

FinAPU is a cloud based IT - standard solution that can be customized and implemented within two weeks at our clients.

Be compliant with the EU Money Market Fund Regulation (2017/1131)

FINAPU



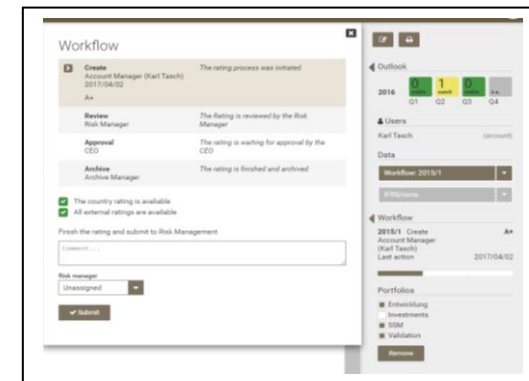
FinAPU supports Union Investment to fulfill the required standards from the MMF - Regulation.

Article 19



“A prudent internal credit quality assessment procedure”

- FinAPU contains the following rating models
 - AuDiT Bank Rating
 - AuDiT Corporate Rating
 - AuDiT Sovereign Rating
- You can implement an individual workflow and all required processes
- All models are transparent, and all process steps are archived



“Up to date and sufficient information quality from reliable resources”

- FinAPU has an automatized data feed from Refinitiv and Fitch Solutions
- No additional IT effort needed
- As soon new information is available the risk models start a recalculation



In **FinAPU** every security is automatically linked to the issuer

DE0007236101

Portfolio

Siemens AG DE
2018/11/08, Diem A

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With **FinAPU** and the integrated early warning systems you can monitor your portfolio easily



Article 19



”Prudent, systematic and continuous assessment methodologies”

- Rating models based on statistical methods
- User- and Rating-Handbooks help the user to be compliant

Citibank, N.A. 0.042% AuDIT **A+**

Parent Citigroup Inc Country United States of America
Parent Rating **A+** 2019/01/17 Country Rating **A+** 2019/01/08

2017 << >>

Ratings ▾

	2014/12	2015/12	2016/12	2017/12
Final Rating	A+	A+	A+	A+
Rating PD	0.042	0.042	0.042	0.042
AuDIT Rating	A+	A+	A+	A+



Compliant with all requirements regarding Article 19 / 4

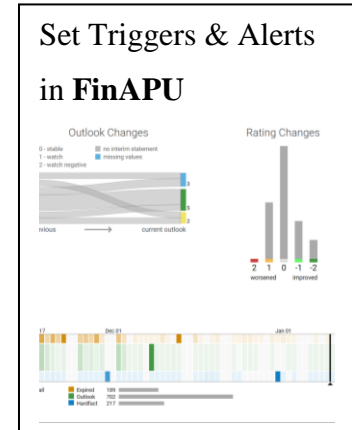
- ✓ Effective process to obtain and update relevant information
- ✓ Includes all relevant driving factors that influence the creditworthiness
- ✓ All credit quality assessments shall be reviewed at least annually
- ✓ No mechanistic over-reliance on external ratings
- ✓ Credit quality assessment methodologies are to be reviewed at least annually

Financial Drivers ▾

	2014/12	2015/12	2016/12	2017/12
Total Assets	1,117,580.5	1,193,867.2	1,280,347.5	1,155,421.9
Net Income (Zyr)	9,446.7	10,319.3	12,128.3	6,531.1
Impaired Loans / Gross Loans (Zyr)	2.90	2.30	1.79	1.44
Loan Loss Res / Gross Loans (Zyr)	2.33	1.96	1.81	1.73
Equity / Total Assets	10.91	11.18	10.73	10.31
Tier 1 Ratio (Zyr)	13.89	13.50	12.68	12.54
Bank Deposits / Total Assets	-	-	-	-
Total Securities / Equity	357.65	349.35	360.34	351.15
Net Interest Margin	3.20	3.28	3.21	3.11
Net Gains (Losses) on Trading & Derivatives	3,473.5	4,397.8	4,942.7	4,716.1
Cost to Income Ratio	63.32	54.48	53.95	53.38
Net Loans / Customer & ST Funding	55.40	56.67	54.69	56.34

The portfolio is automatically uploaded to **FinAPU** via an interface. **FinAPU** calculates the risks and sends back the information.

