



Support with ICAAP and ILAAP

*Expertise, guidance, and peace of mind
through every step of your ICAAP and ILAAP journey*

A fresh take on risk and valuation

Enhanced Risk Management and Regulatory Compliance

ICAAP/ILAAP REPORTING

PILLAR II MODEL DEVELOPMENT

PILLAR II MODVALIDATION

From a regulatory perspective, ICAAP and ILAAP are expected to grow in importance, which banks should take into account for the future. Traditionally performed separately, ICAAP and ILAAP are becoming more integrated, reflecting the interconnected nature of capital and liquidity risks. This integration poses some challenges, as these processes are often managed by different functions within a bank. However, it also presents an opportunity to create a more cohesive and efficient risk management framework.

By aligning ICAAP and ILAAP, financial institutions can enhance governance and oversight, conduct more effective stress testing and scenario analysis, and ultimately build a stronger foundation for long-term stability and success.



For more information, visit
www.finallyse.com/icaap-and-ilaap

Benefits

- We conduct comprehensive assessments of capital and liquidity adequacy, considering risk factors, stress testing scenarios, and regulatory requirements.
- We perform independent reviews and audits to validate the accuracy and reliability of ICAAP/ILAAP processes and ensure regulatory compliance.
- We assist institutions in identifying and assessing these various risks, including credit concentration risk, market risk, operational risk, liquidity risk, strategic risk, etc.
- We provide guidance on establishing robust governance structures and effective oversight mechanisms to ensure the integrity and reliability of the ICAAP/ILAAP processes.
- We develop strategic capital and liquidity plans, optimize capital allocation, and implement contingency measures to enhance capital and liquidity management practices.
- We employ advanced stress testing methodologies to simulate adverse scenarios and evaluate the impact on capital adequacy, helping clients identify vulnerabilities and mitigate risks.

Motivation

- Ensuring compliance with regulations and benchmarking against several jurisdictions across Europe, Middle East and North America.
- Wide coverage of topics by experts specialised in each risk type (e.g., operational risk, market risk, IRRBB, concentration risk, etc.)
- Model development, validation and testing across all relevant risk types using state of the art methodologies tailored to each institution's needs.
- Fully integrated approach integrating the framework design and implementation.

AMSTERDAM

BRUSSELS

BUDAPEST

DUBLIN

LUXEMBOURG

PARIS

WARSAW