

ICAAP MASTERCLASS:



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PREPARING, REVIEWING & DEVELOPMENT

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LIVE ONLINE / CLASSROOM PROGRAM



Course Overview

With the introduction of Basel II, the subject of economic capital has received much attention from regulators, bankers, credit and risk professionals, and academics. BIZENIUS ICAAP Masterclass will provide delegates with an understanding of the most important concepts of economic capital requirements but will also highlight how and why this may differ from regulatory capital requirements.

In response to heightened regulatory scrutiny from the Basel Committee, this masterclass explores scenario analysis and ICAAP for effective op risk management.

At the BIZENIUS Masterclass we will discuss how to prepare, populate and complete an ICAAP under the regulations and pitched at a level appropriate for your business. We would be looking at ICAAP/ILAAP from regulators point of view, regulators consider the ICAAP to be a crucial risk management tool.

Case studies simulate step-by-step how a bank produces an ICAAP framework, allowing participants to gain in-depth knowledge of the approaches to risk and capital management and their presentation in the ICAAP. The differences between smaller and larger banks' frameworks will also be highlighted.



Join your professional community.

BECOME AN EXPERT

Benefits of Attending



- ICAAP requirements and regulatory perspectives
- Technical challenges of ICAAP reporting
- Sound practices identified by the
- ICAAP in managing Capital and Liquidity adequacy
- ICAAP/ILAAP Report Structure
- Scenario analysis and ICAAP reporting
- Identify key operational risks to consider in ICAAP
- Interpret and respond to regulatory expectations for ICAAP/ILAAP

KEY CHALLENGES

Difficulty in identification of all material risks faced by financial institutions



Quantifying risks and use of appropriate models



Reconciliation of ICAAP with regulatory capital requirements



Lack of internal resources and subject matter expertise



Complexities in assessing the materiality of the identified risks



Implementation of the reporting and monitoring processes, procedures and systems



Developing an appropriate stress testing framework



Dealing with numerous complex and diverse regulatory regimes globally

Who Should Attend :

The in-house training version may be tailored to your specific industry need. This course is suitable for novice and experienced participants. It is designed robustly to give you both basic concepts and principles for novice participants as well as ample opportunity for experienced participants to amplify the principles and concepts through reflection on your own work experience.

- Chief Risk Officer/Head of Risk
- Head of Liquidity Risk
- Head of Treasury/Balance Sheet.
- Management/Asset-Liability Management
- Head of Market Risk
- Head of Finance
- Head of Compliance/Regulation
- Programme Directors/Project
- Managers for ICAAP
- Risk Team
- Risk Managers
- Liquidity Managers.
- Capital Management Managers.
- Senior/Executive Management.
- Heads of Audit.
- Basel III Project Managers.
- Business Heads.
- Risk Management Professionals.
- Regulators.
- Managers for ILAAP



After Attending This Course You Will Be Able To:

- Challenges and benefits of implementing ICAAP
- Principles for the implementation of ICAAP
- Learn to structure key documentation to meet internal and regulator requirements
- Stress testing and Contingency Funding Plan
- Internal Capital Requirements Stress Testing and Reverse Stress Testing
- Make effective use of scenario analysis outputs
- Learn strategies to mitigate behavioural biases in scenario analysis
- Identify key operational risks to consider in ICAAP
- Critical success factors in ICAAP implementation
- Recovery plan against the existing risk management framework
- Formulating the ICAAP document (structure and drafting)
- The amendments to Basel II (New Basel Rules), with focus on those related to the ICAAP
- Enterprise Stress Testing to ICAAP and its relationship with Risk Appetite
- Preparing an ICAAP report. Commentary and interpretation
- ICAAP framework and its link to SREP

AGENDA

The Essence of Risk Management:

- Four elements of the ICAAP
- What the regulator is looking for
- Measurement vs management
- Strategic vision – set by the Board
- ICAAP best-practice principles
- Reconciliation with economic capital

Pillar 2 capital requirements :

- Pillar 1 vs Pillar 2
- Pillar 2 risks – IRRBB, Liquidity Risk and other risks
- Capital management and balance sheet management
- RWA changes: CVA, stressed VAR, Central counterparties, and SME RWA changes

ICAAP Regulator Expectations :

- Historical regulatory timeline
- Regulator guidance on ICAAP and ILAAP
- Supervisory Review of the ICAAP
- Sound practices identified by the

Internal Capital Adequacy Assessment Process (ICAAP)

- The key principles
- Identifying risks and allocating risk capital
- Pillar One & Pillar Two risks
- Challenge and independent review
- Capital buffers – optional and mandatory
- Regulatory versus economic capital
- Arriving at the agreed CAR

Integrated Stress Testing :

- Supervisory guidelines: Stress Testing and Reverse Stress Testing
- Interaction between ICAAP&ILAAP stress tests
- Linking stress tests and the capital plan
- An integrated approach to Stress Testing
- Scenario definition and selection
- Structural modelling approach
- Setup of risk type specific stress tests

ICAAP Report Structure :

- Main sections of an ICAAP report
- General information common to ILAAP
- ICAAP specific information

2024 ICAAP Stress Scenarios:

- Supply shock scenario
- Demand shock scenario
- PRA's 2024 ICAAP Stress Test

Risk Components:

- The concept of risk diversification
- Regulatory requirements for risk integration
- Methodological approach to risk integration
- Pros and Cons of the different options

ICAAPs and recovery plans:

- Consistency between ICAAPs and recovery plan
- Recovery scenarios and option
- Recovery plan against the existing risk management framework
- Identification of a range of triggers
- Early warning indicatorss



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ABOUT BIZENIUS

BIZENIUS is a premier Business Solutions Training and Advisory company that specializes in delivering world-class training programs and consulting services across various industries. With a focus on practical learning and industry expertise, BIZENIUS offers comprehensive training in areas such as risk management, treasury, liquidity, digital banking, compliance, and corporate finance. All our programs are interactive, flexible, and timely, our training opportunities deliver the content you need to advance your career in a format that works for today's changing industry.

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- Steward Bank
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- Alliance Bank Malaysia
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- Keystone Bank
- Saib Bank
- Bank Muscat
- Afreximbank
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- FBN Bank
- Bred Bank
- Union Bank
- Credit Bank
- Ly Hour
- SABB
- BANK ABC
- NBS Bank
- BCI
- Centenary Bank
- National Trust Bank
- National Bank of Egypt
- Rand Merchant Bank
- Capricorn Group Limited
- Egyptian Arab Land Bank
- Coronation Merchant Bank
- Arab Africa International Bank
- Safwa Islamic Bank
- United Development Bank
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