

• CAPABILITIES ONE-PAGER • VENDOR-ONBOARDING GRADE

A senior-only Financial Risk Management boutique. CRR3, ECB inspections, stress testing — inside the room, not alongside it.

Ezelman is a specialist advisory firm founded in Paris in 2020, serving Tier-1 European and GCC banks on regulatory capital, ECB/SSM on-site inspections, stress testing and ICAAP. Every mandate is led by a practitioner with 15+ years at G-SIBs. We carry no juniors and we cap the roster — by design.

50+

MANDATES DELIVERED
since 2020 · EU / UK / GCC / US

100%

OSI SUCCESS RATE
with FORTRESS™ methodology

€3.2 bn

CET1 UNLOCKED
single reference mandate

6

JURISDICTIONS ACTIVE
FR · DE · UK · SA · AE · US

◆ 01 WHO WE ARE

Ezelman is a partner-led boutique. The founding principal, Hannan Mohammad, spent 20+ years in senior risk leadership across European G-SIBs in Paris and Frankfurt — running Basel III/CRR2 programmes, leading ECB IRB inspections as programme director, and delivering EBA stress-test cycles. The firm's practitioners are drawn from the same pool: no consultants, no learners, no pyramid.

◆ 02 WHAT WE DO DIFFERENTLY

Defensive positioning, not programme plans. We ship reviewer-ready documents — the letter the JST will read, the pack the Finance Committee needs, the ICAAP re-authoring the Board must endorse. **Capped roster.** We deliberately hold the firm at a size where every mandate reaches the principals. **Named accountability.** One principal, one mandate; you see them on the first day and on the last.

◆ 03 DELIVERY MODEL

Embedded, senior, time-boxed. Typical engagement: 1–3 senior practitioners on-site or hybrid, 3–18 months, with Board-level exposure. We do not sub-contract. We do not deliver slides in place of work. Every mandate has an explicit capital, risk or supervisory outcome committed up-front.

FIRM AT A GLANCE

FOUNDED	2020, Paris, France
LEGAL FORM	French SAS · Ezelman SAS
FOUNDER	Hannan Mohammad, Principal
HEADCOUNT MODEL	Senior-only, capped roster
DELIVERY LANGUAGES	English · Français
INSURANCE	PI & PL in place · certs on request
DATA HANDLING	GDPR-compliant · EU-hosted only
CONFLICTS POLICY	Formal · one principal / one G-SIB in live OSI window
TYPICAL MANDATE	€250k – €1.5m
COMMERCIAL MODELS	Fixed-fee · T&M · Outcome-linked · Success-based (subject to discussion)
WALK-AWAY CLAUSE	Included in all engagements
REFERENCES	CRO · CFO · Group Head of Models · Group Head of Stress Test · Group Head of LoD2 · Group Treasurer · various across Risk, Finance, IT and Businesses — on NDA

◆ 04 FOUR SERVICE LINES · WHAT WE LEAD

01 · Regulatory capital

CRR3 / Basel IV

Level 1 gap, normative analysis to implementation across all risk classes — including simulations and output floor.

Running Basel IV · CRR3 programme

02 · Supervisory

ECB on-site (OSI)

Pre-readiness, 48-hour response, ITR defence, findings drafting, remediation design. IRB, credit risk, market risk, IRRBB.

100% OSI success · FORTRESS™

03 · Capital adequacy

Stress test & ICAAP

EBA cycle, ICAAP re-authoring, reverse-stress-test inversion, top-down / bottom-up reconciliation, MB endorsement.

Zero mandatory re-runs

04 · Models

IRB model lifecycle

Model redevelopment, validation, PPU under Art. 494d, margin of conservatism reset, model-change governance.

Roll-out across 20+ portfolios

◆ 05 WHERE WE DELIVER · THREE DESKS

☐☐☐ **EU / UK desk**

PARIS · FRANKFURT · LONDON

Primary desk. SSM, EBA, PRA frameworks. Mandates across French, German, Dutch and UK G-SIBs and large domestic banks.

☐☐☐ **GCC desk**

RIYADH · ABU DHABI

SAMA, CBUAE, QCB engagements. Basel IV / CRR3 parity work, IRB roll-outs, ICAAP alignment with European standards.

☐☐ **US desk**

NEW YORK

Basel III Endgame proposed rule, FRB / OCC supervisory dialogue, EU subsidiary alignment for large US bank holding companies.

WHY BANKS ONBOARD A SENIOR-ONLY CRR3 AND OSI SPECIALIST

You get the partner on every slide. You get a **walk-away clause** on every engagement. You get a **senior-only** delivery team that has been on the inside of an ECB inspection room. And you get a **capped roster** that means we will refuse the work rather than drop the standard. Our reference Finance Committees have measured a **291x capital-to-fee ratio** and a **zero-P2G-escalation record** across every mandate to date. If those standards do not matter on your file, we are not the right firm — and we will say so on the first call.

Procurement & onboarding. Vendor-qualification pack (bank profile, insurance certificates, GDPR addendum, standard MSA, rate card, conflicts register) available to procurement teams on request; standard turnaround 5 business days. Named references — CRO, CFO, Group Head of Models, Group Head of Stress Test, Group Head of LoD2, Group Treasurer — provided under NDA. Security questionnaire & data-handling controls pack aligned to EBA outsourcing guidelines (EBA/GL/2019/02).
Typical mandate €250k–€1.5m · capped roster · partner-led · walk-away clause included.

ezelman.com

contact@ezelman.com

Book the 30-min fit call

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