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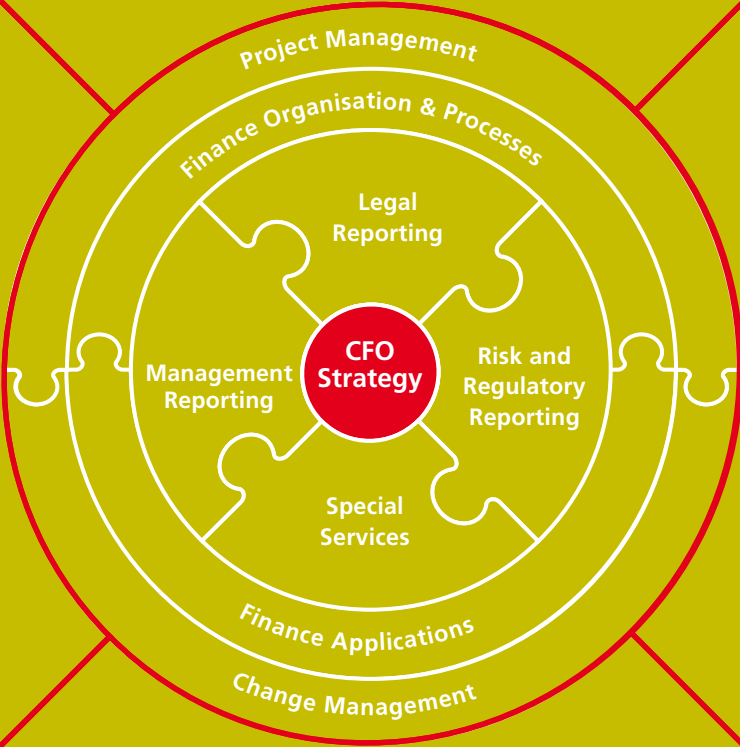
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## Financial Management Services

**CFO Strategy**  
**Legal Reporting**  
**Risk & Regulatory Reporting**  
**Management Reporting**  
**Finance Organisation & Processes**  
**Finance Applications**  
**Special Services**  
**Change & Project Management**

# Financial Management Services



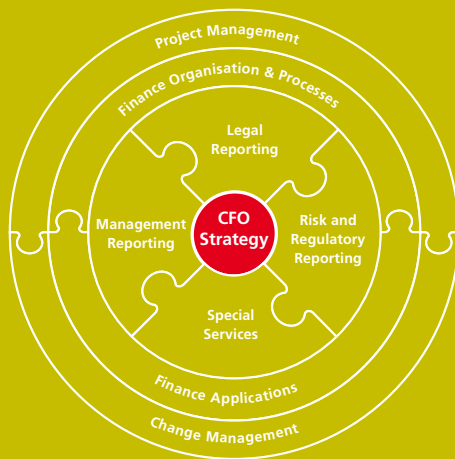
# What challenges does the future CFO face?

The increasingly complicated basic conditions of company management assign a different role to the CFO. Nowadays his duty is to ensure sustainability in company development by systematically supporting the company in taking its chances, identifying risks early on, and implementing the appropriate countermeasures. This is combined with a redistribution of the main focus of tasks of the CFO and a partial rejection of tested requirement patterns. The main tasks are no longer just the standard ones like reporting, analysis and interpretation of financial data or financial tasks. The new-style CFO takes on the function of the concern value manager. In supplying solid and relevant information on the financial situation of the company, he boosts investor and employee confidence.

To be able to fulfil this quite demanding task, management and the financial markets need to have current, meaningful information that consistently illustrates the risks and chances. The high demand associated with this type of information supply not only result from preparing the information for those being addressed, but also from an increasingly complex legal framework. High quality of information can only be ensured by having suitable, concern-wide, unified organisational and technical structures.

The service spectrum of the ifb group is geared towards the CFO. Starting with the CFO strategy we support you with risk & regulatory reporting, legal reporting, management reporting and through special services. This lets us work for you both on concern-level as well as at the operating levels with pragmatic consultancy packages. Our solutions always combine our high managerial know-how with recognised expertise in structure, process and IT consulting. Our approaches and solutions can be found in the Finance, Organisation & Processes and Finance Applications sections of this transcript. Tried-and-tested project management and change management methods ensure the sustained reliability of projects' results. With this brochure we would like to present you an overview of the financial management services provided by the ifb group. We look forward to meeting you in person and answering your questions in detail.

