



ICAAP and ILAAP Capital and Liquidity Assessment Course

14 – 25 February 2027
Marbella

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Ref: 445_135925 **Date:** 14 – 25 February 2027 **Location:** Marbella **Fees:** 10000 Euro

Overview

ICAAP and ILAAP Capital and Liquidity Assessment Course is a ten-day intermediate-to-advanced course for bank risk, capital, treasury, ALM, finance, audit, stress-testing, and reporting functions, who leave with an Integrated Capital and Liquidity Assessment File. The course links governance, material risks, capital and liquidity perspectives, planning, stress tests, controls, reporting, and management actions. Agile Leaders Training Center delivers practical ICAAP and ILAAP assessment training.

Who Should Attend

- Risk functions responsible for enterprise risk identification and aggregation
- Capital functions responsible for adequacy assessment and planning
- Treasury and ALM functions responsible for liquidity and funding resilience
- Finance functions responsible for forecasts, data, and management reporting
- Audit and validation functions responsible for independent challenge
- Regulatory reporting functions responsible for supervisory information packages

The course assumes participants already work with bank risk, capital, liquidity, finance, or assurance information and leaves out jurisdiction-specific legal advice and advanced model coding.

Departments and Industries

The course supports departments that govern, produce, challenge, or use capital and liquidity adequacy assessments within regulated financial institutions.

- Bank enterprise risk and capital management
- Treasury, ALM, and funding functions
- Finance, planning, and performance management
- Stress testing and scenario analysis teams
- Internal audit, model risk, and independent validation
- Board secretariat and regulatory reporting functions

Learning Objectives

By the end of this course, participants will be able to:



- Build governed ICAAP and ILAAP operating models
- Analyze material capital, liquidity, and funding risks
- Apply normative and economic assessment perspectives
- Evaluate stress tests, forecasts, and management actions
- Use controls, data lineage, and independent challenge
- Create an integrated assessment and reporting file

Course Agenda

Day 1: ICAAP and ILAAP Governance

- Capital and Liquidity Adequacy Purpose Map
- Management Body Accountability Matrix
- Three-Lines Responsibility Model
- Policy Architecture and Approval Calendar
- Process Integration and Decision-Use Canvas

Day 2: Risk Identification and Materiality

- Risk Universe and Taxonomy Map
- Materiality Assessment Criteria
- Risk Inventory Evidence Register
- Emerging and Concentration Risk Scan
- Risk Coverage Challenge Checklist

Day 3: ICAAP Assessment Perspectives

- Normative Perspective Planning Sheet
- Economic Perspective Capital Concept
- Internal Capital Definition Record
- Risk Quantification Method Matrix
- Capital Adequacy Reconciliation Bridge

Day 4: Capital Planning and Allocation

- Baseline Capital Forecast Model
- Business Plan Risk Translation Grid
- Capital Buffer Decision Framework
- Capital Allocation and Limit Cascade
- Capital Contingency Action Catalogue



Day 5: Capital Stress Testing

- Scenario Severity and Plausibility Matrix
- Risk Driver Translation Method
- Capital Impact Aggregation Schedule
- Reverse Stress Testing Pathway
- Capital Management Action Assessment

Day 6: ILAAP Risk Assessment

- Liquidity and Funding Risk Taxonomy
- Funding Concentration Profile
- Contractual and Behavioral Cash-Flow Map
- Liquidity Buffer Eligibility Register
- Intraday and Collateral Risk Checklist

Day 7: Liquidity Planning and Stress

- Funding Plan Assumption Ledger
- Liquidity Stress Scenario Library
- Survival Horizon Calculation Sheet
- Counterbalancing Capacity Schedule
- Liquidity Contingency Action Catalogue

Day 8: Integration and Management Actions

- Capital-Liquidity Interaction Map
- Recovery Indicator Alignment Matrix
- Management Action Feasibility Test
- Trigger, Escalation, and Decision Protocol
- Integrated Adequacy Dashboard

Day 9: Data, Controls and Reporting

- Critical Data Element Inventory
- Data Lineage and Reconciliation Map
- Control Testing and Evidence Matrix
- Independent Review and Validation Plan
- Board and Supervisory Information Pack



Day 10: ICAAP and ILAAP Practice

- Exercise: Material Risk and Coverage Challenge
- Exercise: Capital and Liquidity Forecast Review
- Exercise: Stress Test and Management Action Challenge
- Exercise: Board and Supervisory Reporting Decision
- Capstone Exercise: Integrated Capital and Liquidity Assessment File

Practical Exercises

The course includes the following suggested activities:

- Suggested activity: challenge a risk inventory, materiality decision, process owner, and evidence trail.
- Suggested activity: reconcile normative and economic capital views with baseline and stressed forecasts.
- Suggested activity: test liquidity assumptions, survival horizons, counterbalancing capacity, and management actions.
- Suggested activity: assemble governance, analysis, controls, conclusions, and board reporting into one assessment file.

FAQs

Who suits ICAAP and ILAAP training, and what does it assume?

ICAAP and ILAAP training suits bank risk, capital, treasury, ALM, finance, audit, stress-testing, and reporting functions and assumes practical exposure to financial-risk information.

How does ICAAP and ILAAP training differ from general bank risk management?

ICAAP and ILAAP training integrates material risks with capital and liquidity adequacy, forward planning, stress testing, management actions, governance, independent challenge, and decision-use evidence.

Why combine ICAAP and ILAAP assessment?

Combining ICAAP and ILAAP assessment reveals interactions among business plans, risk appetite, capital capacity, funding needs, liquidity buffers, stress effects, and management actions.

What makes ICAAP and ILAAP evidence credible?

Credible ICAAP and ILAAP evidence is traceable, proportionate, internally consistent, reconciled to source data, challenged independently, approved through governance, and used in management decisions.



How should ICAAP and ILAAP management actions be assessed?

Management actions should be assessed for ownership, timing, feasibility, dependencies, financial effects, operational capacity, market constraints, escalation triggers, and consistency across capital and liquidity plans.

Conclusion

Participants take back an Integrated Capital and Liquidity Assessment File containing governance maps, risk inventories, capital and liquidity analyses, forecasts, stress tests, actions, controls, and reporting packs. The file connects separate contributions into one traceable assessment process. It supports management use, independent challenge, board decisions, and supervisory readiness.