

Introduction Forvis Mazars for the Financial Services Industry

A sustainable business partner

forvis mazars



Forvis Mazars

A global integrated firm

We are an international firm and global leader in audit, tax, advisory and consulting services committed to helping our clients build and grow their businesses. We always seek to understand our clients and their environment. We take responsibility for shaping a sustainable industry as well as helping build the economic foundations of a fair and prosperous world.

Forvis Mazars at a glance

- Forvis Mazars is a global, multicultural and integrated partnership with shared goals, values and service standards across the world. We take pride in our technical expertise and the quality of our work.
- Our team draws on the depth and breadth of their knowledge and experience across the financial services industry to provide actionable insights that add value and put your organisation in a strong position, now and into the future.
- The partners at Forvis Mazars are final decision-takers and decide with pragmatism, without a multilayerapproval system for technical accounting and audit matters.
- Our personal, pragmatic and solution-oriented approach differentiates us from our competitors. This "DNA" is valuable for our clients, all combined with the full professionalism of a global leading firm.
- Forvis Mazars is a sustainable business partner. We build long-term relationships, encourage entrepreneurship and plan for succession.
- Through our commitment 'Forvis MazarsForGood' we strive to make a positive impact on the world and communities in which we operate. We are fully committed to contributing to this as much as we possibly can.



Forvis Mazars
Who we are

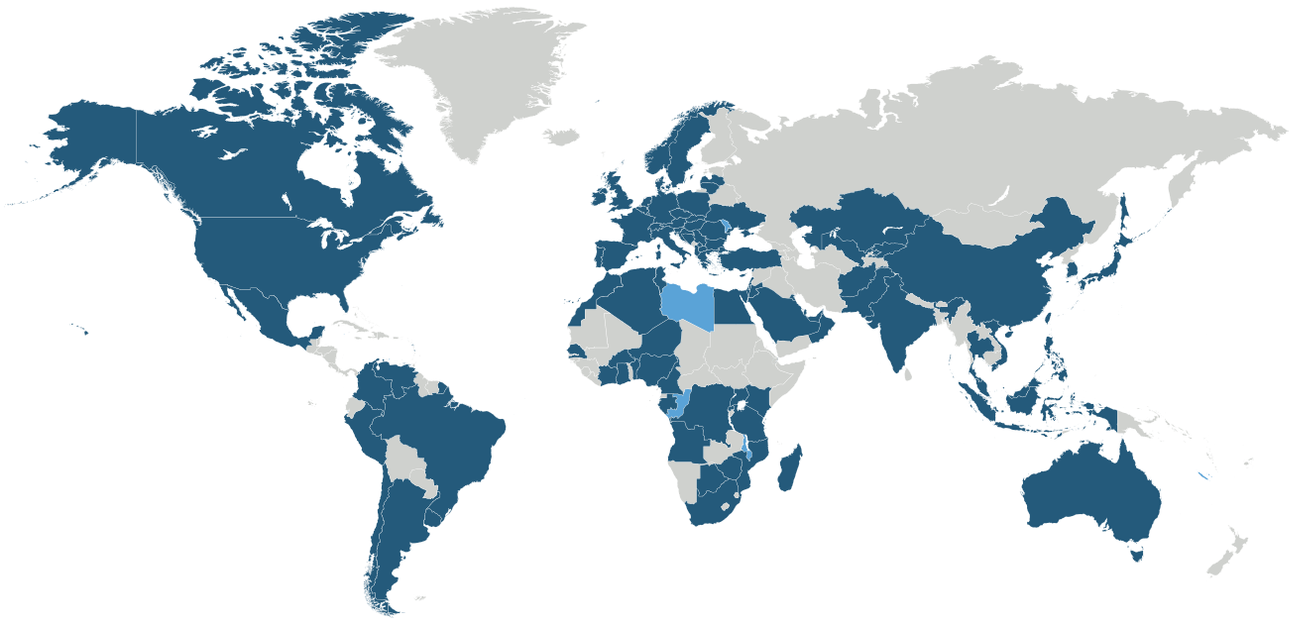
Forvis Mazars is a global leader in audit & assurance, tax, advisory and consulting services. Operating in over 100 countries and territories, we blend scale, capacity and coverage with agility, profound insight and a tailored approach that reflect our clients' unique challenges, complex regulatory landscapes and cultural diversity.