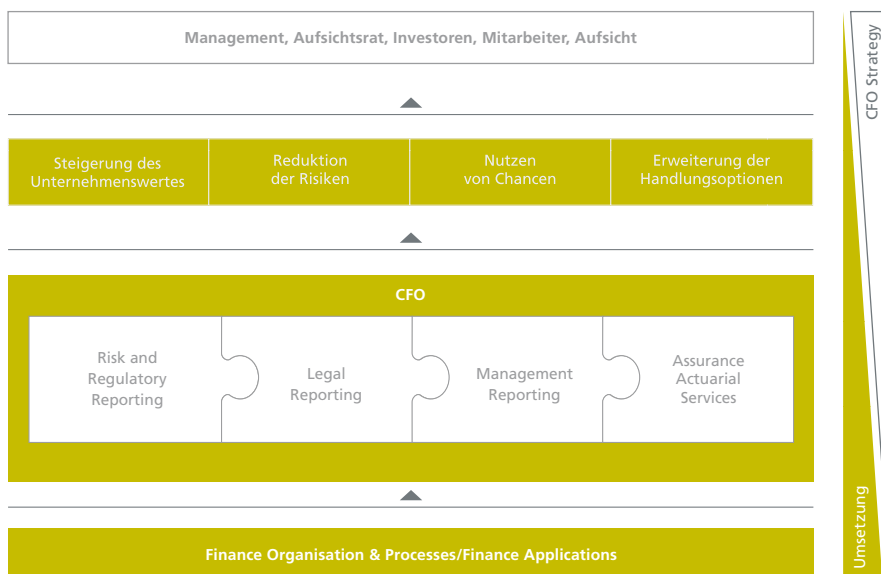
# CFO Strategy



## Are your finance sectors set up to function as strategic and operative service providers for your company?

The CFO strategy of future-oriented companies is just as demanding as it is complex. Not only does this apply to strengthening the market position and the company value on the whole, it also applies to increasing the attraction for investors and highly qualified managers. Optimum management of chances and risks is just as complicated and demanding as advanced internationalisation and its effects on legal frameworks.

We assist you in setting up financial areas to deal with new, more comprehensive tasks as a service centre for the concern – from strategic demand analysis, to definition, projection & implementation of development measures, all the way to results monitoring.



Strategic aspects of the financing organization

- **CFO agenda**
- **Value-oriented company management**
- **Corporate finance consulting**  
 IPO: Advice and support for first-time IPOs  
 Merger & acquisition: Support for fusions
- **Valuation services**
- **Turnaround support**  
 Support for reconstruction, refurbishing, integration or reorganisation needs  
 Concept, support and execution of company evaluations and due diligence
- **Integrated Treasury**

## CFO Agenda

As a basis for operational and strategic management decisions the financial areas need to guarantee transparency and swift control and management of all relevant developments. We define the corresponding CFO Agenda with you in top management workshops, strength/weakness analyses and benchmark protocols. Alongside methods, organisation, processes and systems, the same amount of focus is given to time horizons and examples of „Best Practice“.

## Figures for value-oriented company management

Targeted increases in the company value require suitable management and compensation systems as well as reporting which provides the figures for value-oriented management. We identify for you the factors and value drivers critical to success, derive the corresponding Key Performance Indicators (KPI) and prepare the implementation of strategies aimed towards increasing values using a balanced scorecard.

## Corporate finance consulting

We develop financing strategies for your company's targets on the basis of incoming equity financing (IPO, private equity, venture capital), foreign capital financing and securitization options analyses. Within the framework of the M&A support, we assist you in everything from evaluating the company, carrying out due diligence to contract drafting (closing). Our IPO support takes into account all steps of an IPO from the initial analysis to equity story development to implementing all operational requirements for the effective examination of a company's stock exchange qualifications.

## Valuation services

It is not legally permitted for auditors to perform evaluation services for capital market oriented companies. We execute the evaluation of companies, immaterial assets, fixed assets and derivative financial instruments. Alongside the identification and evaluation of assets and liabilities, we also carry out the analysis of future profit impact, purchase price evaluation and the implementation of necessary impairment tests.

