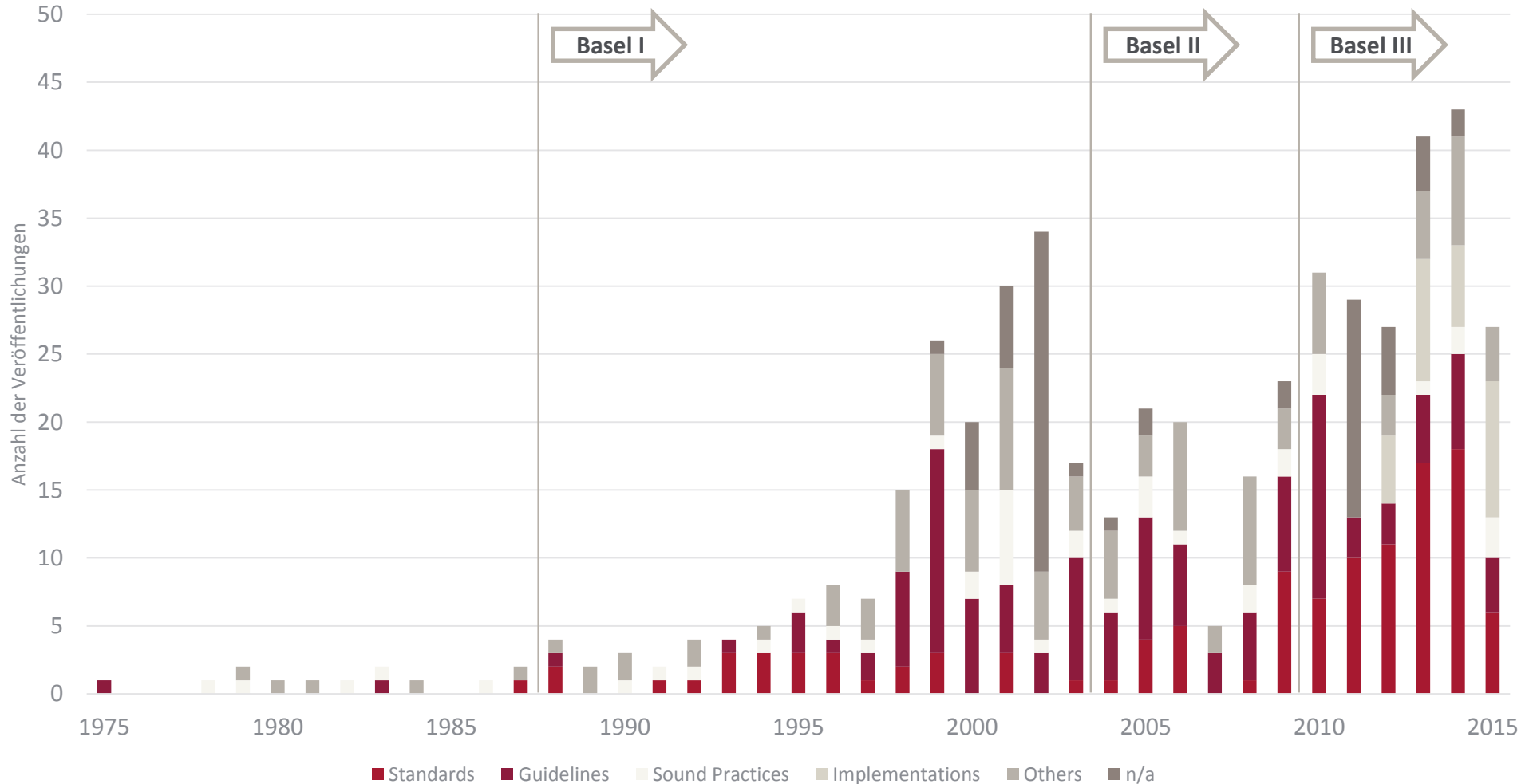
1. Regulatory reporting trends in Europe

