

# The ICAAP Checklist

For board members, executives, analysts and authors of the report

Base  
Scenario...

...capital ratios > regulatory  
minimums & internal limits

Stressed  
Scenarios...

...are sufficiently severe and no  
breach of P1 & P2 req.

Sufficient  
Buffer...

...is ensured through calibrating  
internal limits to stress test outcome

## ANALYSIS OF RISKS AND ASSOCIATED CAPITAL NEED

Regulatory  
Development...

...is identified, analysed and its  
impact included in the forecasts

ICAAP is  
Leveraged...

...in underwriting, stress-testing and  
economic steering



RISK & REGULATORY  
ADVISORY