

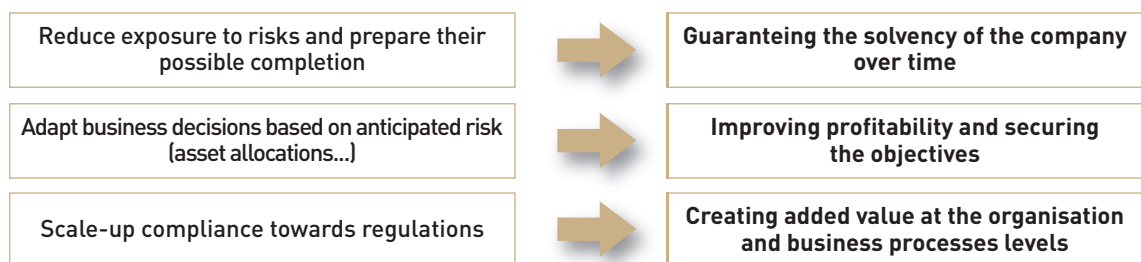
STRATEGIC MANAGEMENT OF BANK RISKS: LEVERAGE OF PERFORMANCE FOR OUR CLIENTS

OUR EXPERTISE

We assist banking and financial companies in the management and monitoring of all risks to which they are confronted:

- ▶ **Financial risks threatening the profitability of operations:** credit risk, market risk and counterparty risk
- ▶ **Risks causing problems in the unfolding of activities:** operational risks related to information systems, processes, people (risk of fraud) and external events
- ▶ **Risks that impact the strategic direction and business model,** including the context of mergers and acquisitions

Our activities **target all decisive issues for a sustainable and controlled business growth:**

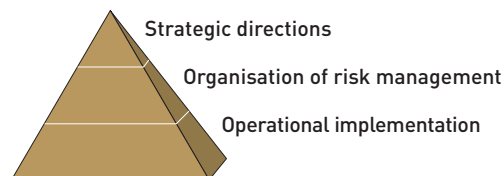


OUR BELIEF

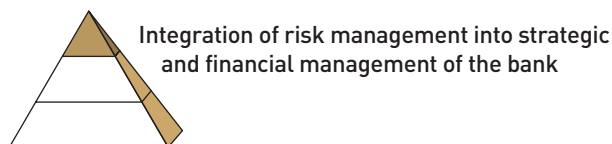
Tackling risk management with a global and holistic approach allows us to provide our customers with a real leverage of performance.

We perceive risk management as a transversal issue and support our clients from the definition of their risk strategy to its operational version

EXAMPLES OF OUR ACHIEVEMENTS



What should be the strategic thinking for Risk Management?



Background

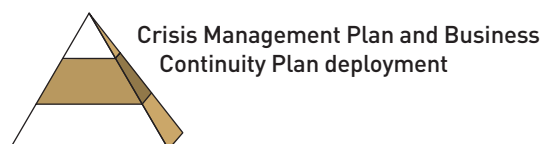
Under Pillar 2 of Basel II reform, Bejaflore assisted a leading French bank in the definition of its risk and capital management plans.

Results

Bejaflore has defined the **steering of risk coupled with strategic and financial support** of the bank. Our intervention helped strengthen the interactions between the Risk and Financial departments via formalised transverse processes that include: risk measures, self-evaluation of capital, global stress testing, and integration of the budget process.

Supervision of the review by CEBS (Committee of European Banking Supervisors), has been coordinated by Bejaflore and confirmed the plan accepted by the Group.

How to overhaul the organisation and methods governance for Effective Risk Management?



Background

A division of a major European bank called on Bejaflore to meet their ambitious commitments towards the group, to deploy Crisis Management Plan (CMA) and Business Continuity Plan (BCP) for its business lines, with very short notice.

Results

Bejaflore has helped the business lines to **achieve assessments demonstrating the maturity of their 180 subsidiaries**. This required setting priority areas and planning an appropriate route. The **deployment of the CMA and BCP in over 30 countries** has helped to train local team and to promote synergies between business lines within the same country. Testing of the implemented plan formalised the project's success.

