THE ICAAP FORUM

• SCENARIO PLANNING
• STRESS-TESTING
• INDUSTRY CONSULTATIONS

A simulation-based programme for decision makers responsible for scenario planning, stress-testing, liquidity management, capital planning and ensuring balance sheet resilience.

- A simulation-based programme for bank teams
- Quarterly simulation exercises based on a virtual bank
- Faculty-led briefings and confidential peer benchmarking
- Structured learning with exercises and assessments
- In-person ICAAP Decision Lab

SEPT 2026 - ONLINE	NOV 2026 - ONLINE	FEB 2027 - ONLINE	MAY 2027 – IN-PERSON
Online introductory roundtable and simulation	Scenario 2: Capital under stress	Scenario 3: Liquidity, funding & rates	Scenario 4: ICAAP Decision Lab in Hanoi

Powered by: THE BANKING ACADEMY

Annual forum for decision-makers

WHAT IS IT?

The ICAAP Forum is a membership-based community and training programme for bank teams that own treasury, ALM, ICAAP, ILAAP and stress-testing. It is a working programme that combines discussions and scenario planning, allowing teams to see the consequences of their decisions and compare their judgement with peers.

WHAT PROBLEM DOES IT SOLVE?

Bank treasurers and decision-makers responsible for capital planning often look to benchmark their decision-making with peers in the industry. The Forum gives teams a safe place to rehearse those decisions before a board challenge or supervisory review.

HOW DOES IT WORK?

Members participate in weekly updates, quarterly simulation cycles, expert debriefs, private peer benchmarking and structured learning. The final cycle is the in-person ICAAP Decision Lab to be held in Hanoi, May 2027.

WHY JOIN NOW?

Capital adequacy now connects strategy, risk appetite, treasury, finance, liquidity and the board. Through expert briefings and confidential peer benchmarking, the Forum builds a repeatable decision discipline before the next shock or review.

HOW TO START

Join the complimentary online introductory roundtable on September 2026, or request a membership discussion.

THE CASE FOR JOINING

ICAAP is no longer a submission exercise. It is the way the bank is run.

Effective ICAAP decision-making requires strategy, risk, treasury, finance and liquidity teams to work from a common view of the bank's capital position. The ICAAP is where those decisions meet. The Forum gives bank teams a practical way to rehearse capital and liquidity decisions before they are tested by a real shock, board challenge or supervisory review.

The sequence

Prepare

Build the common language through structured learning and practical exercises.

Simulate

Run quarterly scenarios in a virtual bank and make capital, liquidity, funding and risk-appetite decisions.

Debrief

Review the consequences with faculty and compare approaches privately with peers.

Improve

Build a repeatable decision discipline across the year.

What that means in practice

Discuss Scenarios.

Each session begins with a discussion of the economic and industry-specific conditions, bringing together peers, invited guests and industry experts.

Compare your decisions confidentially.

See how your team's choices compare with anonymised regional peers. Results remain private, and institutions are not publicly identified.

Build stronger decision-making habits.

Turn annual compliance work into a quarterly decision-making discipline that your board and supervisor can trust.

BUILT FOR THE PEOPLE ACCOUNTABLE FOR THE CAPITAL POSITION

Who is this for.

The benefit is felt across risk, finance, treasury, ALM, liquidity and L&D. Participating teams should usually include four to six individuals.

CRO / Head of ICAAP

A team that can explain, challenge and defend the capital position and management actions under stress.

Treasury / ALM / Liquidity

A practical way to connect funding, liquidity, IRRBB and capital decisions in one environment.

Board Risk Committee

A management team that can turn technical ICAAP work into choices the board can act on.

CFO / Finance

A clearer view of the capital, earnings and balance-sheet trade-offs behind management actions.

Business Heads

A practical way to understand how scenario assumptions and stress impacts translate into balance-sheet exposures, capital, liquidity, funding and risk-appetite decisions.

Operational Risk / CISO / Model Validation

A way to connect resilience, model risk and emerging risks to the capital conversation.

Internal Audit, Regulators & Associations

Visibility into a credible, peer-tested rehearsal standard; sponsored-cohort routes are available.

