

# Regulatory Revolution

From traditional to automated reporting platforms

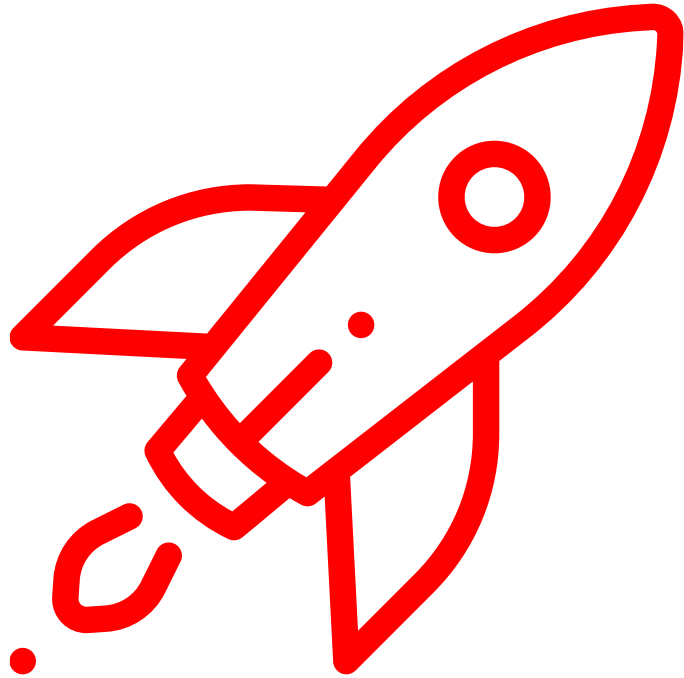
João Simões

Product Manager, symetria



**We now live in a  
compliance driven industry**

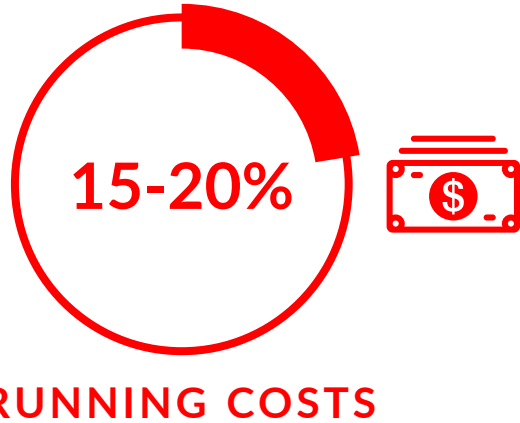
# Global Context



Over the past decade, regulators have increased their focus on risk prevention, challenging banks to deal with an overly complex and ever changing number of regulatory requirements across multiple jurisdictions

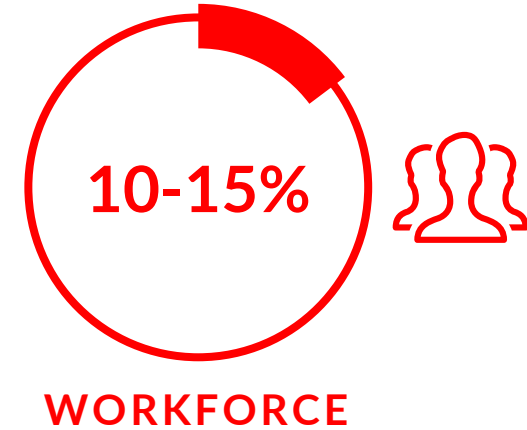
# Regulatory Burden

## Impact on Financial Institutions



"We estimate that governance, risk and compliance (GRC) costs account for **15% to 20% of the total "run the bank" cost base** of most major banks. And GRC demand drives roughly 40% of costs for "change the bank" projects under way"

*Bain & Company*



"... an estimate for financial institutions is now around **10-15% of total workforce** dedicated to governance, risk management and compliance"

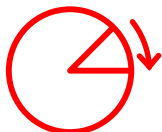
*BBVA Research*

# Reporting Major Challenges

## Challenges



Regulatory environment and requirements under continuous evolution



Increasing demands on granularity, reporting frequency and scope of information



Enhanced scrutiny of the NCA regarding the consistency and overall quality of the reported information



Practical implementation issues (plain text, CSV, XML, XBRL generation and validation)