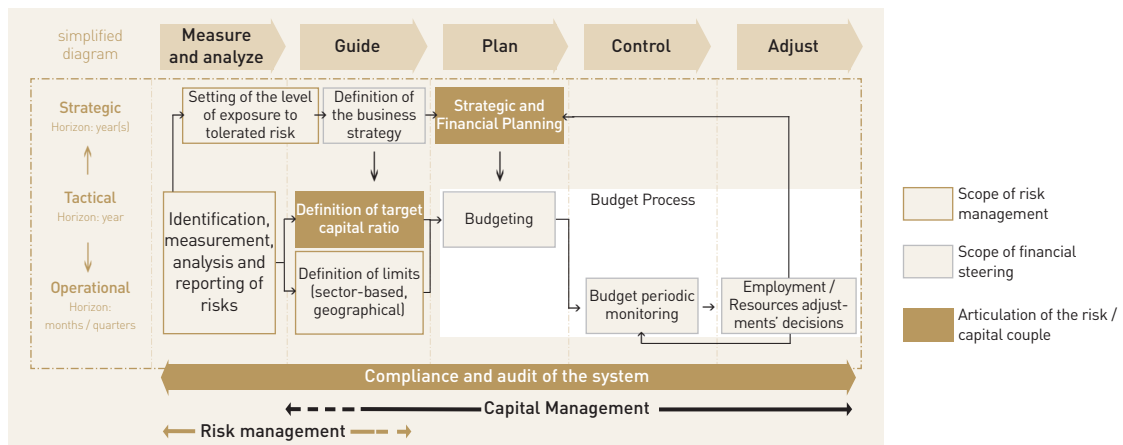


Bejaflore accompanies major accounts in the initiation and the conduct of their transformation and development projects by providing them with a comprehensive consulting expertise: from programmes in strategic management to consulting business processes with sector key stakeholders.

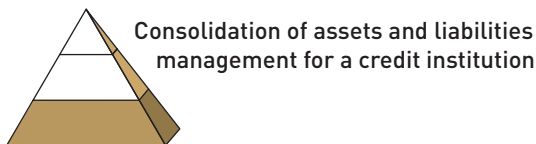
Our ambition is to help our clients accelerate the success of their projects and control the impact of changes on their organisation and teams.

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

Our approach aims at leading our clients towards an integrated steering of risk and capital management.



How to measure and optimise the performance of a process?



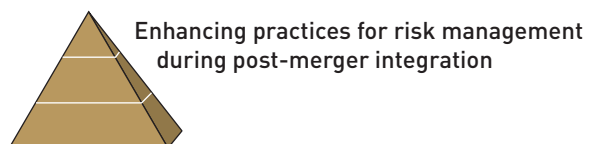
Background

A public institution specialising in financing SMEs commissioned Beijaflore to redesign its practice and tools for asset and liability management. The objective was to comply with regulations (97/02) and to establish best practices of the market for management processes (stress scenarios, complex simulations for new activity, underlying options and for disposing of non-expired products).

Results

The Beijaflore response has enabled the establishment to improve its knowledge and control over credit rate and liquidity risk. It improved internal transfer rates, and led to an introduction of higher margin business. Finally, the introduction of a new tool allowed not only to meet regulatory requirements, but also to improve significantly productivity (production time reduced by three, and a refocusing of the ALM department towards analysis work).

How to launch a complex risk management programme?



Background

As part of the post-merger integration of a foreign bank within a French leading group, Beijaflore is approached to structure and drive the transformation agenda. Primary focus is placed on homogenising the practices of risk management for the integrated bank.

Results

Beijaflore has led the steering and operational project management in close relationship with top management, structuring the programme, implementing governance and animating top management workshops. The approach resulted in spreading best practices for risk management within the entity while respecting its specificities, and ensuring the consistency of risk management policies of the group, in conformity with regulations.

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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