Our 40,000+ strong team is committed to providing an unmatched client experience, one that feels right, personal and natural to each and every one of our clients. Together we nurture a deep understanding of our clients' industries, bringing clarity and helping our clients confidently prepare for what's next. Our professionals have the experience and skills to serve organisations of all sizes, both locally and globally, now and into the future.

Global to see the big picture and local to understand it, we are built for our clients, people, industry and society.



Forvis Mazars at a glance



Forvis Mazars

Correspondents of Forvis Mazars Group

In numbers

US$5bn+

combined revenue*

100+

countries and territories

40,000+

combined professionals

1,800+

combined partners

400+

combined offices

Your needs - Our services

Risk Consulting

Financial institutions are operating in a fundamentally transformed risk and regulatory landscape, which presents both challenges and opportunities. For executives, supervisors, and managers in the financial sector, the central question is: Is our organization truly in control?

At Forvis Mazars Risk Consulting, we support organizations in the financial sector in gaining control over their risks. We combine our expertise in risk management and internal audit with specialized knowledge from other disciplines within Forvis Mazars. This includes areas such as Model Risk, Credit Risk, Market Risk, Operational Risk, Liquidity Risk, (Regulatory) Compliance, Fraud Risk Management, and Cybersecurity.

Thanks to our multidisciplinary approach, global reach, and the use of the latest technologies and insights, we deliver tailored solutions that truly make a difference. Services we providing are:

Our main services focus on:

Risk Management

- Integrated Risk Management & Risk Assessments (including Risk Culture, Governance, risk appetite, risk classification, risk taxonomy)
- Design and implementation of internal control frameworks
- Systematic Integrity Risk Analysis (SIRA) and Own Risk Assessment (ORA)
- Process analysis and optimization

Internal Audit

- Internal audit support (full outsourcing, co-sourcing, and interim audit function)
- Operational, strategic, and compliance/ regulatory audits
- Quality Assurance Reviews



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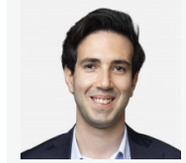


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Quant Services

Forvis Mazars supports financial institutions with specialized expertise in the development, validation and audit of quantitative models that are essential for risk management and regulatory compliance. We cover a broad range of topics (credit risk, market and counterparty credit risk, liquidity risk, artificial intelligence, valuation of financial instruments, digital assets) within all three lines of defence:

- We assist in designing, implementing and documenting impactful models and solutions using a comprehensive end-to-end approach.
- We provide comprehensive model validation and monitoring, assessing technical performance, assumptions, and supervisory compliance (including EBA, ECB, and Basel III) ensuring our clients meet their regulatory needs.
- We deliver assurance to internal audit functions on the entire model risk frameworks covering governance, data, modelling, and usage. We provide industry insight and peer best practices by leveraging a rich history of and exposure to risk at numerous financial institutions.



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Your needs - Our services

International Tax Services

In today's global economy, businesses face increasing complexity in managing their international tax obligations. From navigating cross-border compliance requirements to structuring operations efficiently, international tax is a dynamic and high-stakes area that demands both technical expertise and commercial insight.

At Forvis Mazars, we support multinational clients with tailored international tax solutions that align with their strategic goals and regulatory obligations. Our approach combines deep local knowledge with global coordination, ensuring consistency, transparency, and value across jurisdictions. Whether you are expanding into new markets, restructuring your operations, or responding to regulatory change, our international tax team is here to help you navigate complexity with confidence.