L&D / Talent

A certificated training programme in skills boards increasingly expect management to have.

ONE SEAT. A CONTINUOUS PROGRAMME.

Membership Deliverables.

Between the quarterly cycles, always-on intelligence and the training library keep members ahead of the developments that move the capital position.

CADENCE	PRODUCT	WHAT IT DELIVERS
Weekly	The ICAAP Forum Newsletter	Key regulatory, market and capital developments, delivered through the ICAAP Forum member portal, with email notifications.
Monthly	Economic and Banking Outlook Report	Regulatory updates, economist perspectives and analyst insights.
Quarterly	Simulation Cycle	A designed scenario, economic briefing, live simulation, faculty debrief and peer benchmark.
Annual	ICAAP Decision Lab	An in-person simulation and peer exchange in Hanoi.
Self-paced	Training Library	Twelve courses with exercises, assessment and a certificate of completion.

A SCENARIO. A DECISION. A RESULT. A DEBRIEF.

One disciplined sequence, repeated every quarter.

Each quarter follows the same six-step process, guided by the Forum's faculty and advisors.

The Quarterly Rhythm

BRIEF • DISCUSS • RESPOND • DECIDE • REVIEW • BENCHMARK • REPEAT

BRIEF – UNDERSTAND THE ENVIRONMENT

Participants receive the economic, regulatory and bank-specific scenario, supported by a faculty-led briefing on the conditions shaping the exercise.

DISCUSS – CHALLENGE THE SCENARIO

Teams discuss the economic and industry-specific implications with peers, invited guests and industry experts, identifying key risks, assumptions and possible management responses.

RESPOND – FORM THE MANAGEMENT RESPONSE

Teams determine how they would respond across lending, funding, liquidity, pricing, capital, risk appetite and balance-sheet strategy.

DECIDE – RUN THE VIRTUAL BANK

Teams commit their decisions in the simulation and see how those choices affect capital adequacy, liquidity, asset quality, profitability and overall resilience.

