## PRESS RELEASE

# **msg and Fiducia & GAD establish standard for regulatory software in Germany**

**Munich/Münster, April 4, 2017. Regulatory requirements for banks have become so complex it is nearly impossible to maintain a clear overview. The regulations of BCBS 239 and the new own funds regulations are just two examples. To help financial institutes master these challenges, msg and Fiducia & GAD began working together in 2016 to develop a new platform. The advanced risk and return management platform enables reports based on consistent data and methods, as well as transparent data flows and calculation bases. Furthermore, processes have been optimized and modern operating concepts integrated.**

The result will be a solution that allows cooperative and public sector financial institutes, private and business banks, as well as major and specialized commercial institutes satisfy the regulatory requirements of European and German banking supervision. msg systems ag and Fiducia & GAD IT AG founded a new development company to help facilitate their joint development of the new platform for accounting, reporting, controlling and risk management: EGP Gesamtbanksteuerungssysteme GmbH & Co. KG.

“Banks have been flooded with regulatory requirements ever since the financial crisis -requirements that can only be mastered using a standardized software environment. The platform opens up new courses of action for our customers and enables them to implement the requirements of BCBS 239 in both an economic and competitive way,” explains Dr. Stephan Frohnhoff, a member of the Board of Directors at msg.

The solution has a modular structure and is distinguished by its consistent processes and high degree of automation. The first module to be provided on the platform is AnaCredit, which will be available June 30, 2017. Further modules, which include BISTA and FinaV, will follow at the end of the year. The overall platform is scheduled to be completed in 2019, at which time all of the planned functions will be available.

**Bundled Expertise**

msg and Fiducia & GAD have been developing modern regulatory solutions for years. Now they are combining their established concepts and components, as well as many years of experience in the implementation of business and technical services, into a single joint development. BSM, msgGillardon and parcIT are the subsidiaries that are working to develop the joint solution.

“Our goal is to promote systematic collaboration and to bundle our respective know-how to establish a new market standard,” states Klaus-Peter Bruns, Chairman of the Board of Directors and Fiducia & GAD. Dr. Frohnhoff adds, “Software itself is no longer a distinguishing feature for banks. In today’s market, you must provide consistent, value-generating functions on a modular, modern platform, while automating processes and offering investment protection. This platform opens the door to digitalization in risk and return management, while also providing a solution that can also be used across Europe in the long term.”

**msg**msg is an independent, international group of companies with more than 6,000 employees around the world. The group of companies offers a holistic service spectrum of creative, strategic consulting and intelligent, sustainable and value-added IT solutions for the following industries: automotive, financial services, food, insurance, life science & healthcare, public sector, telecommunications, travel & logistics, as well as utilities, and has acquired an excellent reputation as an industry specialist during its more than 35 years in business.

Within the group, independent companies cover the wide variety of industry and issue-based competence: msg systems ag forms the core of the company group and works in close cooperation with the subsidiaries, both on a business and organizational level. This allows the competence, experience and know-how of all the members to be bundled into a holistic solution portfolio with measurable added value for its customers.

msg holds seventh place in the ranking of IT consulting and system integration companies in Germany.

**Fiducia & GAD IT**Fiducia & GAD IT AG is the IT service provider of the Genossenschaftliche FinanzGruppe. The company based in Karlsruhe and Münster with further offices in Munich, Frankfurt and Berlin employs currently more than 5,600 staff, generating an annual turnover of around 1.3 billion Euros. Among Fiducia & GAD's customers are all of the approximately 1,000 Volksbanks and Raiffeisenbanks in Germany, further companies from the Genossenschaftliche FinanzGruppe, as well as numerous private banks and companies from other business segments, such as the German automobile club (ADAC). Fiducia & GAD provides IT services for 167,000 banking work stations, administers roughly 79 million banking accounts and ensures comfortable cash supply by providing 36,000 ATMs and self-service terminals all across Germany. In its four high-security data processing centres Fiducia & GAD currently operates two core banking applications "agree" and "bank21".

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