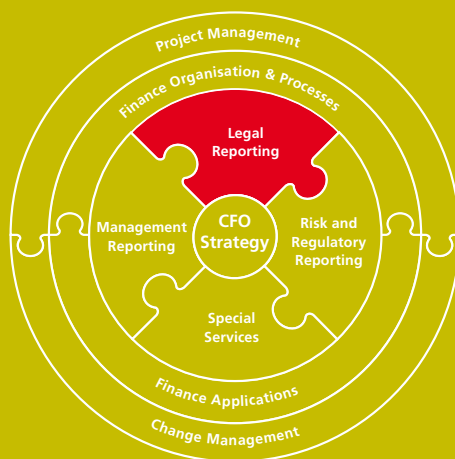
## Turnaround support

In crisis situations, management and investors require fast, precise information on the strategic, financial and operational situation of the company. We analyse and document the current situation from cost, income and potential points of view. On this basis, we deal with the development and implementation of short and long-term restructuring concept planning.

## Integrated Treasury

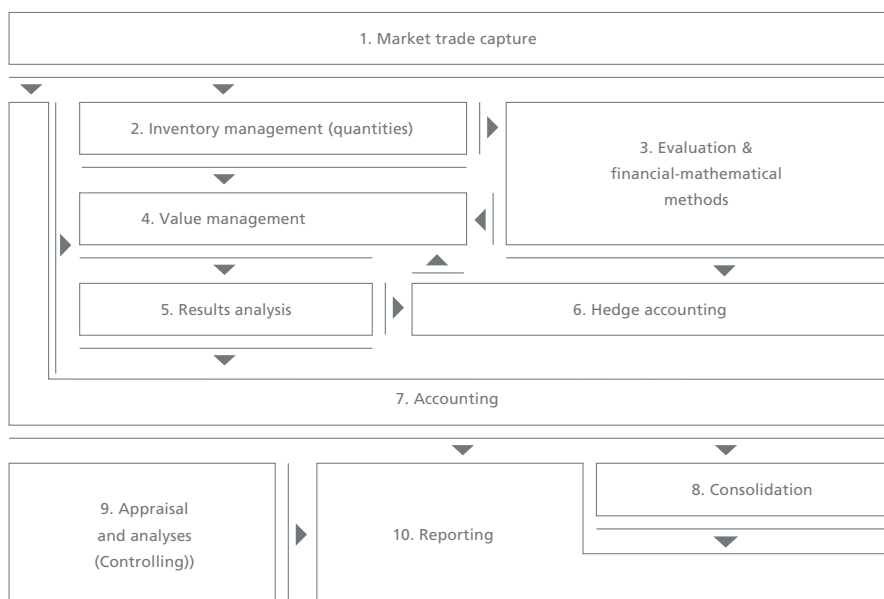
On the basis of years of experience with treasury solutions for financial institutions, trade and industrial companies, we provide the complete range of services: Integration of the treasury strategy into financial controlling across the entire profit generation chain, risk-oriented communication with financial markets, central cash and liquidity management, working capital management, development of hedging strategies in currency and interest management.

# Legal Reporting



## Are you taking full advantage of all your accounting optimisation options to increase your company's success?

The effort involved in creating financial reports is increasing: Recently, a number of new regulations have considerably increased the number of requirements of companies as well as the complexity and frequency of report creation. The situation and development of the company must be represented according to different local and international accounting standards on short notice and consistently. At the same time, the desire for international comparability increases the importance of the concern report. The ifb group has proven its expertise in creating financial reports according to IFRS, local GAAP and US GAAP standards in a number of projects. We are aware of all the current legal transactions in the accounting framework and help you face these increased requirements on time and meet them in full.



Tasks relating to IFRS accounting

- **IFRS adjustment**
  - IAS 39
  - Hedge accounting strategies
  - Impairment
- **Local GAAP**
  - Optimization of local GAAP accounting
  - Special questions
- **Concern**
  - Concern reporting, concern consolidation
  - Concern profit management
- **Accounting**
  - Account plans, accounting system
  - Currency accounting

### The trend of international reporting continues

IFRS implementation is already significantly advanced in companies oriented towards capital markets. The German Commercial Code modifications through the German Accounting Law Modernization Act (BilMoG) show that local accounting are drawing nearer to IFRS requirements. From experience, special issues come to the fore when creating IFRS accounts, for example, company-specific impairment processes or an advanced hedge accounting strategy. Optimum implementation of these issues can lead to sustained improvement in the image of the company's success. Incentives may also exist for internationally oriented medium-sized companies which endorse internationally comparable accounting and financial reporting: Successful communication with the capital market, with advantageous rating conditions that reduce capital expenditure, improved conditions for cooperation with foreign customers and partners and increased comparability of annual reports are just a few aspects. However, the benefits of the IFRS do present challenges during implementation in reporting practice and in company management, which cannot be underestimated in any way. We provide detailed expert knowledge on issues especially related to IFRS as well as extensive project experience when it comes to consulting on the further development of your reporting processes.