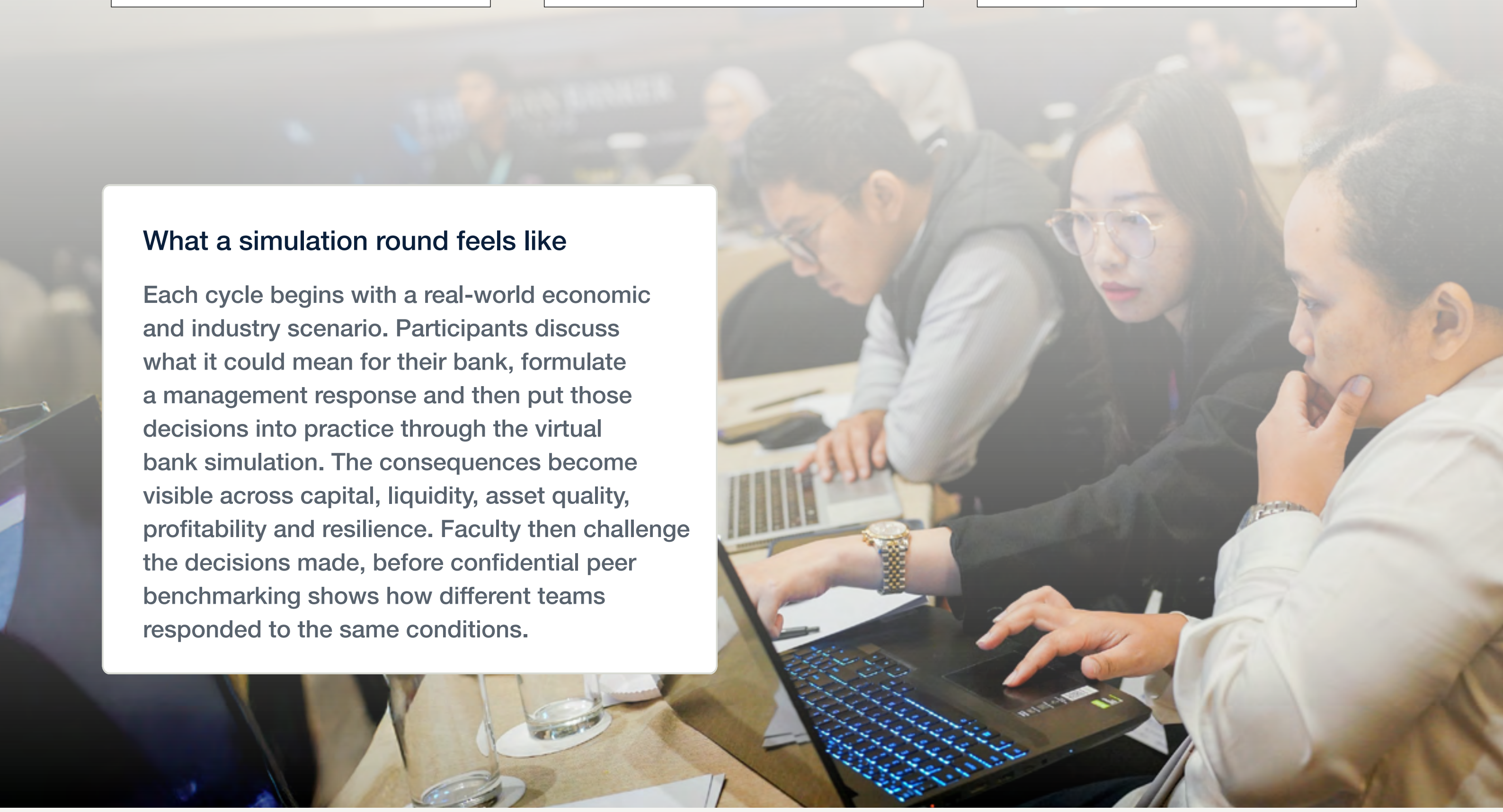
REVIEW – UNDERSTAND THE CONSEQUENCES

Faculty lead a structured review of the results, challenging the rationale behind key decisions and examining the trade-offs and unintended consequences.

BENCHMARK – COMPARE JUDGEMENT WITH PEERS

Teams receive a confidential scorecard and anonymised peer benchmarking to understand how their decisions and outcomes compare with other participating institutions.

REPEAT NEXT QUARTER



What a simulation round feels like

Each cycle begins with a real-world economic and industry scenario. Participants discuss what it could mean for their bank, formulate a management response and then put those decisions into practice through the virtual bank simulation. The consequences become visible across capital, liquidity, asset quality, profitability and resilience. Faculty then challenge the decisions made, before confidential peer benchmarking shows how different teams responded to the same conditions.

BUILT ON PROBANKER

A ‘virtual bank’ used for executive banking simulation and decision-based learning.

Teams of four to six manage a virtual bank over a series of financial quarters. Their decisions on lending, funding, liquidity, capital, pricing and risk appetite affect capital adequacy, net interest margin, NPLs, risk-weighted assets, return on equity and resilience under stress.

How decisions affect outcomes

DECISION	IMPACT
Slow lending growth	Risk-weighted assets fall; margin pressure rises.
Raise liquid assets	Liquidity coverage improves; profitability may fall.
Adjust risk appetite	NPL trajectory changes; capital and earnings trade off.
Capital action under stress	CET1 improves; strategic flexibility may narrow.

The balanced scorecard

Each team receives a private scorecard showing the strengths, trade-offs and areas for improvement in its approach. Results are benchmarked anonymously against participating peers.

Capital adequacy	25%
Profitability	20%
Liquidity & funding	20%
Risk management	20%
Strategic quality	10%
Governance & presentation	5%

The scorecard does not reward risk-taking for its own sake. It rewards resilient, explainable decisions and clear governance under stress.

ASSESSED, NOT PASSIVE

A continuous online learning experience.

Each membership includes access to a practitioner course library designed to support learning before and between the simulation cycles. Four courses are available at launch, with the remaining eight released across the founding year.