Data gaps and consistency issues between internal systems

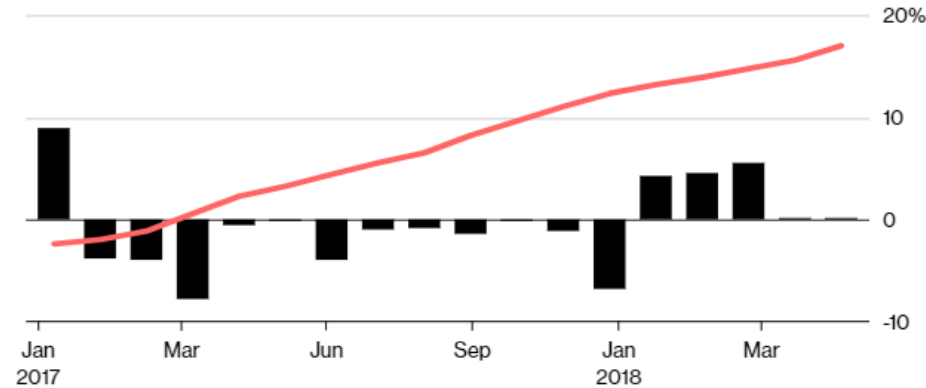
# Russian Federation

## Russian credit boom?

### Debt Appetite

Russians borrow much faster than their incomes grow

■ Real disposable income / Unsecured retail loans

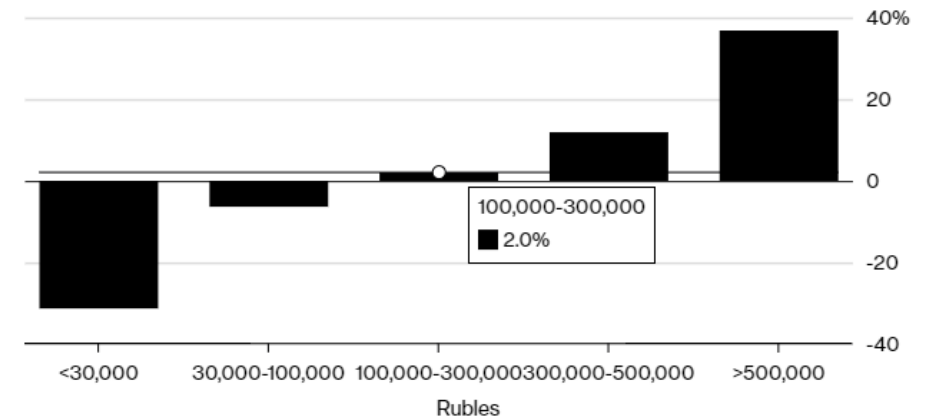


Source: Bank of Russia, Federal Statistics Service

### Growing Needs

Russians are borrowing bigger amounts in 2018

■ Annual trend in retail loans in second quarter



Source: National Bureau of Credit Histories

“Russian consumers are borrowing like the boom times are back even if they haven’t rebuilt their finances after the longest recession in years”, Bloomberg

<https://www.bloomberg.com/news/articles/2018-08-16/credit-boom-exposes-new-fault-line-in-russia-as-incomes-stagnate>

# Russian Federation

## Current challenges for banking sector



Banking  
Institutions



Need for digitalisation and cope with tech disruptors



Financial difficulties and need for capitalisation



Low liquidity available in the financial ecosystem



Central Bank of the  
Russian Federation



Basel III in full force since January 2015



Bankruptcies (28 in open bank resolutions from 2014-2016)

<https://www.imf.org/external/pubs/ft/scr/2016/cr16308.pdf>



International sanctions impact economy and monetary policies

In spite of a very challenging context, both the Central Bank of the Russian Federation and the Russian financial institutions have undertaken the effort of aligning with the international standards



# What is Symetria?



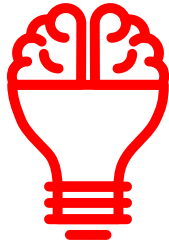
# Symetria

What is Symetria?

**Symetria®** helps Financial Institutions address both current and future **regulatory reporting** requirements, effectively deal with regulatory changes and ultimately, **reduce operational costs**.

# Symetria

From **compliance** burden into competitive **advantage**



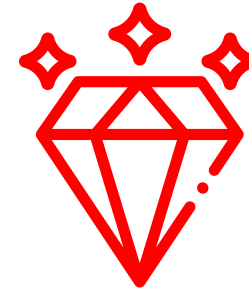
## SEAMLESSLY PRODUCE REGULATORY REPORTS

Intelligently integrate data sources to provide timely, transparent information to regulators across multiple jurisdictions.



## MASTER THE REGULATORY LIFECYCLE

Improve collaboration and control by giving your organisation an enterprise-wide view of the reporting cycle, and underlying data.



## UNLEASH THE VALUE OF YOUR REGULATORY DATA

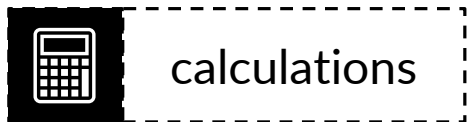
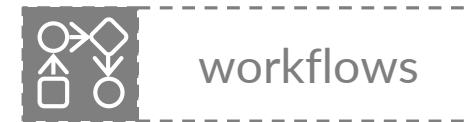
Start taking advantage of the information delivered to regulators to support better business decisions.



