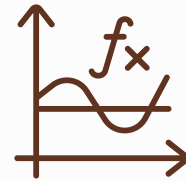




DATA COLLECTION & AGGREGATION



DATA VALIDATION & PREPARATION



RISK QUANTIFICATION



STRESS TESTING & SCENARIO ANALYSIS



AUTOMATED REPORT GENERATION

OBJECTIVES

- AI automatically extracts data from core banking, risk, and finance systems
- Machine learning validates data quality and flags anomalies
- Natural language processing captures insights from board documents and strategy papers

- AI performs comprehensive data quality checks across completeness, accuracy, consistency, and timeliness
- Automated transformation to regulatory-compliant data models
- Cross-system reconciliation with variance analysis

- AI models calculate Pillar 2 capital requirements across all material risk types
- Machine learning enhances credit risk (PD/LGD), operational risk, and concentration risk assessments
- Human experts validate model outputs and challenge assumptions

- Generative AI creates bespoke stress scenarios tailored to your business model
- Board approves scenario selection and key assumptions
- AI executes Monte Carlo simulations (10,000+ runs) across baseline and stress scenarios

- AI drafts complete ICAAP document (150-200 pages) aligned to regulatory requirements
- Large language models generate narrative sections with technical accuracy
- Automated quality assurance checks for consistency and regulatory completeness

DELIVERABLE

- Consolidated data warehouse with full audit trail
- Data quality scorecard (95%+ accuracy)
- Automated reconciliation to regulatory returns

- Validated ICAAP data mart
- Signed attestations from CFO and CRO
- Reconciliation reports with full data lineage

- Pillar 2B capital requirement by risk type
- Model performance metrics and sensitivity analyses
- Risk capital aggregation with diversification benefits

- 3-year capital trajectory under 5+ scenarios
- Reverse stress testing results
- Management action plans and contingency strategies

- Full ICAAP report with narrative, quantitative analysis, and appendices
- Board presentation pack with executive summary
- Regulatory compliance checklist

HUMAN in LOOP & CORPORATE GOVERNANCE