AVAILABLE AT LAUNCH

- Introduction to ICAAP
- ALM, Liquidity and Balance-Sheet Strategy
- Basel Finalised Reforms and Capital Strategy
- Repo, Collateral and Secured Funding Strategy

IN PRODUCTION

- Stress Testing & Scenario Design
- Capital Planning & Allocation
- Liquidity Risk & ILAAP
- Risk Appetite & Board Reporting

PLANNED

- Cybersecurity Risk & Operational Resilience
- Climate & ESG Risk in Capital
- Model Risk Management & Validation
- Recovery & Resolution Planning

In addition, you will receive training videos of each course based on the below schedule.

MILESTONE	COURSES RELEASED
From Sept 2026 – Scenario 1	Introduction to ICAAP · Asset & Liability Management · Basel II, III & the finalised reforms · REPO Primer
From Nov 2026 - Scenario 2	ALM, Liquidity and Balance-Sheet Strategy, Basel.
From Feb 2027 - Scenario 3	Finalised Reforms and Capital Strategy, Repo.
May 2027 - ICAAP Decision Lab	Collateral and Secured Funding Strategy

CERTIFICATION

Courses include practical exercises and assessment throughout the year. Participants who complete the programme receive one certificate at the conclusion of the ICAAP Decision Lab to be held in-person in Hanoi, May 2027.

THE FOURTH CYCLE, PLAYED IN PERSON

Presentation and discussion on industry outlook 2027–28.

The ICAAP Decision Lab brings participants together on-site for an industry outlook and a sequence of live scenarios. The emphasis is on practical decision-making, constructive challenge and peer learning.

It is

- ✓ A private simulation and peer exchange
- ✓ Anonymised in reporting and peer comparison
- ✓ Open to institutional teams, with mixed teams used where appropriate
- ✓ Built around economist-led scenarios and live industry issues
- ✓ Concluded with a Certificate of Participation

It is not

- × A public competition, league table or ranking
- × A forum where institutions are publicly named or beaten
- × A cash-prize contest or student olympiad
- × A substitute for the bank's own ICAAP submission
- × A supervisory endorsement

Two days, four scenarios

SESSION	FOCUS
Day 1	Industry outlook 2027–28
Day 1 — Morning	Scenario 1: Global power plays and market impacts
Day 1 — Afternoon	Scenario 2: The ripple of rate changes
Day 2 — Morning	Scenario 3: Capital on the move
Day 2 — Afternoon	Scenario 4: Crisis mode and the black swan
Close	Debrief, certificates + keynote

FACULTY AND PROGRAMME LEADERSHIP

Experience in simulation, supervision, markets, liquidity and bank risk.

The Forum is led by faculty and advisors with experience in banking simulation, financial stability, stress testing, ALM, liquidity risk, operational resilience and bank strategy.

Urs Bolt
Chairman, The Banking Academy; lecturer, trainer and executive coach with 25+ years' experience in banking, risk, wealth management and digital finance.

Anoop Rai
Professor of Finance, Hofstra University; partner, ProBanker Simulations, and architect of the simulation.

Mark Flood
Financial economist in financial stability, stress testing and risk data; formerly with the Federal Reserve Bank of St. Louis and the U.S. Office of Financial Research.

Brian Lo
Former Group Head of Market and Liquidity Risk at DBS, with experience in stress testing, ALM and Basel implementation.

Emmanuel Daniel
Convenor of the Forum; Founder, TAB Global; author of The Great Transition and Building The AI Bank

Additional economists, practitioners and guest faculty will be announced progressively.

CHOOSE THE SEAT THAT FITS

The Forum is an annual membership.

Launch-cohort pricing is shown for discussion and will be confirmed in the membership agreement. Renewal terms and any price protection will be set out in that agreement.