### Efficient handling of parallel standardized computer programs

The integration of IFRS makes it necessary to have to manage two standardized computer programs at the same time as a local GAAP is essential according to commercial law. Both factors require increasingly wide-ranging expertise in the related areas. We take care of building on current know-how through consistent coaching as well as developing structures with your employees, which increase the transparency of the computer programs. To generate as much use as possible for your company, the practical integration of new requirements into existing work flows is always to the fore.

### Reporting upgrades in accounting

The new requirements of local and international accounting standards increase the complexity of account plans and affect the accounting system. An example would be the effects of the IAS 21 on currency accounting. We inform your employees of tried-and-tested optimisation options and provide the answers to professional and technical accounting questions.

### Upgrades to concern accounting

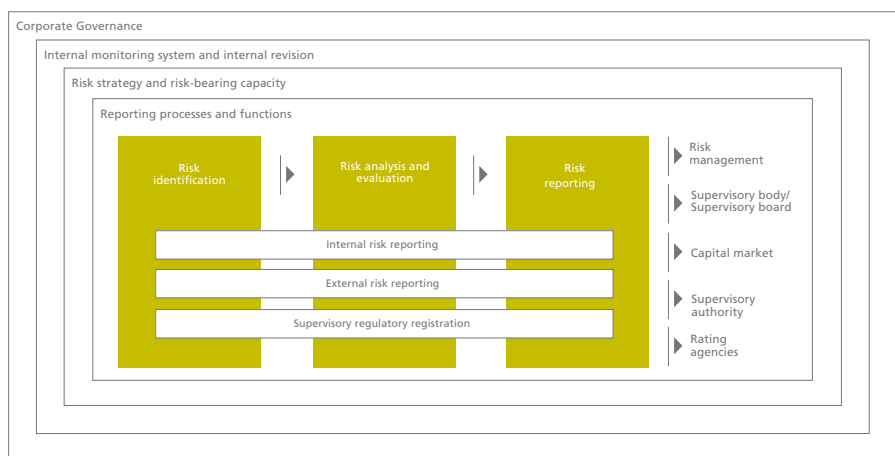
On a concern level, we support you when implementing new disclosure regulations for financial reporting, when dealing with questions relating to concern consolidation as well as when integrating new instruments into concern management, which the IFRS necessitates. On the basis of comprehensive project experience we have developed conceptual specifications for various standard software products in order to professionally cover the complex and technical requirements of the system.

# Risk & Regulatory Reporting



## Are you tapping the full potential of the new regulatory requirements?

The requirements of risk management and risk reporting have considerably increased as a result of the international financial crises of the last few years. Basel II, the minimum requirement of risk management (MaRisk), Solvency II and the new regulations for commercial and legal risk reporting under IFRS mirror this development. New corporate governance criteria make additional internal quality monitoring mechanisms necessary for external reporting. These rules require considerable investment in resources and systems. However, they also provide the opportunity to redesign the basic processes more efficiently. We consult with you on the shaping of your business according to the new commercial and supervisory requirements as well as when setting up more efficient risk management and monitoring processes.



Framework for Risk & Regulatory Reporting

- **Risk reporting**  
External risk reporting (German Commercial Code [HGB], IFRS, Basel II)  
Internal risk reporting
- **Financial reporting**  
Banking supervision / Basel II  
Insurance supervision / Solvency II  
Concern financial reporting according to IFRS  
Waiver rule
- **Risk and chance management**
- **Internal monitoring system**
- **Internal revision**
- **Corporate governance**

### Concern-wide strategy for regulatory and risk reporting

According to the new supervisory regulations (Basel II/Solvency II) the affected specialist departments not only have to compile extensive reports for the supervisory authorities, they also need to publish information on the situation of the risk for the company. This disclosure obligation supplements external risk reporting which is influenced by the commercial and legal specifications (DRS 5, IFRS 7). In addition, the admission of both the internal models in reporting and of the management approach in commercial and legal risk reporting create a close relation to internal risk reporting. The result is the creation of new content-based dependencies between reporting and risk controlling, which require a concern-wide risk reporting strategy. We help you define this strategy and efficiently implement the legal requirements.