# Seamlessly produce regulatory reports

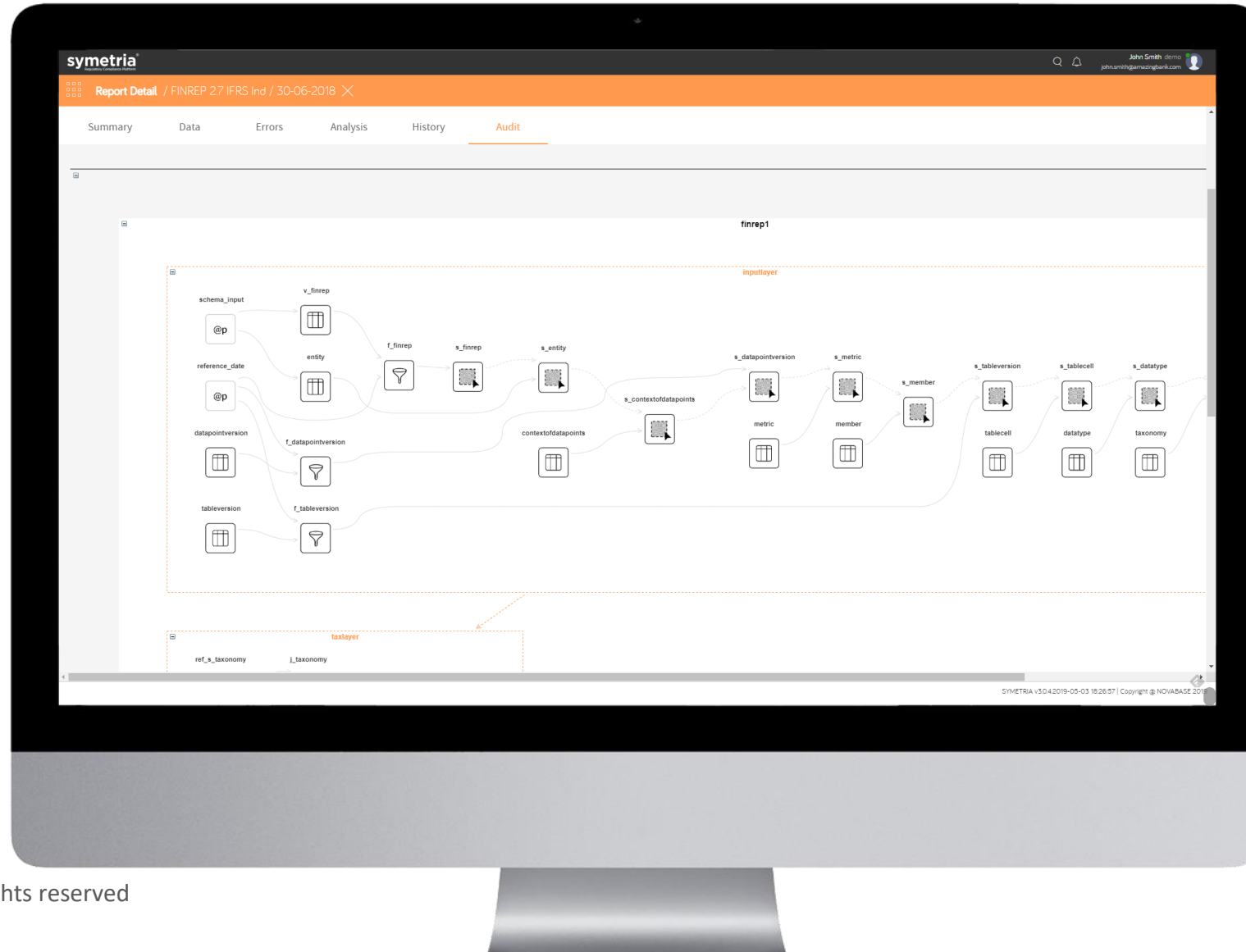
# Symetria

What's in a **regulatory reporting framework**?



