

BearingPoint®

# Raiffeisen-Leasing successfully secures funding transaction with BearingPoint's Securitization as a Service

Raiffeisen  
Leasing



As part of its group-wide funding strategy, Raiffeisen-Leasing revisited global securitization markets through the ROOF 2024 deal, marking its third ABS offering. Addressing extensive investor transparency needs, and adhering to European Securitization Regulation, Raiffeisen-Leasing relied on BearingPoint for data management and reporting to stakeholders, achieving enhanced efficacy, quality assurance, and regulatory compliance.

Raiffeisen-Leasing GmbH is a wholly owned subsidiary of Raiffeisen Bank International (RBI) and operates in Austria and abroad as a specialist institution of the Raiffeisen Banking Group Austria. Raiffeisen-Leasing offers all forms of vehicle, equipment, aircraft and real estate leasing, fleet management, and property development services.

## Addressing data processing and reporting for asset-backed securities

To ensure seamless financial services and steady cash flow, banks often rely on asset-based refinancing to boost liquidity and manage funding. Securitization is an essential part of this process and involves pooling financial assets, such as loans, leases, credit card balances, or receivables, and turning those claims into a new financial investment product known as asset-backed securities (ABS). However, building a portfolio of eligible assets for ABS transactions is complex and can be technically challenging and resource-intensive for originators, as data from various systems needs to be handled, and detailed transparency requirements must be met.

As an integral part of Raiffeisen-Leasing's diversified funding strategy, the company had targeted the execution of a further ABS transaction within its well-established series of securitization transactions (ROOF 2024). However, even with its extensive knowledge and experience as a major player in the Austrian leasing industry, managing such a transaction is challenging due to the various source systems, adherence to multiple asset and portfolio eligibility criteria, detailed reporting requirements, and selecting the optimal portfolio, among other key factors. At the same time, these pivotal aspects must be performed in an automated, compliant, and highly efficient manner to uphold the overall feasibility and rationale of the transaction.

## Crafting tailored solutions for enhanced management of securitized assets

Following a successful and long-standing collaboration, BearingPoint supported Raiffeisen-Leasing in setting up the company's third securitization transaction (ROOF 2024). The project kicked off with a gap analysis performed by BearingPoint to reveal the new requirements that had emerged since the last transaction in 2021, which formed the basis of the detailed documentation defined in collaboration with Raiffeisen-Leasing.

BearingPoint's [Securitization as a Service](#) solution was configured to include Raiffeisen-Leasing's data and the necessary types of reporting formats. The development and testing phase involved aligning the reporting functionality with the newly identified requirements and ensuring the accuracy and completeness of the data. The project team developed comprehensive report-delivery templates covering both functionality and design for all the reports generated by the company for its funding operations. Over the transaction's lifetime, which covers not only the replenishment phase but also the amortization phase, BearingPoint will continuously produce monthly reports, utilizing the information provided by Raiffeisen-Leasing via the developed interface. These deliverables are designed to provide stakeholders with all the essential data they need to assess the security and return on investment and determine whether or not their investment strategies need reassessing.

## Enabling optimized reporting for increased transaction efficiency

As a prime issuer in the securitization markets, Raiffeisen-Leasing is now equipped with streamlined processes that are largely automated and therefore scalable, helping the company to secure its position. With BearingPoint as the calculation and reporting agent for ROOF 2024, Raiffeisen Leasing can manage and report on multiple transactions simultaneously.

In addition, the company has significantly increased its time and resource efficiency, enabling it to handle the complexity of such transactions easily. As a result, Raiffeisen-Leasing benefits from much faster access to the required reports, with delivery times reduced to less than one day. In addition, the company meets the European reporting standards as directed by the European Securities and Markets Authority (ESMA), ensuring compliance and transparency.

## Contact

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