### Risk and chance management as an integral part of internal management

Successful market participants need to be able to identify and evaluate both negative and positive developments in time in order to take the appropriate actions. We have developed a system-managed risk/chance management solution, which can be seamlessly integrated into your internal management system. This solution fulfils the external requirements of, for example, the German Control and Transparency in Companies Law (KonTraG) and creates concrete economic advantages.

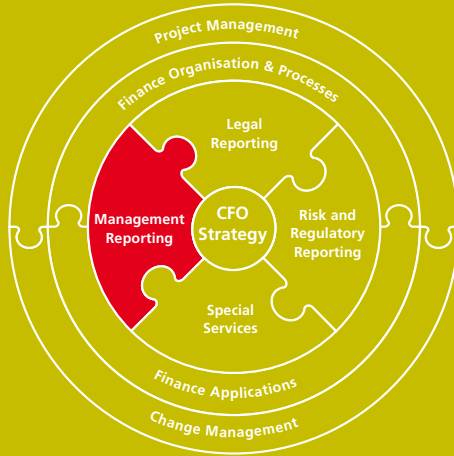
### Coordinated development of internal monitoring systems and internal revision

In extreme cases deficiencies in external financial reporting may not only negatively influence the reputation of the company and make restatements necessary, it may also have criminally liable consequences for the management. With this in mind, the installation of an internal monitoring system (IMS) for monitoring the reporting processes becomes a corporate responsibility. This places the importance of internal revision before advanced requirements. We support you in creating the corresponding preconditions, accompany you in setting up the internal monitoring system and stand by your side as a co-sourcing partner during examinations and projects.

### Future-proof design of the corporate governance system

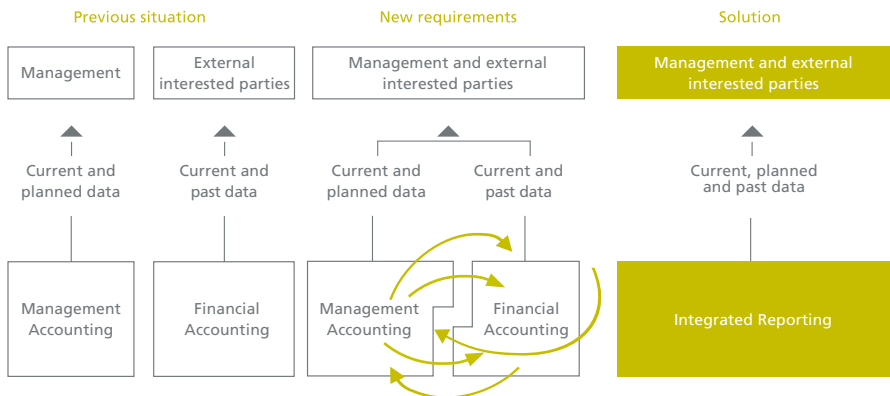
Risk management, risk monitoring, the internal monitoring system and internal revision are the core elements of an effective corporate governance system for your company. We assist you from its design according to national and international regulations all the way to its implementation.

# Management Reporting



## Does your company management always have the information it needs?

Effective implementation of the company strategy and efficient use of resources require that management have access to all of the telling figures and reports. They need to be logically integrated into all planning, budgeting, managing and report cycles in order to that all relevant information with the required amount of detail be available. A quick supply of information that is as automated as possible is what's required. Setting up model reporting and performance measurement systems is a core skill of the ifb group. We help you out with everything relating to this.



The increasing complexity of information demands requires integrated methods, systems and processes

- **Integrated reporting**
- **Reporting design**
- **Profit planning**
  - Budgeting/Planning
  - Forecasting
- **Profit management**
  - Profit simulation
  - Risk-bearing capacity
- **Profit reporting**
  - Performance rating
  - Offsetting and reconciliation
  - Segment reporting

### Integrated figures and reporting systems for the company management

Management reporting provides details on the strategic company targets as operative targets for each business area. It must support the attainment of these targets and clearly assign the results. This requires correspondingly defined figures and reports. At the same time, internal data & target systems and external reporting both need to be harmonized with each other in order to avoid creating parallel management systems. We guide you when setting up an integrated operating figures & reporting system and when defining informative reports. This is important as even the best information only shows its effect when properly tuned to the target audience. Our range of services comprise examination of the reporting and its further developments according to the design principles of Professor Rolf Hichert. They enable high information density but with easily comprehensible content and thus reduce the effort it takes to create reports.