# Symetria

Data flow graphs provide **lineage** and tracing to source systems

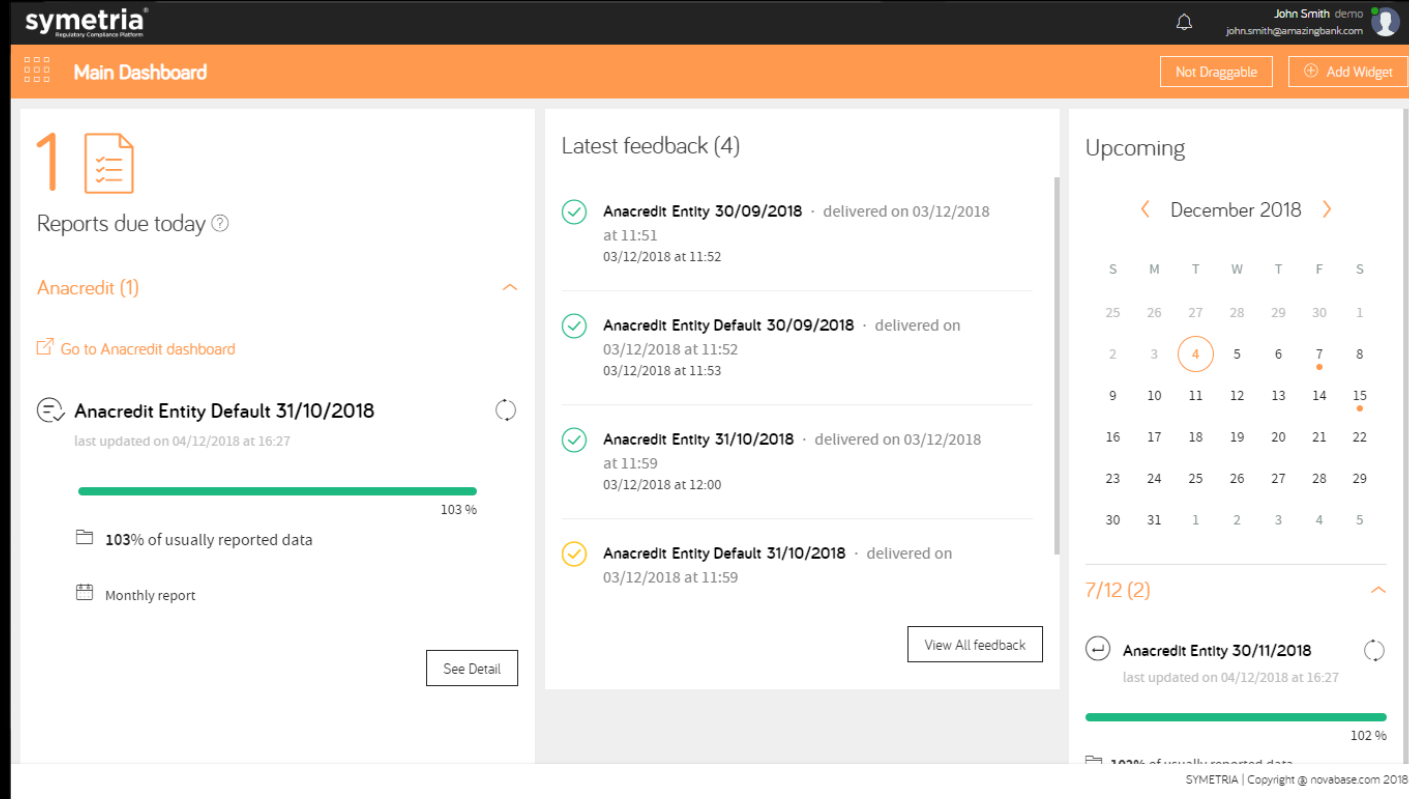




# Master the regulatory lifecycle

# Symetria

Enhanced control



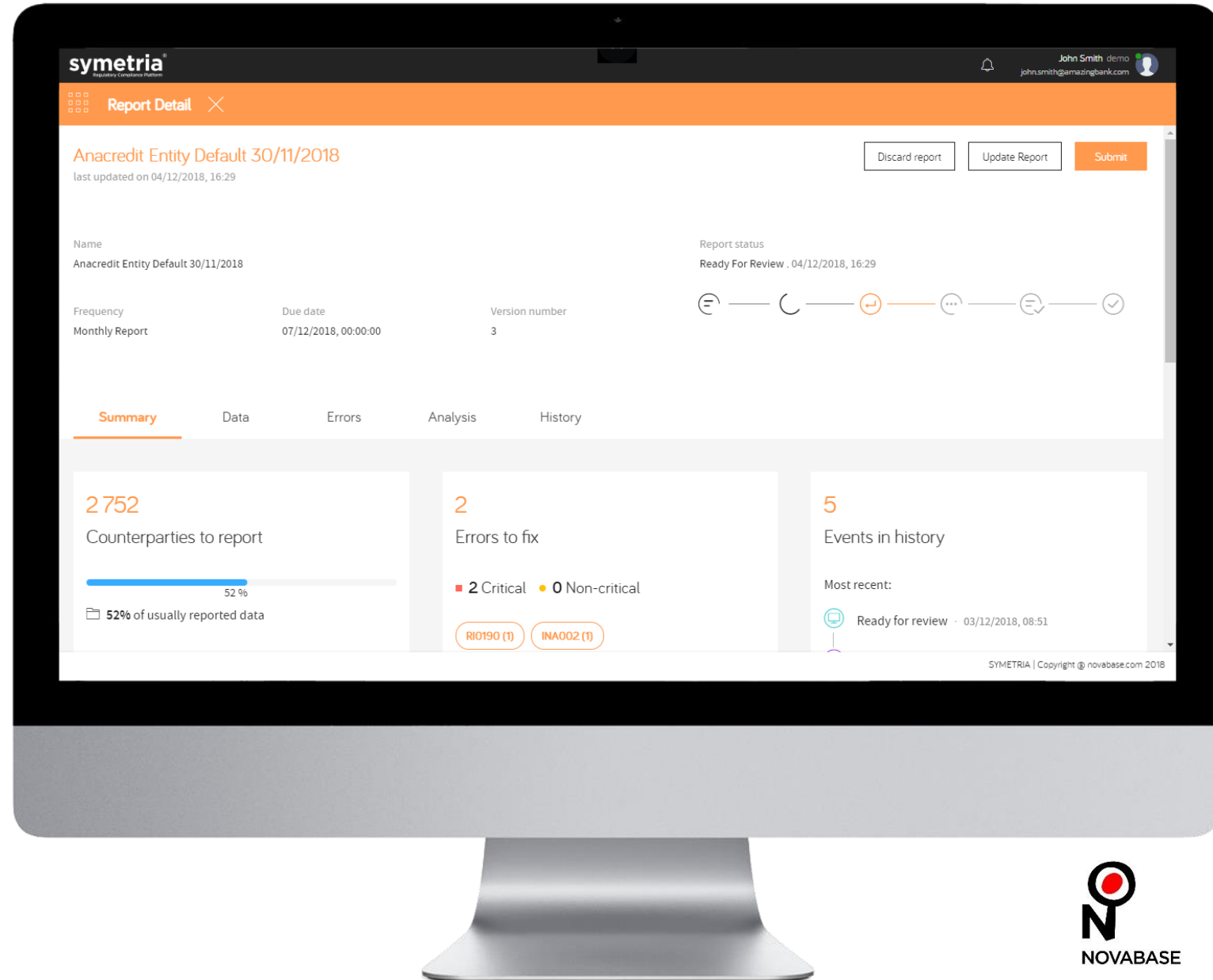
Symetria<sup>®</sup> proactively manages the entire reporting workflow using centralised regulatory calendars, ensuring you will never miss a reporting deadline again.