2. Tackling the regulatory reporting burden ... differently

Regulatory Trends

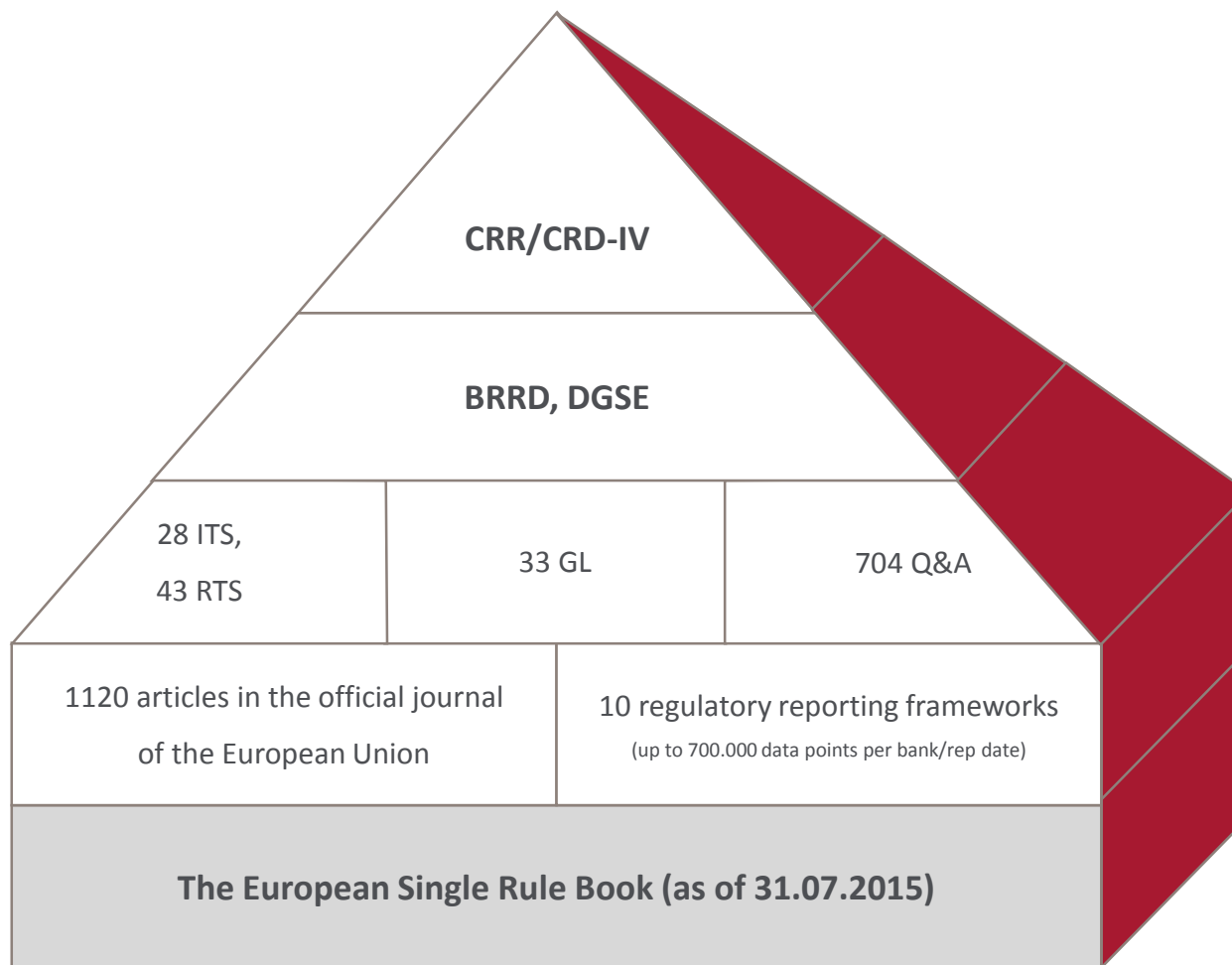
Trend 1: The global regulation flood is not ending