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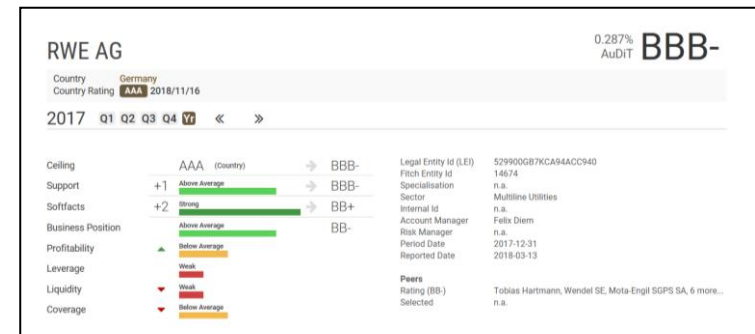


Article 20



“Internal credit quality assessment”

- Quantitative & qualitative indicators to determine the default risk
- Including macroeconomic and financial market situation

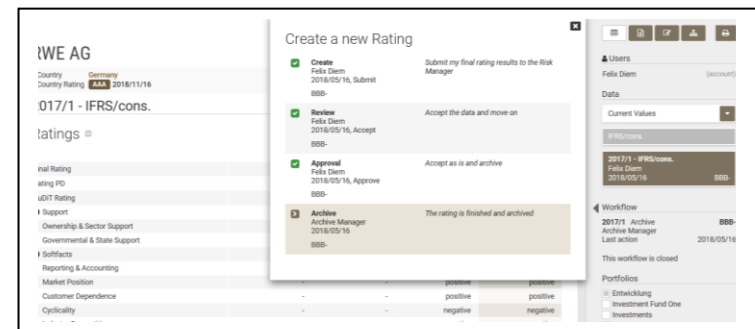


Article 21



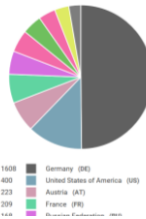
”Documentation”

- Documentation of internal credit quality assessment procedure
- Consideration of history
- Different roles and responsibilities



Using filter criteria, reports can be done with one click

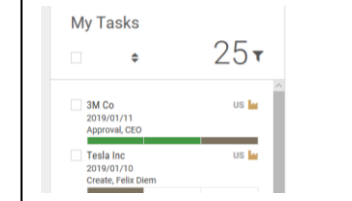
Country Distribution



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FinAPU is integrated in your daily routine. Take one look and see your tasks.



Additional requirements



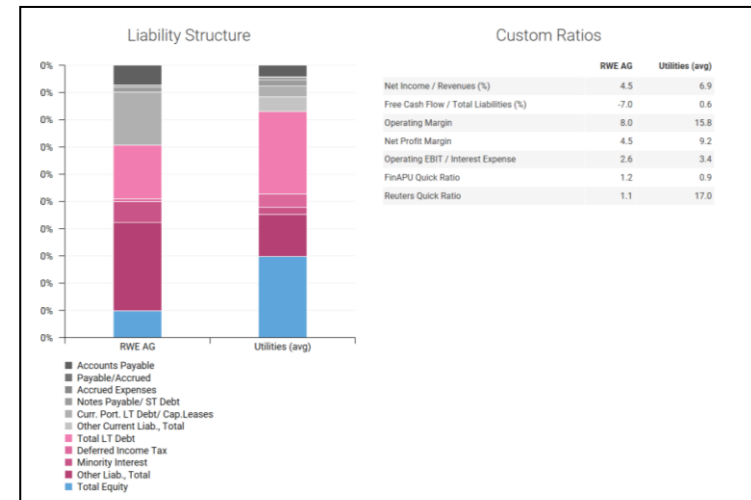
“Peer Group Comparison”

- Define own peer groups based on country, rating, industry and many more
- Visualize the results in the information sheet
- Comment the results and use “news feeds” from Refinitiv



“Consider ownership and corporate hierarchy information”

- FinAPU contains the ownership data of 31 million entities worldwide
- With one click you can choose between all data or only the portfolio relevant
- Export all relevant information with the export and download function



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Entity	Country	Category
RWE AG	DE	Multiline Utilities
Rheinkraftwerk Albrück Dogern AG	DE	Not Categorised
Rwe Generation UK Holdings PLC	GB	Electrical Utilities & IPPs
RWE Generation UK PLC	GB	Electrical Utilities & IPPs
Rwe Energy AG	DE	Multiline Utilities