### Reorientation of concern profit planning

Profit planning for complex company and concern structures involves a lot of non-value-adding activities. We assist you in reorienting the planning functions: Simple structures, a clear process and optimum system support enable decentralized company areas create consistent business plans. These flow seamlessly into the entire planning for success, finance and balancing targets. In the process, the relation between information itemisation and processing speed can be optimized for forecasting.

### Optimisation of profit management using simulation processes

Detailed financial reports at shorter intervals necessitate management instruments which can be used to identify and correct possible deviations from planned results in a short space of time. We assist companies in setting up simulation processes in order to make transparent the effect of strategic decisions and modifications to the company environment on the success, financial and balancing targets. Managing critical risks by calculating the risk-bearing capacity is another important aspect of profit management.

### Profit reporting according to new transparency criteria

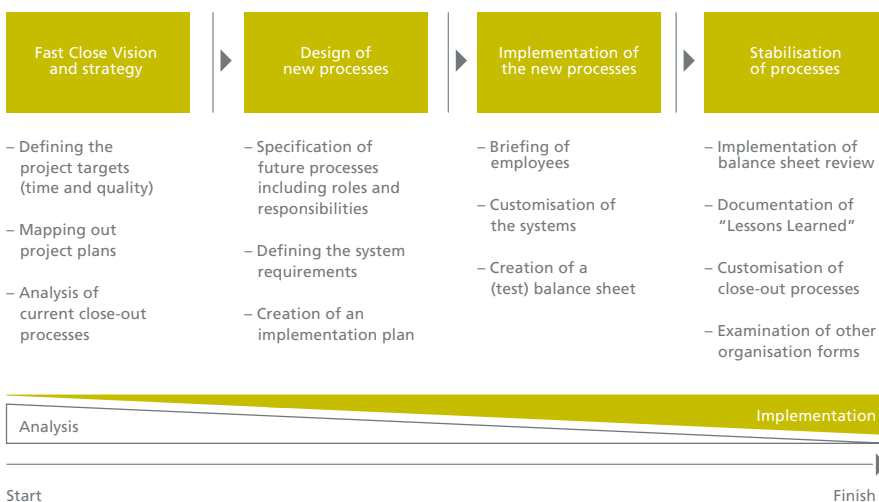
Internal profit reporting shows to the management the profit figures of individual company areas, products or customers and regions. Unlike external reporting, management reporting information is processed in more detail or according to other criteria. We support you in setting up reporting functions and when integrating management and financial accounting settings. The most important factor here is transparency.

# Finance Organisation & Processes



## Are the processes of the financial area streamlined enough to keep up with the speed of the company's development?

Modifications to the competitive environment, innovative market strategies and new legal general conditions bring about constant changes in companies. The setup and process organisation of financial areas is affected by this constant transformation: Fusions and takeovers, outsourcing of work areas or the setup of shared service centres need to be illustrated correctly in relation to organisation so that they can fulfil their economic potential. At the same time, pressure on process timeframes is still high, for example, for the end of year report. We assist you in getting the best performance, organisation and cost structures out of your financial areas.



Clearly structured approaches ensure project success

- **Process excellence in finance**

- Process implementation

- Process optimisation

- Fast close

- **Organisational design**

- Centre of excellence

- Shared service center

- **Cost management**

### Qualified introduction of new processes

When changes to structures in financial areas or invoicing according to international standards make new processes necessary, we assist you as the competent partner for all required steps. Our comprehensive experience with IFRS implementation, short monthly and quarterly close-out processes and the implementation of new reporting and accounting tools provide the guarantee for optimum results.

### Process optimisation for increasing profitability

Optimum performance capacity in financial areas necessitates a number of different requirements: increases in productivity and efficiency, low error ratios and the elimination of non value-adding activities are the most important aspects. We help you design or reorient more efficiently fundamental financial processes, for example, in debtor, creditor and collection areas. We assist you when it comes to optimizing both quality and time management of the close-out process. Working closely together with your specialists we define the targets and strategy for the fast close, we design and implement the corresponding processes and we guarantee reliable operations in the final stabilization phase.

### Excellence in consolidation, reporting and planning processes

High quality financial reporting which can be produced on time for the deadline date on short notice is a meaningful indicator for the efficiency of your company's financial areas. We are available to you when setting up the corresponding consolidation, reporting and planning processes accordingly. Here we draw on our detailed knowledge of positive and negative determining factors, which affect the performance of European concerns in this area.