Our main services focus on:

- Cross-border tax structuring and advisory
- Corporate income tax compliance and reporting
- Withholding tax compliance and reporting
- Transfer pricing compliance and documentation
- Tax treaty application and tax reclaims
- Tax rulings and tax audit support
- Tax due diligence and transaction support
- Pillar Two compliance and reporting
- Mandatory reporting obligations (FATCA, CRS, DAC6)



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Global Mobility

In order to meet business demands, companies rely on finding the best talents and experts. The required skills and knowledge are not always available on the company's home market, which is why companies are forced to attract talent from abroad. At the same time, the concept of workplace has become more flexible, regardless if this is business related or for private purposes (business trips, commuting, working remotely).

Our main services focus on:

- Expatriate and employer tax compliance
- Expatriate and employer tax advisory
- Strategy and policy design
- Equity incentives
- Risk and cost management consulting
- Technology to support global mobility



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Financial Services

Your needs - Our services

Statutory Audit Services

At Forvis Mazars, we deliver high-quality statutory audits and reviews tailored to the financial services sector. Our specialized teams go beyond compliance, enhancing transparency, stakeholder confidence, and long-term resilience. Each audit is customized to your business model, risk profile, and regulatory environment — adding value through deep sector expertise and a collaborative approach. With integrated cross-border teams and a single point of contact, we ensure seamless service delivery. Leveraging global methodologies, advanced technology, and continuous innovation, we help financial institutions strengthen governance, meet regulatory expectations, and build sustainable organizations that contribute to a fair and prosperous economy.

Other (assurance) services

Beyond statutory audits, Forvis Mazars provides targeted assurance services to support transparency, regulatory compliance, and data integrity in the financial sector:

- **Agreed-Upon Procedures (AUPs)** - For loan tape reviews, securitization data validation, and internal model testing
- **Mortgage Pool Audits** - Independent audits of mortgage portfolios for securitization or loan transfers
- **Regulatory Reporting Assurance** - Covering for example asset segregation, prudential statement reviews, and prospectus testing for regulated funds
- **Model Validation & Forward** - Looking Information Assurance



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Your needs - Our services

Global Compliance

For multinational businesses, global compliance and reporting is a complex and resource-intensive endeavour. Every country has its own wide array of rules and regulations, which are often complex and constantly evolving. Delivering effective global compliance and reporting requires a blend of local knowledge, robust process, and coordinating technology. Forvis Mazars will support you with a team of local experts coordinated through a single point of contact. They will help you embed a strong compliance and reporting process across your organisation.

Services we providing are:

- Accounting & reporting
- Tax reporting and compliance
- Global statutory compliance
- Transfer Pricing
- Corporate tax
- Global Payroll
- HR services
- Legal services
- Technology to support global mobility



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Reporting

In a sector defined by regulatory scrutiny and rapid change, financial institutions face increasing pressure to deliver transparent, timely, and compliant external reporting. Our advisors support clients in preparing high-quality, audit-ready external reporting.

