

# Pillar 1: Standardised Approach for Credit Risk (CRSA)

## OVERVIEW:

80% of the Total RWA are typically Credit Risk RWA. The Standardised Approach for Credit Risk is therefore the most prominent and influential building block of the Pillar 1 RWA Framework. With CRR III, the standardised approach for Credit Risk will also constitute an important input for the output floor. A thorough understanding of the objective, structure, and main elements of the standardised approach for Credit Risk are therefore imperative.

## AGENDA OUTLINE:

**1 Day Seminar** – please refer following slide

## WHO SHOULD ATTEND:

We believe that this seminar is most useful for participants from:

- Regulatory reporting/ affairs
- Risk and regulatory consultants
- Risk controlling
- Internal audit
- Credit risk control
- Treasury
- Supervisors

## SEMINAR FORMAT:

- This seminar will be conducted in English
- This session will be conducted via Microsoft Teams. On completion of your registration you will receive a link to the meeting

## COURSE MATERIAL:

- Sessions are recorded and could be obtained on request at the end of the seminar
- Trainers presentation slide decks could be obtained on request at the end of the seminar
- Certificates will be awarded at the completion of the seminar

## CERTIFICATE:

- Certificates will be emailed to the participants on completion of the seminar



03rd October, 2023



09:00 – 17:00 CET



Virtual | On-site



Refer pricing structure

*Have a question? Send us a mail to:  
[aaa.aspectadvisory.eu](mailto:aaa.aspectadvisory.eu)*

## 1 DAY

### Pillar 1: Standardised Approach for Credit risk (CRSA)

09:00

#### 1. Mechanics of CRSA:

position classes, exposure values, risk weights, credit risk provisions

10:30

#### 2. Credit Conversion Factors

Morning coffee break

10:45

#### 3. CRSA risk weights

- Sovereigns
- Banks
- Corporates
- Covered Bonds
- Retail
- Mortgages
- Specialized lending
- Other assets

12:15

Lunch

13:30

#### 4. Unrated Banks

15:00

#### 5. Derivatives (vs. loans)

Afternoon coffee break

15:15

#### 6. Credit derivatives (vs. loans)

#### 7. CRSA calculations for a small sample bank

17:00

#### 8. CVA Standardised approach (incl. divergence from internal CVA)

#### 9. Conclusions