

REGULATORY SERVICES IN MALTA

WHAT CHALLENGES ARE COMPANIES FACING?

The regulatory landscape in Malta's banking and investment services sectors is changing at a rapid pace, making it increasingly difficult to stay informed of each new development.

Each year, there are an average of three to five amending acts and 40-50 new regulations, nine to ten of which are new investment services rules. Between 2015 and 2018 for example, credit institutions faced increases to the following requirements:



TOTAL CAPITAL REQUIREMENTS RATIO
>14% to >16%



COMMON EQUITY TIER 1 RATIO
>11% to >14%



MINIMUM LIQUIDITY COVERAGE RATIO
>60% to 100%

HOW IS THE SUPPORT PROVIDED?

Our flexible service offering can be adapted to fit our clients' individual needs. The two most popular approaches our clients choose are **outsourcing** all or some regulatory services and receiving **project-based** support.

1. OUTSOURCING

- Regulatory reporting (eg. BR06 / COREP)
- Internal audit
- Financial reporting (eg. FINREP / Annual reports)
- Provision of ongoing and ad hoc training

2. PROJECT-BASED

- Support on the implementation of new / amended regulations (eg. CRR2)
- Specific deliverables (eg. ICAAP, ILAAP, NPLS Reduction Plans and Recovery Plans)
- Support in the implementation of tools, integrating and strengthening of existing systems

WHY SEEK REGULATORY SUPPORT?

While busy managing your day-to-day business, the burden of managing your compliance with new EU and Maltese regulations can be immense. Instead, transform your regulatory requirements from a "necessary evil" to peace of mind and security, knowing your operations are in trusted hands with our experts in Malta's laws and regulations.

Alter Domus' Regulatory Services comprise the following:

Operational Change Management

Optimising processes and managing change and priorities to ensure full control over requirements and deadlines

Good Governance

Implementing good governance practices around the entire regulatory process from ongoing monitoring to decision-making

Leveraging Regulatory Data

Employing regulatory information in the ordinary course of business

Digital Transformation

Driving digital transformation in your entity through a consulting approach that leverages people, processes and information

Reporting on Key Metrics

Setting up a key metrics and thresholds dashboard to facilitate regular monitoring and optimisation

Forward-Looking Approach

Preparing for upcoming regulatory changes and the impacts that these will have on your business

WHY CHOOSE ALTER DOMUS?

EXPERIENCE & EXPERTISE

- Extensive experience in providing regulatory support to banks and asset management companies
- Strong expertise in transforming the way entities manage information
- Strong knowledge of regulatory frameworks

FLEXIBILITY & CLIENT FOCUS

- Open, fast and easy communication through a single contact person
- Services performed in accordance with local working practices in Malta
- All tax, accounting and legal matters are managed by the same team

OUR DEDICATED TEAM

- Highly qualified professionals with strong expertise in providing Regulatory Services
- Alter Domus Malta's staff of 150 employees with deep knowledge of their local jurisdiction
- Alter Domus' resource of 2,500 professional employees globally

YOUR KEY CONTACT

CHRIS CASAPINTA
Country Executive Malta
+356 22 05 1000
Chris.Casapinta@alterDomus.com

Many leading international asset managers, lenders and asset owners choose Alter Domus as their partner for growth. Whether a stand-alone fund with limited investments, or a large multi-billion-dollar fund with complex investment streams across multiple jurisdictions, we understand your world. Vertical integration allows us to build dedicated teams to provide support and bespoke solutions across your entire value chain. By tapping into a talent pool of some 2,500 employees across more than 40 offices and desks, our expertise and cutting-edge technology combine to put you ahead of the game.

With an established professional focus on the private equity, infrastructure, real estate, and debt and capital markets sectors, we offer fund administration, corporate services, depository services, transfer pricing, domiciliation and management company services. Our specific experience in the debt and capital markets sector allows us to provide specialist solutions such as loan administration, agency services, trade settlement and CLO manager services.

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