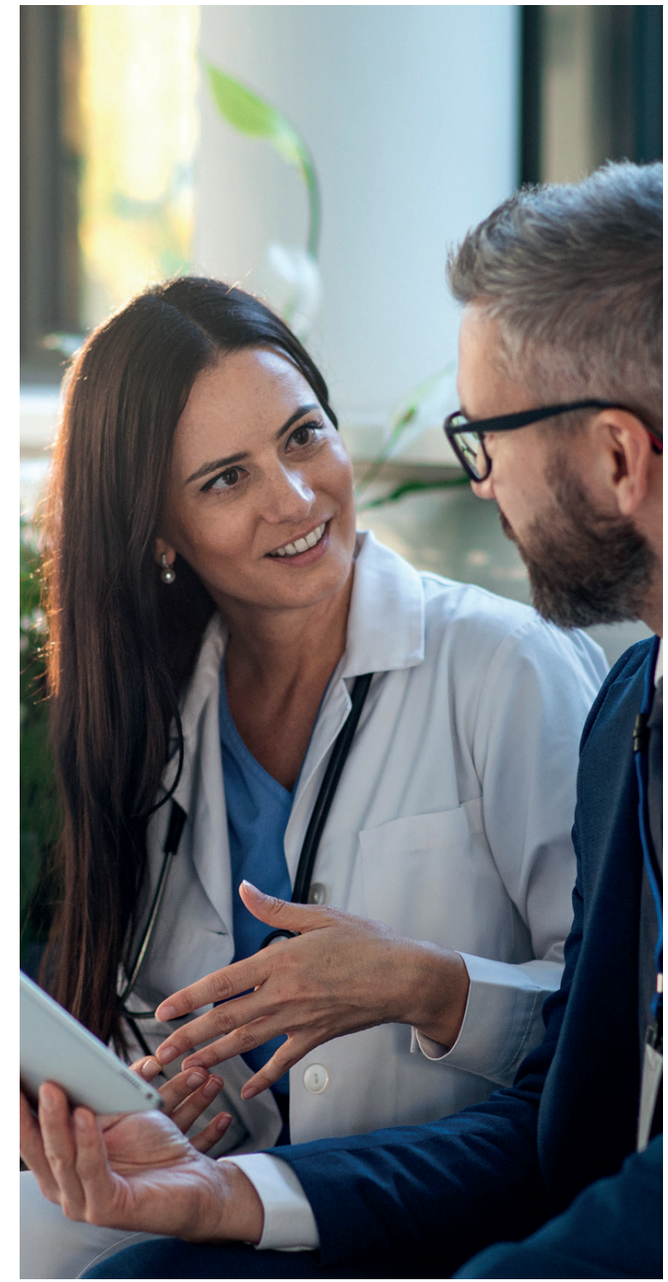
We are known for our hands-on, pragmatic approach to complex accounting and disclosure challenges. By engaging early, we help clients avoid last-minute surprises and ensure alignment with evolving regulatory frameworks.

Our main services focus on:

- Technical accounting advice (e.g. support on financial instruments, consolidation and structured transactions)
- Implementation of new standards
- GAAP conversions
- Annual report preparation support
- SBR and ESEF reporting
- Accounting training for finance teams



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Your needs - Our services

IT Audit & Advisory

Our IT Audit and Advisory services help organizations improve their technology risk framework and provide insights into technology risks for senior management, supporting business decisions. Our risk-based approach covers a wide range of technology advisory and assurance solutions. We have a strong trackrecord in insurance, banking, pensions, asset management and payment providers.



Our main services focus on:

- IT Audit: Tailored IT internal audit solutions, including co-sourcing, outsourcing, and bespoke models
- IT Due Diligence: Technology insights for mergers and acquisitions
- Third Party Assurance Reports, Assurance through standards like ISAE 3402, SOC2 and ISAE 3000
- ISO 27001 certification under accreditation
- Control Framework Development and Optimization
- IT system design and selection
- IT Governance, IT Architecture, IT policies and procedures
- SOX control testing
- Application, Systems and Projects Reviews
- Privacy and Data Protection
- Cloud Adoption Assessment and Support



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Cyber Security Services

Our technology and cyber specialists help develop frameworks to monitor activities and react to cyber attacks. We offer tailored privacy and data protection solutions.

Our main services focus on:

- Digital Governance, compliance and reporting (DORA, NIS2, CRA, AI etc.)
- Red Teaming Assessments: Including social engineering and phishing services, ethical Hacking
- Cyber Security Awareness Training
- Vulnerability Assessments and Risk-based Penetration Testing, Threat-led pentesting
- CISO-services and reporting
- Cyber Threat Modelling
- Cyber security audit (internal or external)

Our specialists hold globally recognized certifications and have experience with global standards. Contact the people below for a discussion around your needs on these topics.



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Forvis Mazars is a leading global professional services network. The network operates under a single brand with just two members: Forvis Mazars, LLP in the United States and Forvis Mazars Group SC, an internationally integrated partnership operating in over 100 countries. Both member firms share a commitment to providing an unmatched client experience, delivering audit, tax and advisory services across the globe.

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