INDIVIDUAL MEMBER	INSTITUTIONAL MEMBERSHIP	MOST COMPLETE INSTITUTIONAL (FOUNDATIONAL)	SPONSORED COHORT
$3,000 / year	$8,000 / year	$12,000 / year	On application
For professionals joining independently. • Full twelve-course online curriculum • All economic briefings and session recordings • Observer access to the online simulations and debriefs • Monthly newsletter and weekly alert • Participation in a mixed team at the Hanoi Decision Lab • One programme certificate on completion	**For one cross-functional ICAAP, risk or capital team of four to six.** • Everything in the learning programme • One participating team in all scheduled simulation cycles • Designed scenarios and faculty debriefs • Private scorecards and anonymised peer benchmarking • Team participation in the Hanoi Decision Lab • One programme certificate for each qualifying participant	**For institutions seeking broader participation and institution-level insight.** • Everything in Institutional Membership • Up to three participating teams • A private consolidated institutional benchmark • One annual capital-strategy clinic with programme advisors • Representation on the Forum Advisory Council • Founding-cohort renewal terms, as set out in the membership agreement • Interview with the group treasurer/chief risk officer or head of department for the newsletter.	**For regulators, associations and partners funding participation for a group of institutions.**

What each seat at the table gets

ROLE	WHAT THEY GET
Head of ICAAP	A team that thinks in decisions and a sharper, defensible submission.
CRO	Cross-functional decision discipline you can rely on in a real shock.
CFO	Capital, earnings and risk trade-offs made explicit, so capital is used better.
Treasurer / ALM	Liquidity and capital managed as one; IRRBB and ILAAP fluency.
Head of L&D	A certificated training programme for skills boards increasingly expect management to have.

WHAT TO KNOW BEFORE YOU JOIN

Frequently asked questions

Q. Is this a course or a membership?

It is an annual membership that combines online learning, quarterly simulation cycles, expert briefings, private benchmarking and peer exchange.

Q. Does the programme use confidential bank data?

No. Simulations are run on a virtual bank and designed scenarios. Institution-specific outputs are private and governed by the membership terms.

Q. Who should be on the team?

Four to six people from ICAAP, capital management, treasury/ALM, liquidity, stress testing, finance and risk appetite.

Q. Can a regulator or association sponsor a group?

Yes. Sponsored cohorts are available on application.

Q. Do individuals participate in the online simulation?

Yes. Individuals participate in the online simulation and in-person at the ICAAP Decision Lab in Hanoi

Q. Are institutions ranked publicly?

No. Peer comparison is anonymised unless an institution gives written consent to be named.

Q. Is a certificate issued?

Yes. Participants who meet the programme completion requirements receive one programme certificate at the conclusion of the ICAAP Decision Lab.

Q. Can this support L&D approval?

Yes. The learning component is structured and assessed to support internal L&D review, subject to each bank's approval process.

ACRONYMS, PLAINLY

ASEAN	Association of Southeast Asian Nations
ICAAP	Internal Capital Adequacy Assessment Process
ILAAP	Internal Liquidity Adequacy Assessment Process
CRO / CFO	Chief risk officer / chief financial officer
RWA	Risk-weighted assets
NPL	Non-performing loan
SREP	Supervisory Review and Evaluation Process
ALM	Asset and liability management
CISO	Chief information security officer
L&D	Learning and development
CET1	Common Equity Tier 1 capital ratio
LCR / NSFR	Liquidity Coverage Ratio / Net Stable Funding Ratio
IRRBB	Interest Rate Risk in the Banking Book

Start with the complimentary introductory roundtable

Individual member

For professionals joining independently, with access to the training, briefings and the ICAAP Decision Lab as part of a mixed team.

Institutional member

Basic or Foundational — the team that prepares and defends the ICAAP, as one or more competing teams.

Sponsored cohort

For regulators, associations and partner organisations funding participation for a group of institutions.

THE COMPLIMENTARY INTRODUCTORY ROUNDTABLE

September 2026 — online

A complimentary roundtable focusing on what good ICAAP looks like in ASEAN and the wider Asia Pacific, and a live simulation demo. Bring your team, see how a quarter feels, and leave with a clear view of what the year would build for you.

> To Learn More and Reserve Your Seat,
>
> Contact Your TAB Global Representative:

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The ICAAP Decision Lab is held in Hanoi. Dates, pricing, faculty participation and programme details are subject to confirmation. Peer comparison is anonymised. The Forum is a learning and peer-exchange environment and is not a regulatory submission, supervisory endorsement or substitute for a bank's own ICAAP process.