



**Review and Enhancement in ICAAP across
the Risk areas, Stress Testing and Capital
Budgeting**

The Client

Several top banks in Saudi Arabia, Jordan, Lebanon and Qatar

Scope and Approach

Clients wanted an independent external reviews and validation of the ICAAP frameworks developed. The projects also required enhancement of the risk assessment models and methodologies in some of the Pillar 2 Risk areas such as Concentration risk, Macroeconomic risk, Liquidity Risk, Interest Rate Risk in Banking Book, Settlement Risk, Strategic Risk, Reputation Risk among others.

Aptivaa reviewed the practices and methodologies being followed by the respective clients. This was then benchmarked with the best practices and our regional expertise in developing ICAAP for many Banks, as per the size and complexity of each Bank, where the review exercise was carried out. Detailed Gap reports were prepared and presented to the senior management along with suggestions for enhancements in specific risk areas. Aptivaa also provided excel based toolkits for the enhanced models and scorecards as applicable, along with training on the usage of the same.

Results

The clients were updated with the evolving methodologies in different Risk areas, were able to enhance their Pillar II Risk assessment frameworks and ICAAP Reporting.

Deliverables

- Gap Report on specific Pillar 2 Risk areas and the ICAAP document
- Enhanced Methodologies and Excel based toolkits
- Enhanced ICAAP report and revised Pillar 2 capital requirements



About Us

Aptivaa is a vertically focused risk and compliance professional services firm offering risk consulting, solutions and analytical services to banks, insurers, as well as asset management and other financial services companies across the globe.

We have developed world-class competencies in high-stakes financial risk and compliance areas such as Enterprise Risk Management, IFRS 9, Credit, Market & Operational Risk, Basel II, Basel III, ICAAP, Risk Based Pricing, Risk Systems implementations etc. We strive to enhance our offerings in line with the latest regulatory updates and ever evolving risk management methodologies and frameworks across the industry.



Abu Dhabi | Mumbai | London | New York

Contact: info@aptivaa.com | Website: www.aptivaa.com | [LinkedIn](https://www.linkedin.com/company/aptivaa)  <https://www.linkedin.com/company/aptivaa>