

ICAAP UN INSTRUMENT DE MANAGEMENT BANCAR

ICAAP A TOOL FOR BANKING MANAGEMENT

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Abstract: The purpose of this paper is that based on the fundamentals of banking management and new regulatory requirements to be highlighted ICAAP role as a management tool in bank relationships with companies. Financial management covers all financial decisions (investment, profitability, liquidity, funding, and investment policies) and in the new global financial configuration, banks management is oriented to calculating risk assessment and a strong emphasis on risk control.

Keywords: ICAAP, financial management, bank management, operational risk, capital risk