BCBS PUBLICATIONS SINCE 1975



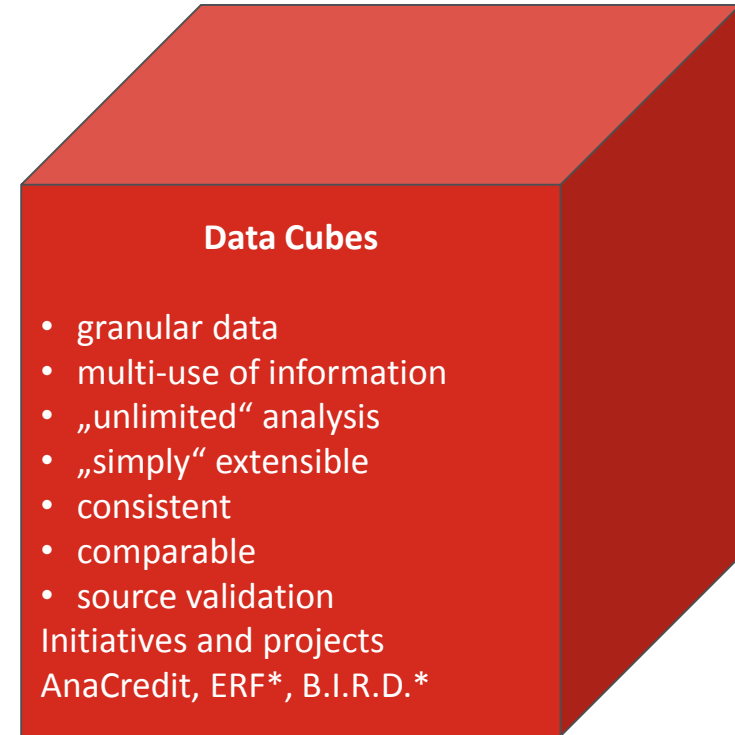
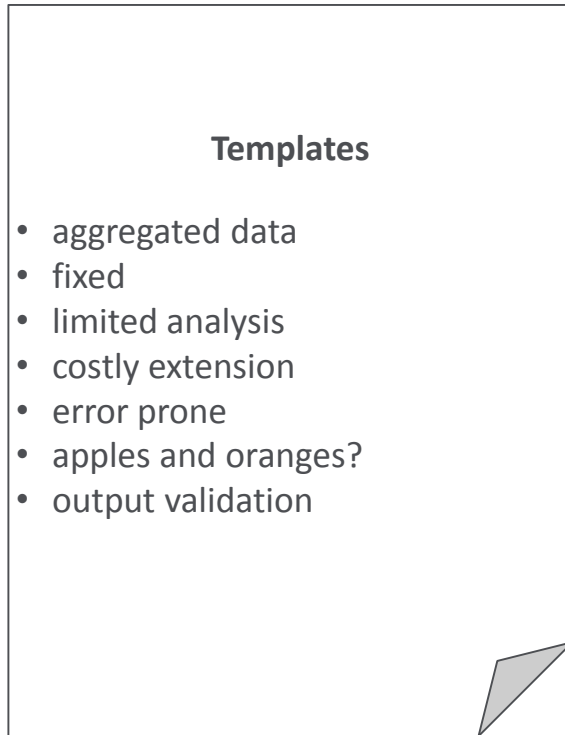
Regulatory Trends

Trend 2: The European Single Rule Book is ever-increasing



Regulatory Trends

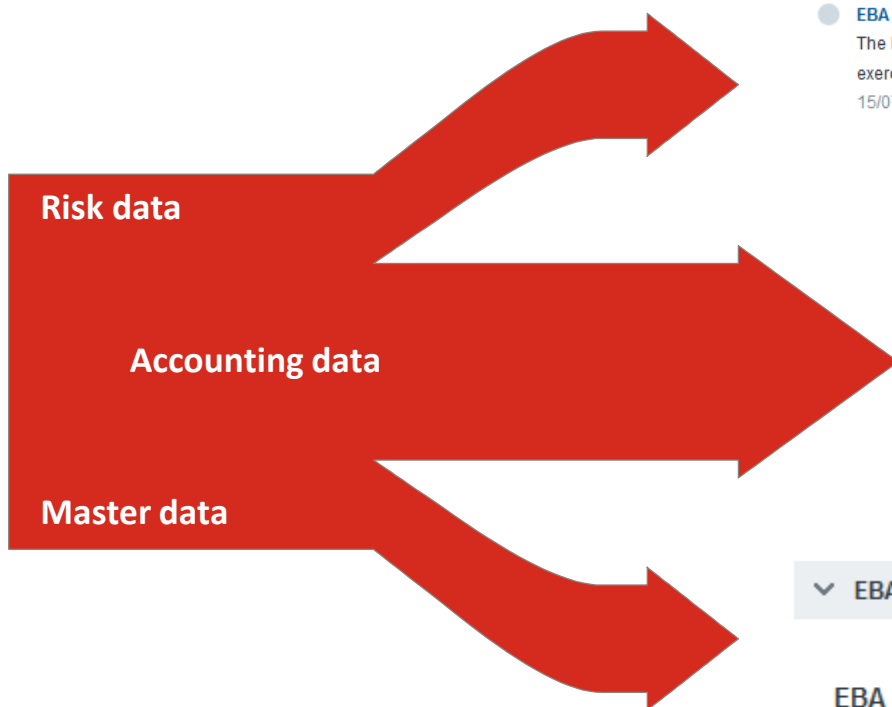
Trend 3: Substitution of reporting templates by granular data cubes



