



REGULATORY WATCH

Designed to help European banks to navigate in the ocean of regulatory information

A fresh take on risk and valuation

Introduction

The banking regulatory environment is changing quickly, with an average of two regulatory releases every day. Whilst not all releases require immediate action, many do.

How to approach tracking, cataloguing, and analysing the newly released requirements and their impact on the business?

The regulatory bodies to monitor



The international organisations set global standards. These global norms are not binding, but have to be further translated into legislation.

European legislation is proposed by the Commission and voted in the European Parliament and the Council. Adopted regulations and decisions are directly applicable to EU member states, while directives have to be translated into national law. The technical details are fine-tuned by the supervisory authorities: EBA and ESMA.

Finally, where necessary, national governments and supervisory authorities translate and supplement the international and European policies for the domestic market.

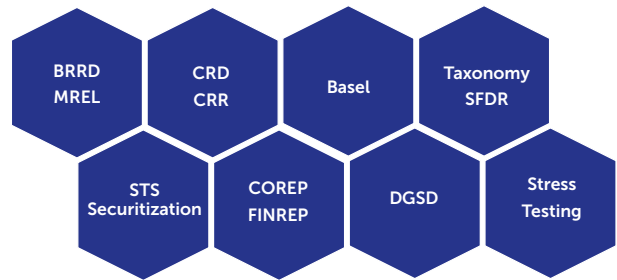
The scope of regulation

In a busy world of regulatory compliance, it is important to set the priorities straight.

Regulations/ Directives, RTS/ITS Guidelines, International Standards

These topics and types of regulatory releases form the essential core of banking risk management.

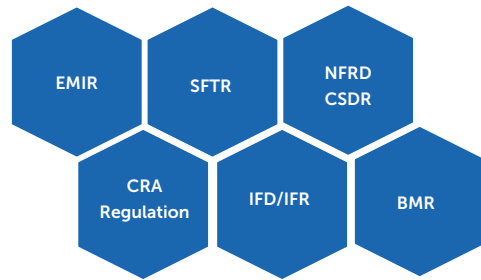
We monitor these releases very carefully and strongly align with our internal expertise.



Reports, Opinions, Supervisory notes, Press Releases, Risk Dashboards, FAQs

We also collect these releases but do not consider them paramount to our clients.

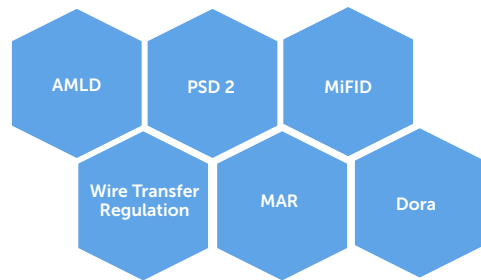
We can easily include them in the package but the client may find them superfluous.



Letters Speeches, Advice, Parliamentary Briefings

We suggest these regulatory-related releases be left out of scope.

Whilst Risk management experts may always want to have complete knowledge of the regulatory landscape; the truth is an overabundance of information can take the attention away from what is important.



Several Regtechs offer a service where the filtering algorithm is applied. However, they do not provide an analysis of the impact of the new regulation.

They also don't account for the newly emerging topics that are relevant to the client, but are too novel to be a part of the predefined range.

Finalyse facilitates your regulatory compliance.

We identify four distinct needs that the institutions have when it comes to regulatory watch.



ACCESS TO A REPOSITORY
OF RELEVANT REGULATIONS



EVALUATION OF THE
REGULATORY TEXTS
RELEASED IN A RECENT PAST



NOTIFICATION WHEN NEW
REGULATION OF SIGNIFICANT
IMPORTANCE GETS RELEASED



ANSWERING AD-HOC
REGULATORY QUERIES

The repository of banking-related regulatory pieces can be filtered in several different ways.

The scope of the repository is customised to meet the client's needs.

The notifications contain regulation, author, type, status, date, brief description and a link.

The notifications are dispatched weekly/monthly, covering the relevant topics of that period. The content can be customised for different departments.

We provide the evaluation of the key impacts. You can request either:

- **High-level overview**
- **Deep dive into a specific topic.**

In addition, we offer a forward-looking analysis of anticipated regulations near the end of each calendar year.

We provide an expert opinion on regulatory questions in the scope of legal texts covered by our watch.

The answer is usually delivered on the same day.

Key benefits of Finalyse service

- The Regulatory Compliance department benefits from being reinforced.
- The risk department benefits from receiving a deep-dive detailed analysis of the impacts of the regulatory changes.
- Management benefits from forward looking presentations on future of the regulation. It also acquires greater confidence in its awareness of the regulatory compliance needs.

Regulatory Watch tools in use at Finalyse

Regulatory Maps

High-level overviews of the requirements and detailed analyses of specific topics.



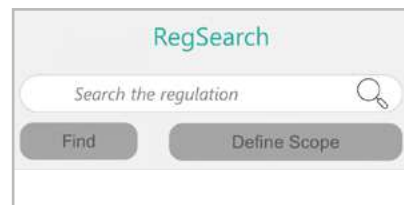
Regulatory maps take inherently complex information hidden within hundreds of pages of regulation and impose a structure that makes them easy to follow.

All consultants contribute to regulatory maps according to their domain of expertise.

The compliance officer validates new content and coordinates the maps in terms of logistics and content to maintain the highest relevance.

Regulatory Search

A browser engine finds the key terms throughout relevant level 1, level 2 and level 3 regulation and navigates to the most relevant articles.



Regulatory Brief

Download for free at finalyse.com/regbrief

Prepared by a dedicated regulatory compliance officer, this quarterly catalogue of all relevant regulatory updates is enhanced by our experts' forward-looking Regulatory Timeline and educative articles.



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