



# FiRE – Legal Reporting For Banks

An innovative and reliable reporting solution

Banks and securities brokers active in Switzerland and Liechtenstein must periodically report to the authorities. BearingPoint Switzerland AG offers reliable software to support an entirely automated reporting to the Swiss National Bank (SNB), the Swiss Financial Market Supervisory Authority (FINMA) and the Liechtenstein Financial Market Authority (FMA).

## What can FiRE do for you?

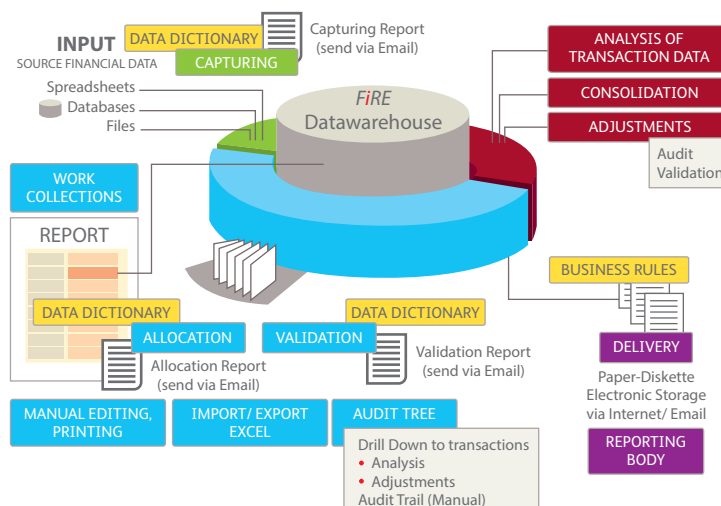
The FiRE software captures data from the bank's back-office system, carries out the necessary calculations and creates the reports in the required form. Regular updates of Fire will cover legal updates as well as new rules and regulation. FiRE covers the following mandatory requirements:

- SNB statistics
- Calculation of equity capital
- Large exposure risk
- Market risk (de minimis and standard method)
- Interest risk with Focus ALM
- Country risk
- Liquidity risk

## Basel III

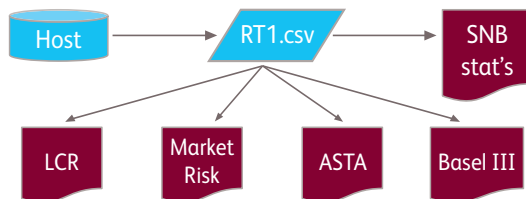
FiRE covers the requirements of Basel III as follows:

- The equity capital coverage is based on the same interface used for the SNB statistics. This allows a consistent and coordinated reporting from one single data source.
- Loans and their securities are delivered in the interface and FiRE calculates the optimized equity capital requirements.
- For the calculation of the credit risk FiRE offers within the International Standardized Approach (SA-BIS) both the comprehensive and the simple methods.
- The necessary calculations are carried out in FiRE, including risk weighting, haircuts and country ratings.
- The necessary currency and duration deductions are calculated automatically.
- LCR and NSFR reporting requirements are also covered.



## Advantages

- FiRE is already installed and successfully in production in 230 banks in Switzerland and in Liechtenstein.
- Production of individual statistics for internal reporting.
- FiRE uses data from the bank's back-office system to perform the necessary calculations, such as the risk weighting.
- FiRE and its updates allows the bank to profit from the experience of BearingPoint with the regulatory authorities.
- The main banking software vendors provide standardized interfaces for FiRE, which facilitates implementation and maintenance.



## Functionality

- Multi-language
- Multi-user
- Consolidation functions
- Capture and storage of the delivered data according to the RT1 data-dictionary) in FiRE; list of warnings and errors provides the data necessary for correction
- Database requests with chosen criteria that can be saved in the form of views
- Production (treatment) of the SNB statistics
- Integration of all the SNB validation rules
- Data delivery in the XML SNB format to the regulatory authorities
- Possibility to modify cells in the report forms and to add comments; a list of all modifications can be shown
- The audit trail can show the detailed contents of specific cells as well as the conditions that were at the origin of the calculation
- Aggregation: the statistics can be created separately or for several entities together
- Export of the reports, datasets and the audit-trail into an excel-file
- Administration of selected report groups by the users
- Automatic start of the capture programs
- Many banks at one installation

## About BearingPoint

BearingPoint consultants understand that the world of business changes constantly and that the resulting complexities demand intelligent and adaptive solutions. Our clients, whether in commercial or financial industries or in government, experience real results when they work with us. We combine industry, operational and technology skills with relevant proprietary and other assets in order to tailor solutions for each client's individual challenges. This adaptive approach is at the heart of our culture and has led to long-standing relationships with many of the world's leading companies and organizations. Our 3350 people, together with our global consulting network serve clients in more than 70 countries and engage with them for measurable results and long-lasting success.

[www.bearingpoint.com](http://www.bearingpoint.com)

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### Contact

Adrian Consani  
Director  
adrian.consani@  
bearingpoint.com

Jean-Michel Marguerat  
Director  
jean-michel.marguerat@  
bearingpoint.com

