

Successful Wealth Management in Retail Banking

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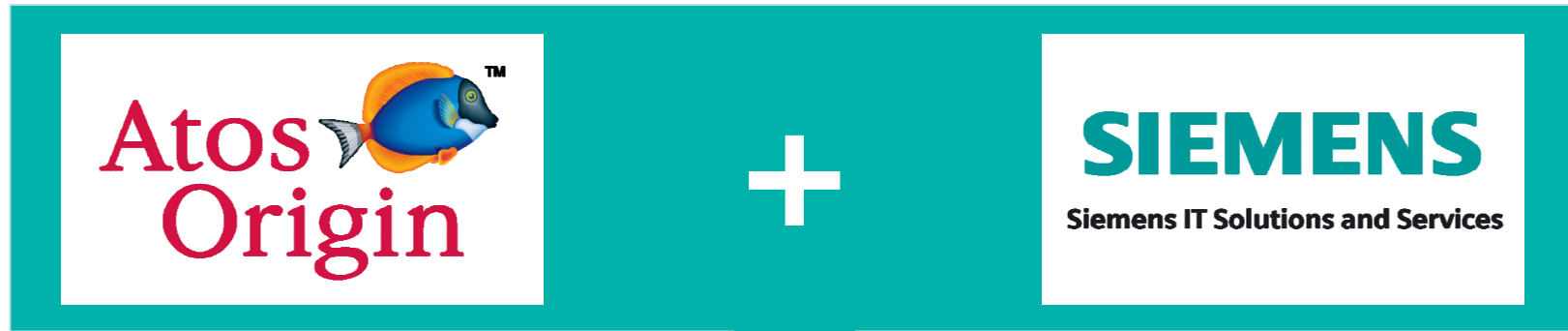
Atos
Worldline

Agenda

- ▶ Atos
- ▶ Atos in Banking and Insurance
- ▶ A European overview
- ▶ A German Look at Retail offers
- ▶ Regulatory pressure
- ▶ Setting the right combination



Atos



Atos

- ▶ Over 78,500 business technologists worldwide in 42 countries
- ▶ Annual revenue of €8,7 billion (pro-forma 2010)
- ▶ Strategic IT Partner of the Olympic Games
- ▶ French SA, WW Headquarter in Paris

Atos
Worldwide IT Partner

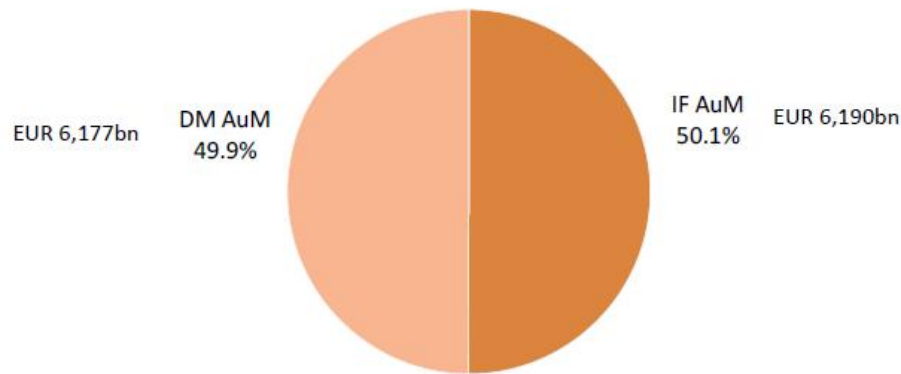


Atos in Banking and Insurance

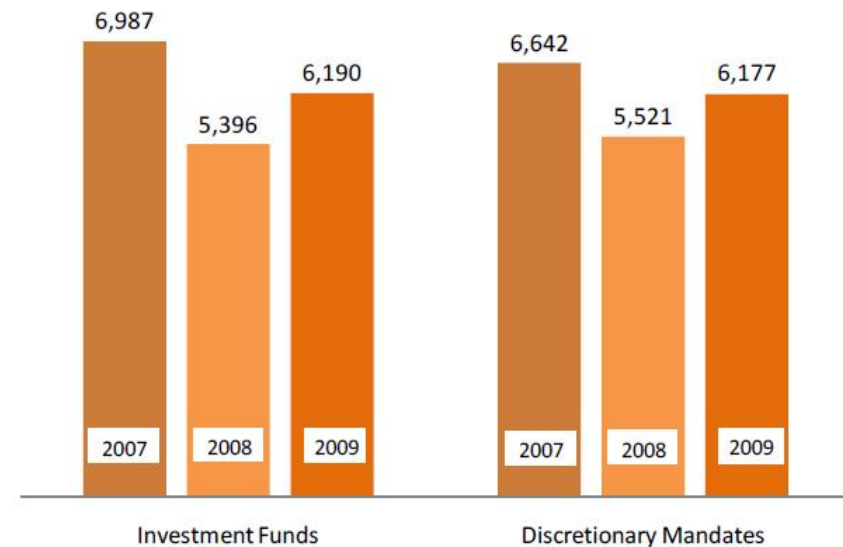
- ▶ **15,000 Financial Services business technologists**
- ▶ **30 years' full process service to the banking and insurance industry**
- ▶ **Top 3 IT service provider to Financial Services in Europe**
- ▶ **End-to-end and top to bottom**
 - No. 1 in multi-channel self-service banking
 - Leader in settlement and brokerage
 - A leading independent card services provider in Europe and Asia-Pacific
 - No. 1 provider of innovative payment and BPO
- ▶ **Market-specific, bridging banking business and banking IT:**
 - Multichannel and e-commerce services
 - Core banking & Core insurance solutions
 - Payment to clearing processing
 - Security management
 - ITO and BPO services
 - Business Intelligence and content management
 - Solvency II
 - FATCA / SEPA

