



Services for Banks

We offer support in project business and IT operations as well as core and control applications for retail banks, state banks, savings banks, insurance companies and leasing companies. With our knowledge in the EAI middleware, we will support you in the integration of your

application landscape. For business processes that are not supported and covered by standard software we will develop individual solutions by our deep knowledge of the underlying processes of the Financial Services industry.



Services for Banks

Bank Management

The financial area of a bank essentially consists of planning, control and analysis tasks with Business Intelligence tools that are processed and support the financial and regulatory reporting and financial consolidation.

Our banking control offer is based on BI components and the bank analyzer. It meets all the requirements of our customers to a modern IFRS reporting and all other requirements regarding the fulfillment of regulatory requirements and risk management rules. Our operational economics and Bank Business Management knowledge is the basis for innovative solutions.

Our consulting approach starts with the common development of a BI strategy for your company followed by the consultation for a value-oriented risk management as well as the introduction and the operation of appropriate BI solutions.

Bank Management Portfolio in detail

1. Bank specific financial topics
2. Risk Management
3. Treasury
4. Collection
5. Financial reporting

Bank specific financial topics

Financial controlling

- ✦ Planning & Forecasting
- ✦ Integrated Planning
- ✦ Planning and Consolidation

Risk Management

Financial risks

- ✦ Assessment of the default risks of installment/ line loans (Credit risk)
- ✦ Analysis of the address risk profile (e.g. reporting the risk profile by installment)
- ✦ Comparison of installment volumes/ loan course to default probability
- ✦ Assessment of losses, presentation of loss ratios for every default such as expected and unexpected losses
- ✦ Assessment of losses, presentation of loss ratios for every default such as expected and unexpected losses
- ✦ Market price risk
- ✦ Interest rate risk
- ✦ Residual value risk

Treasury

Liquidity Management

- ✦ Cash-Position Management (Inhouse-Cash and Cash-Management)
- ✦ Liquidity forecast

Management of financial market instruments

- ✦ Illustration of the securitization of loan receivables
- ✦ Illustration of the securitization of lease receivables
- ✦ Illustration of Swaps/ Swap-Options
- ✦ Money, foreign exchange and derivatives trading management of Treasury-Risks
- ✦ Credit Risk
- ✦ Market Risk Analyzer
- ✦ Portfolio Analyzer

Collection

Financial Reporting

- ✦ Identification and definition of Key Performance Indicators
- ✦ Integration of these Key Indicators in standard reporting, answers to typical issues in the context of financial controlling

Regulatory Reporting

- ✦ Basel III requirements (e.g. Risk assessment and capital calculation)
- ✦ MARisk-messages
- ✦ ECB Stress message

Reporting in Risk Management

- ✦ Risks of losses
- ✦ Reporting: Market, Loans, Residual Value, Limit risks

Do you have any questions?

Looking forward to hearing from you!

Your contact:

Marek Schmidt

E webberatung@inwerken.de

T + 49 511 936206 - 0



Services for Banks

Business Consolidation

- ❖ SAP Planning and Consolidation (SPC)
- ❖ SAP BO Financial Consolidation (BOFC)
- ❖ SAP Strategic Enterprise Management
- ❖ Business Consolidation (SEM-BCS)

Ad 5) Financial Reporting

We interpret BI as an instrument of support for planning and control tasks of a company and as an instrument for data analysis for specific tasks of the department. We accompany our customers in data collection, data provision and data usage.

Our consulting approach starts with the common development of a BI strategy for your company, followed by consultation for a value-oriented performance management up to the introduction and the operation of appropriate BI solutions.

For the implementation of your requirements, our focus is on SAP Netweaver and SAP Business Objects technologies. In connection with our business knowledge, this forms the basis for innovative solutions. Our core competences lie in the consultation on the topics of reporting, data modeling and ETL processes. We support you in the selection of suitable tools from the SAP BI portfolio to fit your requirements.

Consulting and development of core systems for banks

We are the preferred provider of IT services for core banking services and the use of relevant technologies in the back-end. This includes:

- ❖ Loan and Deposit Management
- ❖ Card Management
- ❖ Leasing
- ❖ Payment Systems

We support and advise our customers in all queries of Credit Management with SAP and control the entire process from quoting to the contract lifecycle end.

We understand the requirements of retail banking as well as the challenges of wholesale banking, so we have large standardized portfolios as well as small and very specific contract portfolios which will enable mapping.

Our know-how ranges from Loan Management in subledger accounting up to the allocation of credits in the general ledger. We create a bridge to accounting by using and deploying our special know-how in data mapping, transfer channels and interface architectures.

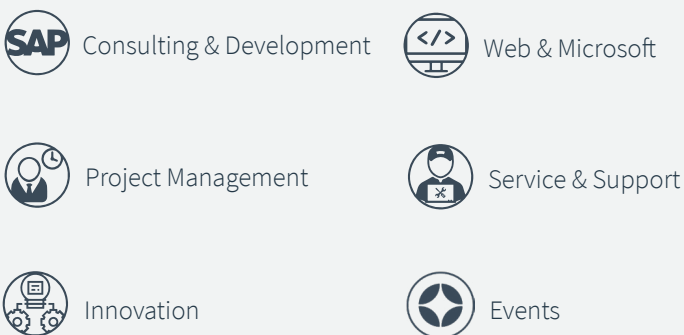
Deposit Management comprises all processes of current account, fixed term deposits and savings Deposit Management of credit institutions.

This includes the master data management of the accounts, the implementation of transactions and the mapping of business transactions. Card Management completes this topic. We command the implementation of Deposit Management on the platform for SAP Banking Services.

The basis of our work is the holistic view of the payment processes. We pursue the goal of a transaction-safe, controllable and end to end transparent settlement in the integration of core banking systems, online banking applications and payment systems.

Our topics are: payment transactions, wholesale payment transactions, foreign currency payments, intra-group payments as well as account specific processing.

Our Service portfolio at a glance



Do you have any questions?

Looking forward to hearing from you!

Your contact:

Marek Schmidt

E webberatung@inwerken.de

T + 49 511 936206 - 0

