

Q1 FY24 Performance

Strong bookings, operating margin expansion and EPS growth*



Total Revenues

\$16.2B

Increase of 1% in local currency and 3% in USD

Geographic Markets** (Revenues and Growth in Local Currency)

↓ 1%

\$7.6B
North America

↑ 2%

\$5.8B
EMEA

↑ 5%

\$2.9B
Growth Markets

Industry Groups (Revenues and Growth in Local Currency)

Communications,
Media & Technology

↓ 11%

\$2.7B

Financial
Services

→ 0%

\$3.0B

Health &
Public Service

↑ 12%

\$3.4B

Products

↑ 1%

\$4.9B

Resources

↑ 6%

\$2.3B

EPS (Adjusted)

\$3.27

↑ 6% increase*

*After adjusting Q1 FY24 GAAP EPS of \$3.10 to exclude the impact of business optimization costs of \$0.07 per share. On a GAAP basis Q1 FY24 EPS increased 10%.

Operating Margin (Adjusted)

16.7%

↑ 20 bps increase*

*After adjusting Q1 FY24 GAAP operating margin of 15.5% to exclude business optimization costs of 90 bps. On a GAAP basis Q1 FY24 operating margin decreased 70 bps.

Returning Cash to Shareholders

Free Cash Flow

\$430M

Share Repurchases

\$1.2B

Dividends Paid

\$810M

Quarterly cash dividend declared in December 2023

\$1.29
Per Share

Increase of \$0.17 per share or 15% over the quarterly dividend rate in fiscal year 2023

Services

Revenue Growth in Local Currency

Strategy &
Consulting

mid single-digit decline

Technology

mid single-digit growth

Operations

flat

Highlights of Strategic Priorities

Revenue Growth in Local Currency (Includes overlap)

Cloud
strong double-digit growth

Song
double-digit growth

Industry X
strong double-digit growth

Security
very strong double-digit growth

New Bookings

\$18.4B

Book-to-bill 1.1

12% increase in local currency
14% increase in USD

**Effective September 1, 2023, we revised the reporting of our geographic markets for the convenience of our Middle East and Africa market units from Growth Markets to Europe, and the Europe market is now referred to as our EM EA (Europe, Middle East and Africa) geographic market.

To learn more about how we create value for all the stakeholders in our life, please visit the Accenture 2024 Value Reporting Experience <https://www.accenture.com/2024-value-reporting-experience>. Accenture and its brands advised to about its Services and Strategic Priorities to provide additional insights into the company's business. Services for Services and Strategic Priorities are provided on a non-exclusive basis. Periodic changes in definitions. Judgment is required to allocate revenues to the various segments with multiple offerings, including end user Services. Revenues for Strategic Priorities overlap on some basis for the same client engagement may be included in multiple Strategic Priorities. For full financial data, see GAAP financial statements and call to new. Long-term reporting regarding forward-looking statements, please refer to Accenture's Fiscal year 2024 full year financial results release on December 12, 2023, or by following the presentation and is available at <https://www.accenture.com/2024-value-reporting-experience>.

Accenture Report On Solvency

Leon Trakman, Robert Walters



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Solvency II Ms Gabrielle O'Donovan,2014-08-28 As the deadline for Solvency II approaches affected entities will find implementing the required policies into everyday practices becomes a major focus The second edition of Solvency II Stakeholder Communications and Change explains how to prepare for and negate the associated risks Gabrielle O Donovan uses her research and the latest industry developments to demonstrate how to approach stakeholder communications and change management in a structured and disciplined way framed by the EU Directive s governance requirements She shows how to use a variety of tools and techniques to engage people with change and embed new ways of doing things She also reveals how to entrench risk consciousness into your culture helping you secure Solvency II approval and operate successfully in the Solvency II world **Non-Performing Loans and Resolving Private Sector Insolvency** Platon

Monokroussos,Christos Gortsos,2017-07-26 This book explores the issue of private sector over indebtedness following the recent financial crisis It addresses the various challenges for policymakers investors and economic agents affected by applied remedial policies as the private non financial sector in Europe continues to face increased challenges in servicing its debt with the problem mainly concentrated in several countries in the EU periphery and Eastern Europe Chapters from expert contributors address reduced investment as firms concentrate on deleveraging and repairing their balance sheets curtailed consumer spending depressed collateral values and weak credit creation They examine effective policies to facilitate private sector debt restructuring which may involve significant upfront costs in terms of time to implement and committed budgetary resources as well as necessary reforms required to improve the broader institutional framework and judicial capacity The book also explores the issue of over indebtedness in the household sector contributing to the literature in establishing best practice principles for household debt **Contemporary Issues in Finance and Insolvency Law Volume 1** Leon

Trakman,Robert Walters,2022-08-17 There is increasing regulatory interdependence amongst Central East and South East Asian European and North American financial markets and these markets account for over one third of the world s population and global financial markets As Asian markets become more integral to global financial economy more cohesive compatible and integrated insolvency and restructuring laws are essential This two volume work reviews why we should internationalise current cross border insolvency and how we could restructure laws to address inadequacies The two volumes evaluate international regulatory reforms directed at detecting and managing cross border insolvency and restructuring crises across the entire economy including financial markets The authors call for schemes of arrangements and letters of comfort to be formally accepted as international legal tools The work also assesses recent but as yet largely unregulated developments in financial agreements particularly the use of close out netting provisions that serve as significant protective mechanisms prior to the declaration of an insolvency It discusses international arbitration data protection and artificial intelligence in crossborder insolvency and restructuring Finally the book seeks a meaningful balance between self regulation

through financial contracts and other party practices and regulation imposed by governments and international financial regulators This extensive work will be a useful reference for legal practitioners policy makers and scholars working on financial regulation and international financial laws *The Federal Law Reports* ,2002 Investment Risk Management H. Kent Baker,Greg Filbeck,2014-12-03 Investment Risk Management provides an overview of developments in risk management and a synthesis of research on the subject The chapters examine ways to alter exposures through measuring and managing risk exposures and provide an understanding of the latest strategies and trends within risk management