### Sustained changes to the organisational design

When optimizing the organisational design and the organisational structure of the financial areas we provide support to you in the form of experienced project partners. We offer focused analyses of the financial organisation and clarify what needs to be done. Building from this, we define pragmatic approaches to reorientation hand in hand with your senior management. One way of doing so is by setting up shared services centres where services, which until now were decentralised, can be combined using the latest technology, cutting costs in the process.

### Systematic cost management

In the face of the high speed of development in financial sectors, guaranteeing cost efficiency is a permanent challenge. We systematically help you identify, evaluate and realise cost-cutting potential.

# Finance Applications



## How are the financial areas optimally supported using system applications?

The system applications need to be able to keep up with the development of tasks in the financial area: Three examples of this would be 1.) providing figures for a sustained, risk/chance-oriented company management, 2.) financial reporting and 3.) technical illustration of takeovers and fusions. If one of the IT units working to full capacity slows down the strategic development of the company, a quick and qualified decision, fitting to the long-term needs of the company, must be made. We assist you in working out comprehensive IT strategies, in analysing commercial and technical requirements, in pinpointing inefficient asset solutions, in evaluating available software that meet your needs, and in all implementing processes.



- **Finance Technology Services**

- IT strategie
  - IT architecture
  - System evaluation

- **Software Cooperation**

- Business Objects of SAP FRS Global IDS Scheer IDL infogix
  - Microsoft Midlake Oracle Process² SAP SimCorp

- **Our solution**

- ifb-OKULAR®

### Strategic IT consulting

The financial areas need to be able to provide both internally and externally consistent, need-based information in a short space of time. The IT strategy needs to lead the way in order to efficiently generate this information and communicate it effectively. We help you define the technical and economic IT targets accordingly. At the same time we examine where the financial areas can build up market advantages for the company using specialised IT functions, where standard software can be used and what functions can be outsourced to cut costs. This way, the IT strategy can be optimally customised in relation to value-adding potential and the amortisation targets of your investments.

### Future-oriented design of the IT architecture

IT investments are long-term and cannot be allowed to become obstacles in the future if changes are made to the business strategy. With this as our goal, we set up your IT architecture in such a way that new requirements and software products can be effortlessly integrated. The use of standard software has high priority here as a result of its better value medium and long-term overall IT costs. At the same time we take note of maximum investment security in relation to further advancements and the future availability of qualified service providers.

### System evaluation in preparation for IT decisions

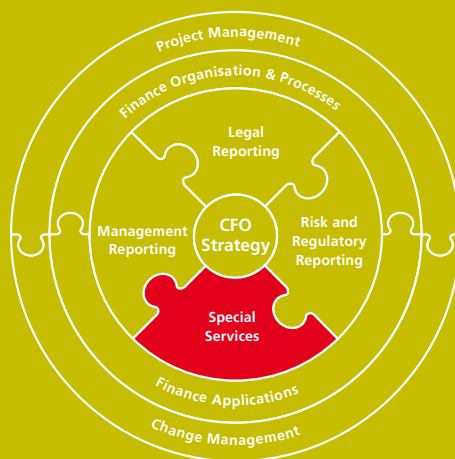
If changes to the company structure or new business processes can no longer be illustrated adequately using the current software, decisions need to be made. To enable the selection of a qualified system, we measure the requirements and evaluate the offer of possible new systems. Here, we pay attention to marketable economic and flexible technology and make sure that the long-term effects of the system decision are transparent. Structured, complete system evaluations effectively reduce the need for subsequent improvements, the risk of frequent system change and the associated costs.

### Implementing business performance management solutions

A growing number of reports, shorter report intervals and historically grown structures cause an increasing number of problems for financial areas. We support you in setting up a modern consolidation and information system, which illustrates the relevant differentiated data of your company. As your partner in implementation we have comprehensive experience in all project stages, including the introduction of leading business performance management solutions (Business Objects Finance, Hyperion, IDL, etc.).

**Furthermore, we advise you when choosing, implementing or changing over to payment transaction and treasury management systems.**

## Special Services



### Is your company optimally set up for dealing with auditing and insurance-related questions?

Our cooperation partner ifb Treuhand AG Wirtschaftsprüfungsgesellschaft provides you with a comprehensive spectrum of specialised services in the auditing sector. Its auditors are available for you both in the form of examination assessors as well as advisors. This applies especially to projects dealing with risk and legal reporting questions. The actuarial officers of the ifb group advise companies in the insurance industry in how to map out the new transparency and fiscal requirements from a supervisory and capital market point of view.