# Symetria

Reduced costs

Better usability, automation and centralised operations help boost productivity, reduce errors and the chance of regulatory fines.

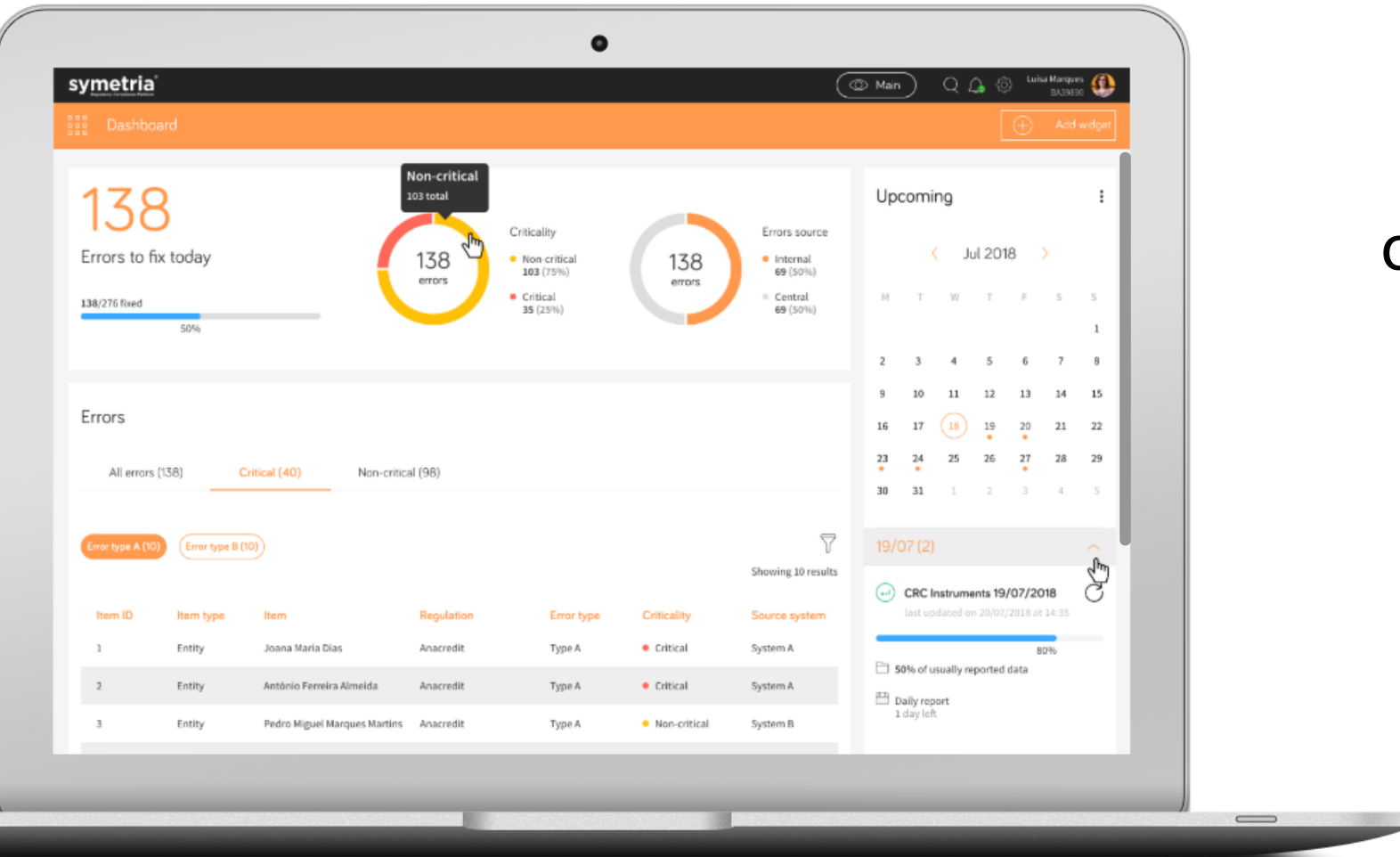
All with a lower investment to support your regulatory duties.





