

# 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 2,000 professional employees globally

## YOUR KEY CONTACT



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Alter Domus is a fully integrated Fund and Corporate services provider, dedicated to international private equity & infrastructure houses, real estate firms, private debt managers, multinationals, capital markets issuers and private clients. Our vertically integrated approach offers tailor-made administration solutions across the entire value chain of investment structures, from fund level down to local Special Purpose Vehicles.

Founded in Luxembourg in 2003, Alter Domus has continually expanded its global service offer and today counts 40 offices and desks across five continents. This international network enables clients to benefit globally from the expertise of more than 2,000 experienced professionals active in fund administration, corporate secretarial, accounting, consolidation, tax and legal compliance, depositary services and debt administration services.

We are proud to serve 17 of the 20 largest private equity houses, 15 of the 20 largest real estate firms and 17 of the 20 largest private debt managers in the world.

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

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YOU DEVELOP, WE ADMINISTER.

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