Debt management Great Britain: Parliament: House of Commons: Business, Innovation and Skills Committee,2012-03-07 This report highlights four main areas of ongoing concern relating to debt management regulation of consumer debt payday loans debt management companies and the Money Advice Service It makes a number of recommendations for future Government action including reforms for higher licensing fees to be charged for higher risk credit businesses for a fast track procedure be put in place to suspend credit licenses and for the new regulator be given the power to ban harmful products The Financial Services Bill did little to clarify the way in which the consumer credit market is to be regulated The Committee also wants be certain that the payday loan industry adheres to the highest standards either through the codes of practice that are currently being developed or failing that by the new regulator Regulations also need to be introduced to ensure that debt management companies publish the cost of their debt advice and their outcomes if an agreement cannot be reached during discussions with the industry Furthermore effective auditing of debt management companies client accounts needs to be established The Money Advice Service needs to provide details of its business plan Given that the legal aid budget for such services is being cut by 75% the Minister s assertion that there will be no diminution of face to face debt advice is confusing The Money Advice Service will be up and running by April and yet its remit and in particular its relationship with highly respected brands such as Citizens Advice remains unclear *Cross-Disciplinary Impacts on Insurance Law* Margarida Lima Rego,Simon Grima,2024-05-23 This book explores the insurance sector s potential role influence and impact on society in light of new environmental social and governance ESG concerns Furthermore it looks into how financial and technological innovations help reshape insurance regulation and business models Unlike their predecessors 21st century insurers have a growing impact on cross sector service provision by making available to their clients a wealth of expert knowledge and experience in data analytics The book delves into insurers transition from suppliers of products consisting of risk coverage or investment opportunities to providers of various services and ultimately to solution providers by partnering with their clients so as to prevent failure optimize their clients operations and help them excel in their economic sector Insurance regulations and policies can be affected by various factors such as changes in the economy technological advances and shifting consumer preferences to name a few Additionally the insurance industry can have a significant bearing on the wider economy making it important for the industry to operate within a framework of

comprehensive regulations This book includes a diverse set of theoretical empirical and policy oriented chapters on particular aspects of new trends and wider analyses leading to a more systematic understanding of the industry s socio economic role It offers a mixture of chapters from insurance academics and professionals from different countries cultures and scientific backgrounds The methodologies used are diverse including legal sociological historical economic and financial as well as interdisciplinary analyses The book has a global scope including chapters of a more global nature and others addressing particular jurisdictions on different continents including Europe Asia and North America

Implementing Enterprise Risk Management James Lam,2017-03-13 A practical real world guide for implementing enterprise risk management ERM programs into your organization Enterprise risk management ERM is a complex yet critical issue that all companies must deal with in the twenty first century Failure to properly manage risk continues to plague corporations around the world ERM empowers risk professionals to balance risks with rewards and balance people with processes But to master the numerous aspects of enterprise risk management you must integrate it into the culture and operations of the business No one knows this better than risk management expert James Lam and now with Implementing Enterprise Risk Management From Methods to Applications he distills more than thirty years worth of experience in the field to give risk professionals a clear understanding of how to implement an enterprise risk management program for every business Offers valuable insights on solving real world business problems using ERM Effectively addresses how to develop specific ERM tools Contains a significant number of case studies to help with practical implementation of an ERM program While Enterprise Risk Management From Incentives to Controls Second Edition focuses on the what of ERM Implementing Enterprise Risk Management From Methods to Applications will help you focus on the how Together these two resources can help you meet the enterprise wide risk management challenge head on and succeed

Solvency II & Risikomanagement Helmut Gründl,Helmut Perlet,2015-02-27 Die EU Kommission arbeitet an einem neuen Aufsichtsmodell f r die Versicherungswirtschaft In Anlehnung an die Basel II Bestimmungen f r den Bankensektor soll ein entsprechendes Modell f r die Versicherungswirtschaft zusammengesetzt aus den drei S ulen Quantitative Bestimmungen Qualitative Regelungen und Marktdisziplin entwickelt werden Der Band Solvency II zeigt die richtungsweisende Entwicklungen und L sungsans tze ma geblicher Vertreter der Branche

Financial Accounting, 12th Edition John Hoggett,John Medlin,Keryn Chalmers,Claire Beattie,Andreas Hellmann,Jodie Maxfield,2024-02-12 A benchmark Financial Accounting text over the past 30 years Hoggett s Financial Accounting has been refreshed in this twelfth edition A must have for students who want to succeed in their unit and leave with a rich foundation of technical knowledge for their future study and accounting career the text focuses on accounting from the perspective of a financial statement preparer With two versions being published Hoggett s Financial Accounting can be used for either the typical one semester course or Hoggett s Accounting with six additional introductory management accounting chapters can extend to two semesters The eBook edition of Financial Accounting 12th Edition

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