* ERF = European Reporting Framework
* B.I.R.D. = Bank's Integrated Reporting Dictionary

Regulatory Trends

Trend 4: Substitution of rule-based by ad-hoc reporting obligations



EU-wide stress testing 2016

- **EBA updates on upcoming transparency exercise and on key features of 2016 EU-wide stress test**
The European Banking Authority (EBA) published today a tentative sample of banks taking part in the 2015 transparency exercise, together with the draft templates illustrating the type of data that will be disclosed.
15/07/2015

Comprehensive assessment

The comprehensive assessment was a financial health check of 130 banks in the euro area (including Lithuania), covering approximately 82% of total bank assets.

It was carried out by the ECB together with the national supervisors between November 2013 and October 2014 in preparation for the Single Supervisory Mechanism to become fully operational.

In figures

No of banks covered	130 (including three Lithuanian banking groups)
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▼ EBA publishes final Guidelines on SREP methodologies and processes

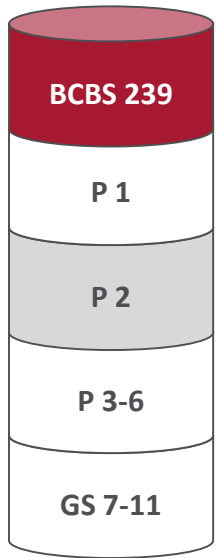
EBA publishes final Guidelines on SREP methodologies and processes

19 December 2014

Regulatory Trends

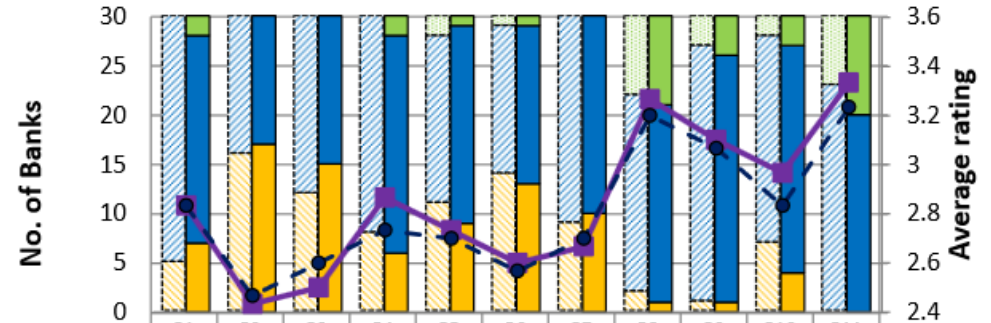
Trend 5: Increasing importance of risk data aggregation and risk reporting

BCBS 239, Principles for effective risk data aggregation and risk reporting



- Corporate Governance
- Data architecture and IT infrastructure
- Risk data aggregation capabilities
- Risk reporting

Self-assessment ratings by Principles (31 G-SIBs/D-SIBs, BCBS 307)