# Symetria

Data you can trust



Easy data integration with core systems, coupled with a flexible validation engine, means you can trust Symetria® to meet regulator demands for relevant and accurate reporting.

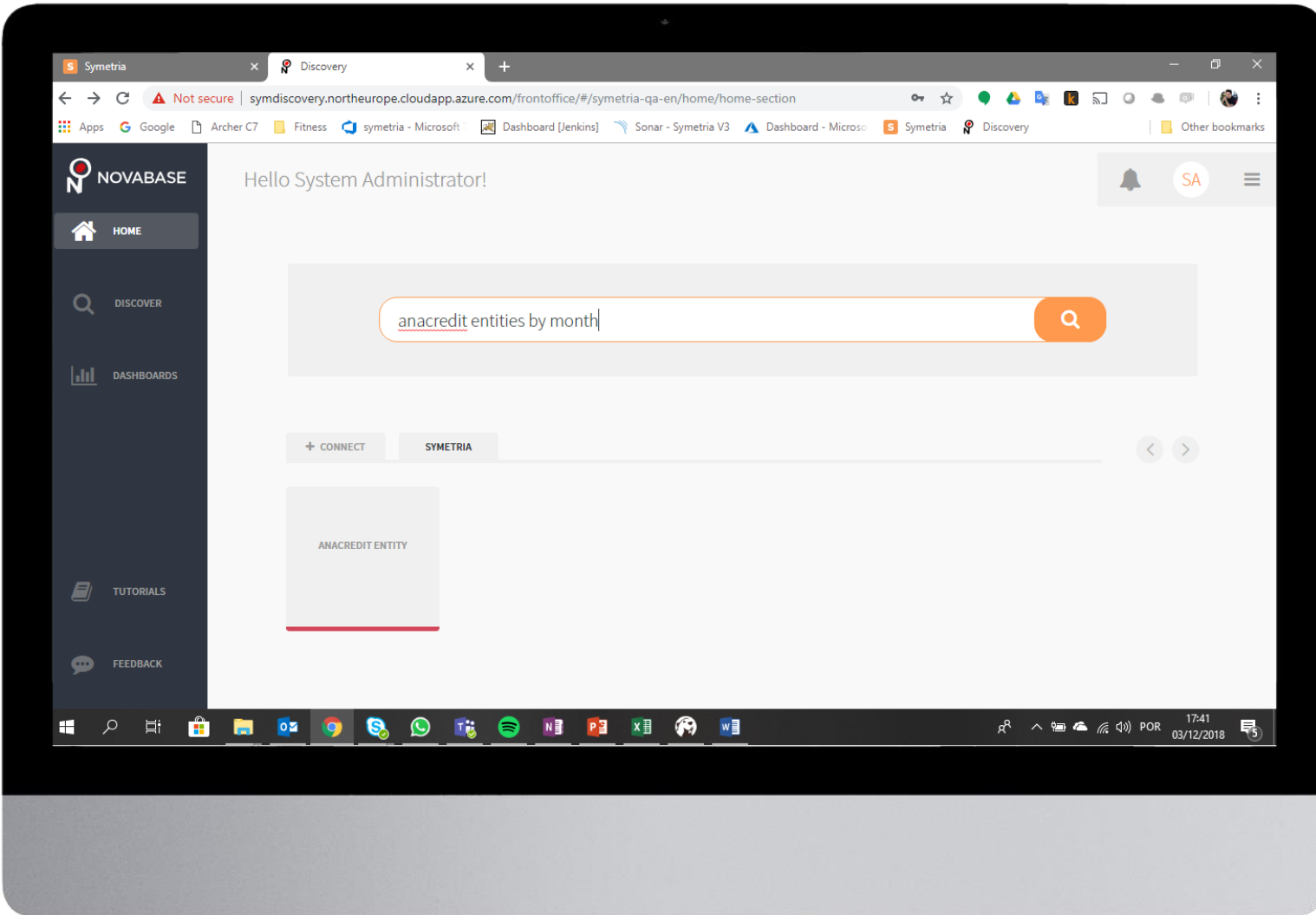
## Keep up with regulator requirements.