A European overview

Investment funds vs discretionary mandates (end 2009)



Investment funds vs discretionary mandates AuM (EUR billion)



Source : EFAMA - Asset Management in Europe - May 2011

A German Look at Retail offers

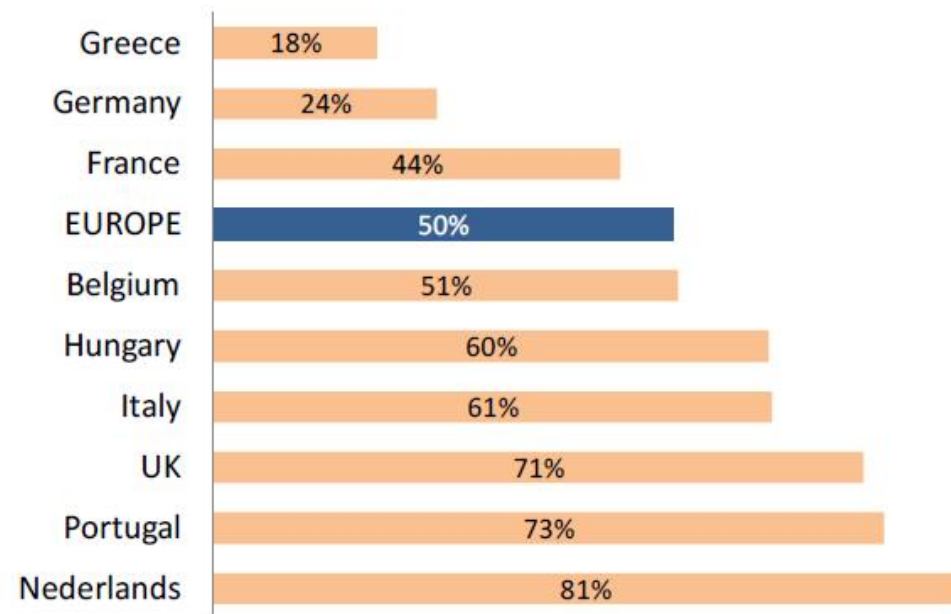
Wrappers

- ▶ Deposit accounts
- ▶ Securities accounts
- ▶ Insurance contracts
- ▶ Fiscal incentives