#### Special auditing in commercial, supervisory and strategic environments

Not only are we available to help you with your annual audit and the examination of internal monitoring systems, we also provide you with a broad spectrum of special auditing tests:

- Special legal audits
  - Examination of management compliance in accordance with Section 53 of German Law on Budgetary Procedures (HGrG)
  - Formation and contribution in kind examinations
  - Transformation and merger examinations
- Supervisory offered examinations in relation to the minimum requirements of risk management (MaRisk) and German investment tax law (InvStG)
- Examination in the context of economic decision-making and design processes
  - Examinations of special-purpose balance sheets
  - Creditworthiness and depot examinations
  - Examinations of reclamation concepts
  - Planning, investment and costing examinations
  - Cost allocation and royalties

## **Assurance**

### **Auditing and corresponding analyses**

Our individually co-ordinated risk-oriented approach for the auditing provides the opportunity to generate comprehensive additional information for managing your company. We support you by providing analyses of the determining economic factors, the business environment and development as well as the company, monitoring and communication processes.

### **IT assurance according to supervisory criteria**

We check and appraise the integration of relevant IT security standards for regulation compliance, efficiency and according to increasing requirements of the financial authorities. Furthermore we also support you in designing comprehensive IT security management structures, processes and systems. Here, we take into account the relevant and current legal requirements and regulations, for example, the Sarbanes-Oxley Act. We provide software manufacturers with certification of their software packets. Here you can rely on our sound IT specialist knowledge. We gladly advise you on how to be fully compliant with data security: Many customers also use our data security officer service as well.

## **Actuarial officer**

### **Actuarial know-how for accounting and risk management**

The insurance industry is currently experiencing a dynamic change in economic and supervisory fields, especially following Solvency II and IFRS developments. Increasing requirements will influence internal and external accounting, company management and risk management in particular. We support our clients when it comes to dealing with these additional requirements. Actuarial skills play a major role here. Our actuaries combine their specialist expertise and branch know-how with their understanding of supervisory and economic relations. The service offer for insurance policies ranges from providing actuarial calculations to offering support when using new international accounting procedures, all the way to competently consulting on regulatory queries.

## **Basic and special queries**

### **Up-to-date information for your company**

Our technical department bundles the expert knowledge of the ifb group in processing basic and specific issues. We create appraisals for accounting according to the German Commercial Code (HGB) and international accounting standards as well as managerial problem outlines. In addition, we provide tailor-made seminars, workshops and specialist conferences for your company's employees.

# Change & Project Management



## How sustained are project results in your company?

Successful company development requires systematic integration of the „Run the Business“ and „Change the Business“ task fields. Here, not only are sound expert concepts necessary, so too is a form of implementation that motivates your employees to accept the project results and develop them further. Project & change management place the spotlight on sustained growth of knowledge and experience of all those taking part. Knowledge of this task is the basis of the work performed by our advisors when assisting you in the projects of your company.

### Team-oriented culture of project management

Our projects involve solving complex tasks in a short period of time. In the process, both project managers as well as project members always need to keep the overview of the current state, the next steps involved and the critical path. For this reason we train all of our project members in the various methods of project management and supply them with the necessary tools, which ensure smooth project operation.

### Change management: Successfully implementing changes

Change forms a central requirement for the success of large organisations and companies. Quick adjustment processes which strongly influence all those involved and affected are omnipresent. They offer chances, but hide considerable risks at the same time – company transfers, outsourcing projects and large system integrations/transformations are just a few examples. We put the willingness of all those taking part to contribute their skills to achieving a common goal into the focus of the projects, which we then implement for you: within the project team, between the project and line organisation, between various organisations, countries and cultures, and between clients and the ifb group. We only consider projects as closed when these solutions have been successfully put in place in the processes, structures and systems of your company. Changes need to be experienced and advanced in order to create sustained usage from it. Motivating your employees to actively participate in all stages of the work is the main target of all change projects.



### **ifb group**

Comprehensive, systematically sound solutions are our trademark. The quality of our work as a consulting and software specialist is the result of sound managerial advice in direct connection with IT know-how. We develop modern management concepts, convert them into user-oriented software solutions and support our business partners when putting solutions into practice. One of the keys to our success has been an open, practically oriented work method. Our customers are made up of companies from the industrial, trade, service and public sectors. Over 1400 financial service providers make use of our solutions. Over 450 highly qualified experts of the ifb group look forward to making your acquaintance!