Symetria® offers new or updated frameworks as part of routine upgrades, so you can report quickly and effectively to meet changing reporting standards.





# Unleash the value of your regulatory data



Symetria® allows you to explore data from multiple sources using everyday language.

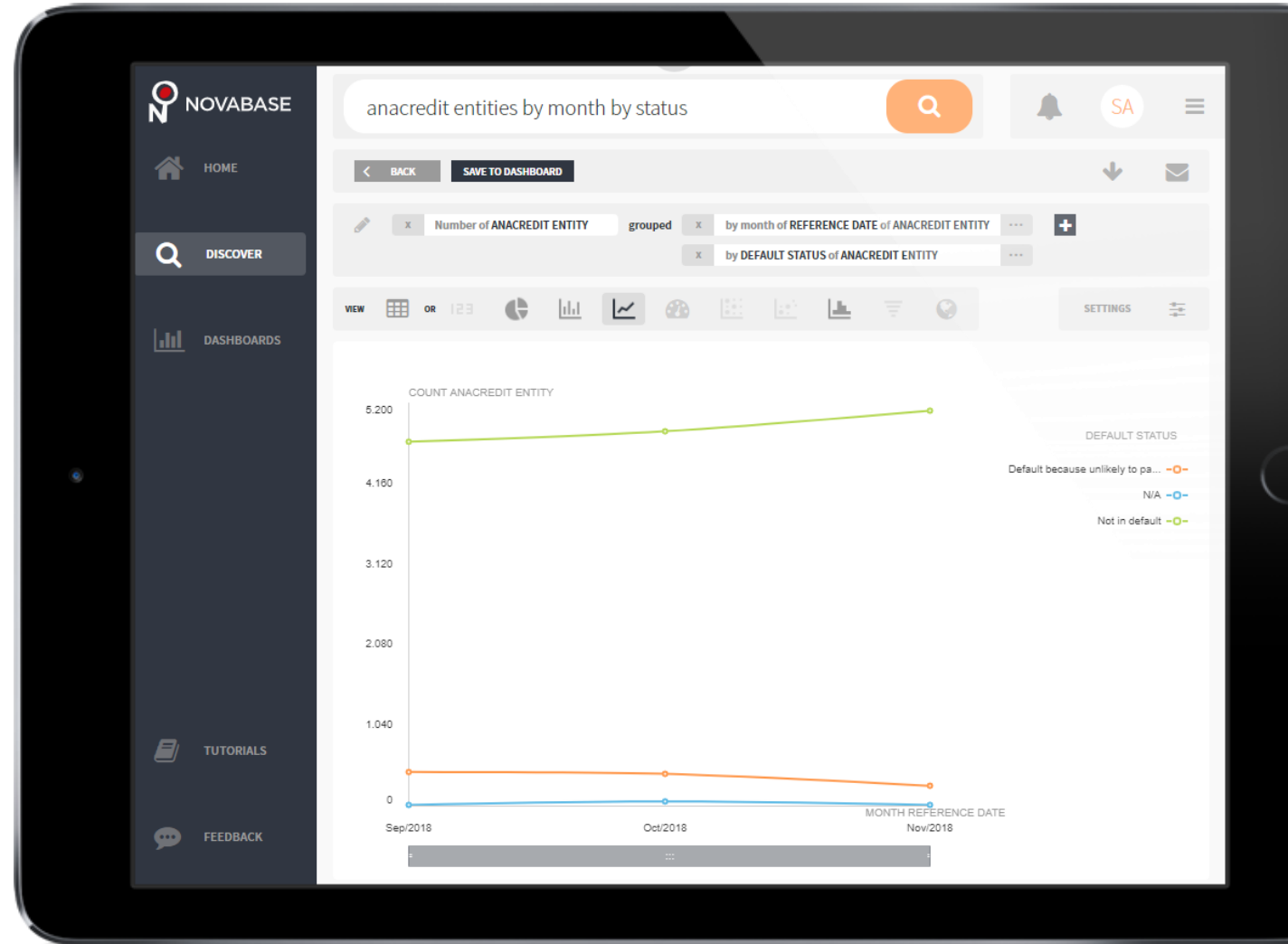
Just enter queries in a search box to analyze business data and get instant visual answers. The platform interprets your queries using natural language processing (NLP) and artificial intelligence (AI) to return the most relevant answer.

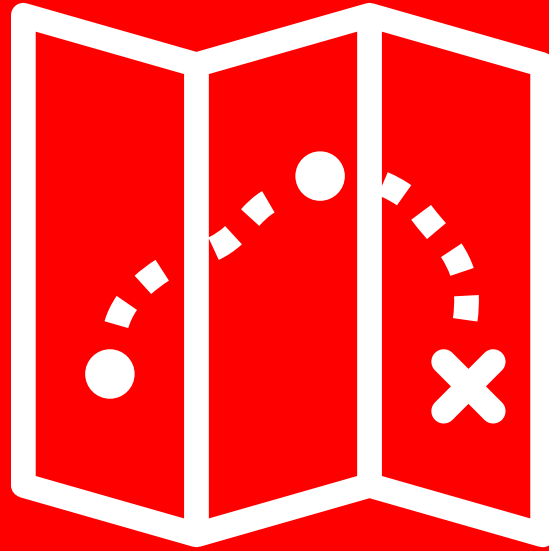
# Symetria

Smart data visualization

Don't waste time creating charts. Symetria<sup>®</sup> instantly visualizes results from the data.