Services

- ▶ Product selection
- ▶ General Advisory
- ▶ Discretionary

Discretionary mandates share in total AuM in 2009



Source : EFAMA - Asset Management in Europe – May 2011

Regulatory pressure

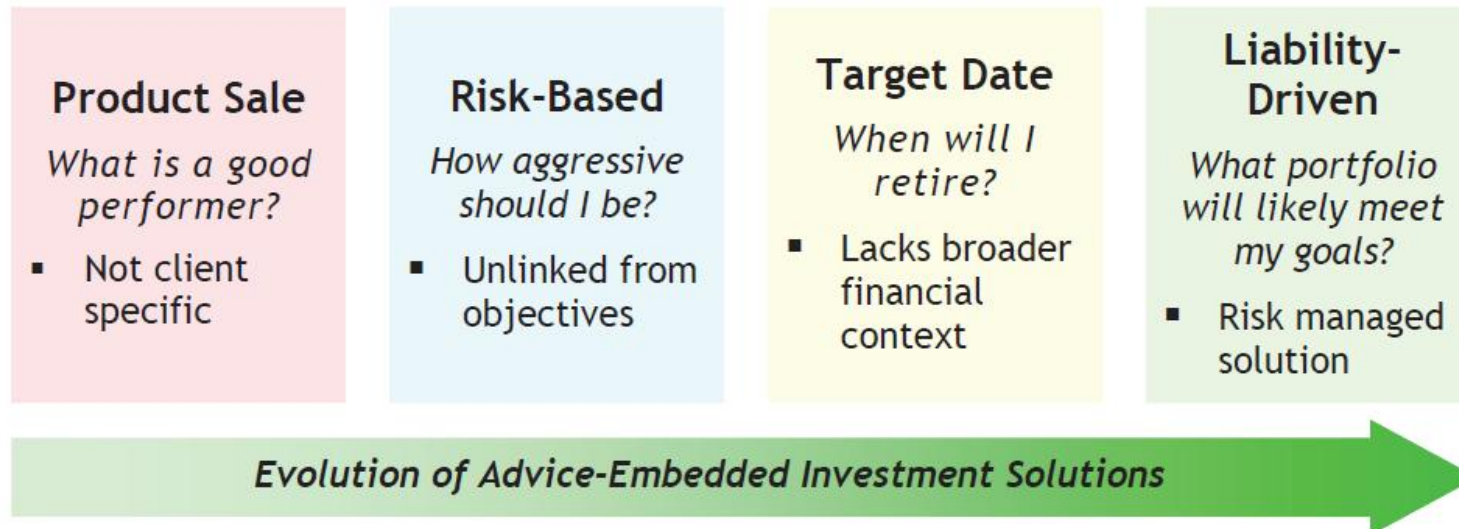
How to enhance these services

Observed

- ▶ RDR in UK
- ▶ MIFID I, MIFID II

MIFID II

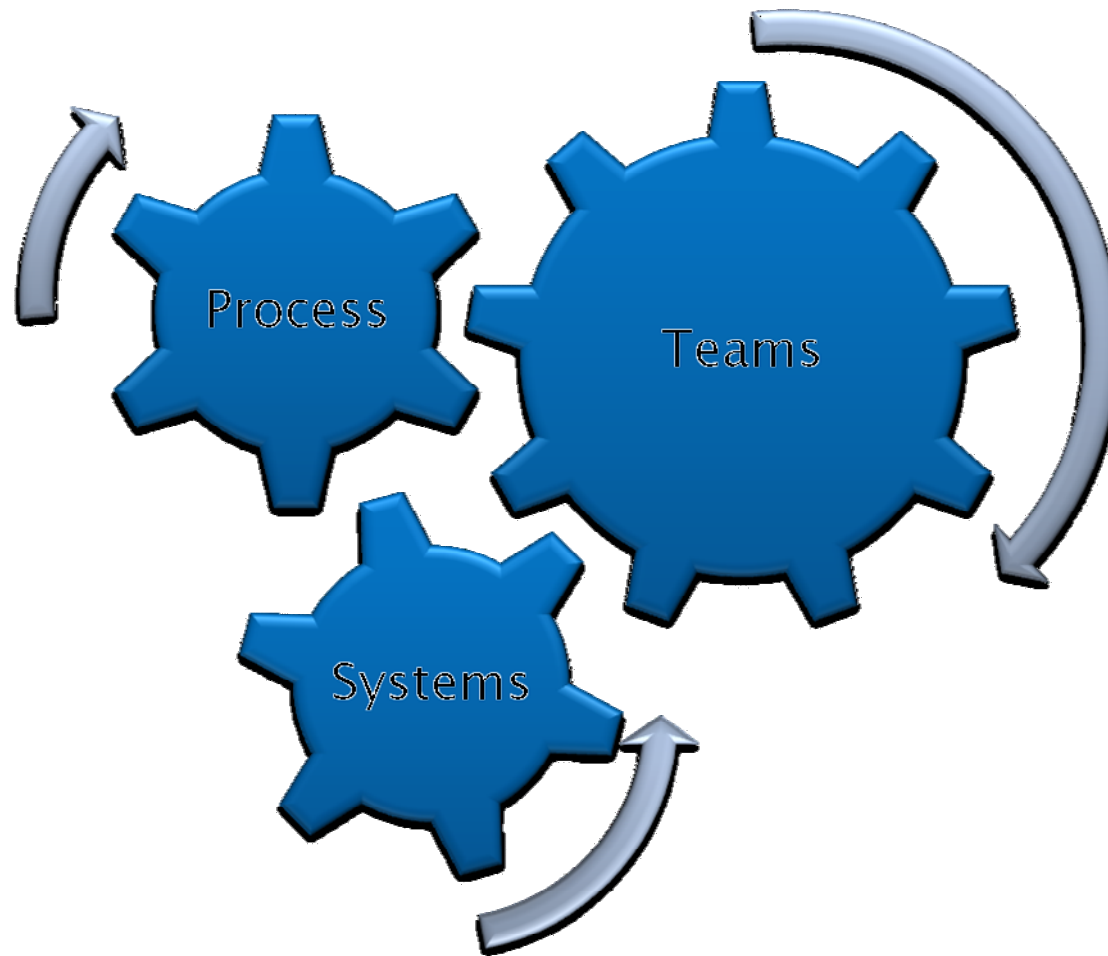
- ▶ Increased information
- ▶ Protection & true advice
- ▶ Planning the advice



Source : Patpatia & Associates, Inc

Setting the right combination

Adapt your offering



Thank you

**Sophie Troistorff
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