	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11
Fully compliant	2	0	0	2	1	1	0	9	4	3	10
Largely compliant	21	13	15	22	20	16	20	20	25	23	20
Materially non-compliant	7	17	15	6	9	13	10	1	1	4	0
Non compliant	0	0	0	0	0	0	0	0	0	0	0
2014 average rating	2.8333	2.4333	2.5	2.8667	2.7333	2.6	2.6667	3.2667	3.1	2.9667	3.3333
2013 average rating	2.8333	2.4667	2.6	2.7333	2.7	2.5667	2.7	3.2	3.0667	2.8333	3.2333

BCBS 239, Key requirements

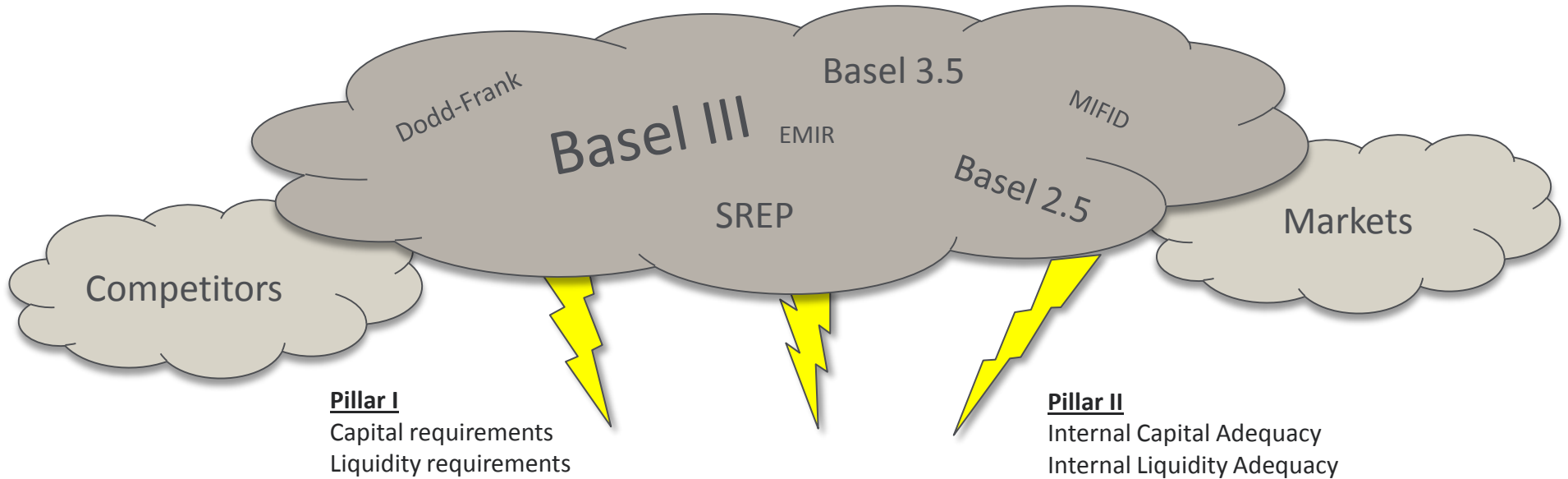
- Data governance
- Data consistency
- Adaptability
- Agility

BCBS 239 Deadlines

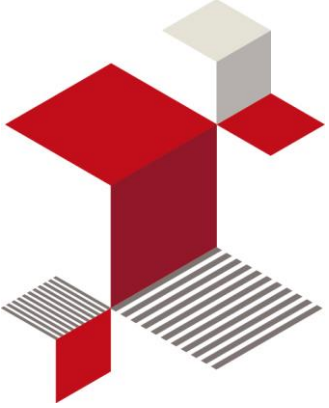
	2013	2014	2015	2016	2017	2018
G-SIBs	█	█	█			
SIBs		█	█	█	???	
All			█	█	█	???

Regulatory Trends

Trend 6: Banking Regulation is increasingly restricting banks business models



Assets	Liabilities
I Cash	I Deposits
II Loans	II Debentures
III	III
	IV Own Funds



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Largest regulatory reporting factory enabled by BearingPoint

Central banks foster new competition models in financial services using granular data submissions



Contact details

BearingPoint®

Dr. Maciej Piechocki
Partner

BearingPoint
Speicherstraße 1
60327 Frankfurt

T +49 69 13022 6167

M +49 152 22860072

www.bearingpoint.com

maciej.piechocki@bearingpoint.com



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