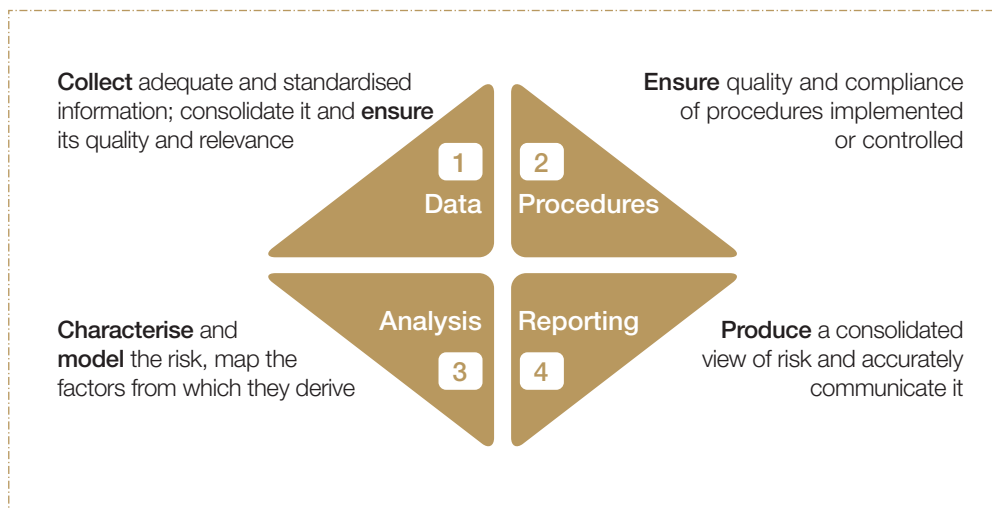


OPERATIONAL RISK MANAGEMENT

OUR EXPERTISE

- How to provide the necessary framework to secure the capital and profitability, accompanying the development of the activity?
- How to link strategic guidance and rules of engagement and business procedures?
- How to ensure quality communication on measured, monitored and controlled risks?

To address these issues of major financial institutions, we work with Risk Management departments on 4 complementary areas : **data, procedures, analysis and reporting.**



This approach enables our accompaniment of Risk Management departments in all their missions for **credit risks, market risks and operational risks** in covering:

the strategic development axes

- Ensure risk reporting to the Top Management
- Contribute to defining levels of required capital
- Identify methods of measuring risk and ensuring reliability

the operational development axes

- Ensure control and monitoring of regulatory and operational risk
- Participate in revisions and changes to processes
- Validate risk aspects of organisational procedures
- Develop mechanisms and tools for measuring and monitoring risk

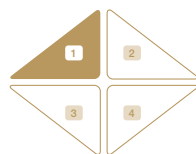


OUR BELIEF

Accompanying Risk Management departments means handling their missions and business diversity to provide a specific and sustainable response.

ACCOMPANIMENT ON EACH KEY SCOPE OF RISK MANAGEMENT

1. Data



Beijaflore intervention

We work inside the semantic registry of fundamental data for reporting and analysis, on issues of functional mapping, quality development and more specifically, risk-accounting reconciliations.

Case study

Data received in accordance with foreseen guarantee

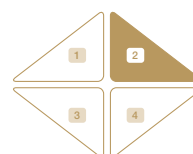
Background

- An institution specialised in financing real estate uses Beijaflore as part of their registration process. It wants to ensure data quality for its facilitation of risk mitigation, and thus optimise the weighting of exposures with capital requirements.

Results

- Diagnosis of areas for improvement and steering of IT projects necessary to ensure completeness and quality of guarantees in the information system.
- Audit and qualification of guarantees retained, recommendations of those to be retained on priority to minimise the risk, costs and economies in equity.

2. Procedures



Beijaflore intervention

We conduct a review of organisational procedures and functional processes. On the basis of risk and identified areas for improvement, we recommend changes that are both necessary or useful.

Furthermore, we support you in drafting new standards and procedures that are in compliance with regulations and internal policy guidelines.

Case study

Procedures MO / BO Fixed Income

Background

- Beijaflore intervened with an international investment bank to secure processes, reduce and monitor operational risks specific to middle and back office Fixed Income operations.

Results

- Analysis of middle office / back office processes and formalisation of critical auditable controls.
- Establishment of action plans to secure these processes, production of dashboards and monthly activity indicators.
- Adaptation of the middle and back office procedures accordingly.

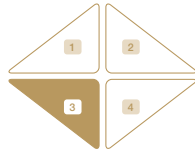


Beijaflore accompanies major accounts in the initiation and the conduct of their transformation and development projects by providing them with a comprehensive consulting expertise: from programmes in strategic management to consulting business processes with sector key stakeholders.

Our ambition is to help our clients accelerate the success of their projects and control the impact of changes on their organisation and teams.

Created in 2000, Beijaflore is now located in France, Belgium, Switzerland and Morocco, and counts over 800 employees.

3. Analysis



Beijaflore intervention

We work on identifying and mapping risks in its definition, its measure, its modelling and control, taking into account the factors that generate them.

We also audit models and methodologies used to calculate risk indicators.

Case study

Monitoring risk

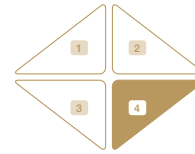
Background

- In the frame of market operations, Beijaflore brought its expertise to a banking group for the visualisation and monitoring of counterparty risk (indicators and limits).

Results

- Establishment of a tool dedicated to the management of counterparty risk: risk display under the permissible limits according to defined areas and aggregates of transactions.
- Deployment of new methods of risk delivery and risk issuer assessment, calculation of current exposure on the daily and regulatory perimeter.

4. Reporting



Beijaflore intervention

We support you in production of internal reporting (risk committee), external or regulatory (risk management report, pillar III report).

We work both on the production process (audit and optimisation) and on its content (models and data).

Case study

Optimisation of a reporting system

Background

- To improve follow-up of their indicators for Basel II (EAD, LGD), a subsidiary of a French banking group has appealed to Beijaflore to audit the internal reporting system, diagnose areas for improvement and optimisation levers, and make recommendations for improvement.

Results

- Diagnosis and recommendation for the general reorganisation of the reporting system Basel II.
- Industrialisation of the production of indicators.

Other references: Optimisation of the collection for the achievement of regulatory stress tests - Opportunity study and recommendations on a process for granting credit to professionals - Adaptation and improvement of VaR for a better consideration of interest rate and exchange risks - Audit of the production process of prudential reporting COREP ...



THE ADVANTAGES OF BEIJAFLORE PERCEIVED BY OUR CLIENTS

Lasting results

From the understanding of issues to the implementation of solutions, we build customised approaches for lasting partnership with a single objective: achieving measurable and sustainable results.

A real expertise

To provide maximum value to its clients, Beijaflore is organised around specialised practices, each dedicated to a field of activity.

Expertise renewed

Our expertise centers develop skills and mature mastered methods to provide expertise from start to finish on the major subjects of our areas of intervention.



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