You also have the freedom to change things to suit your reporting, presentation or communication needs.

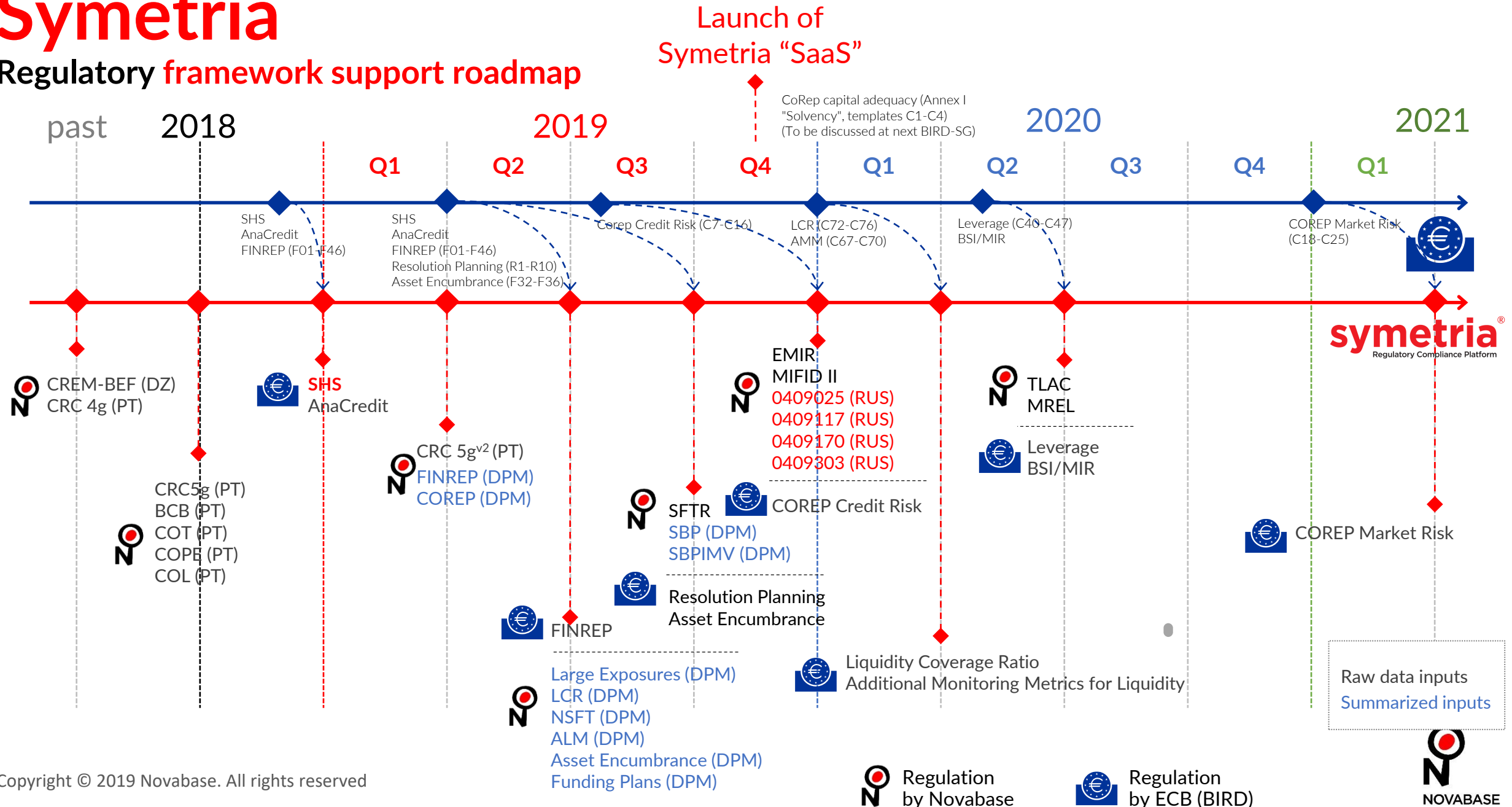




# Roadmap and requirements

# Symetria

## Regulatory framework support roadmap





# Some references



# Some references

We already are the first choice for some of the reference banks in Europe



# Contact Us

**Luis Neves Dias**

Sales Senior Manager

email: [luis.neves.dias@novabase.com](mailto:luis.neves.dias@novabase.com)

mobile: +7 (963) 764-66-59

