



Finalyse CRR3 Validation Toolkit

Making Basel IV implementation easier

A fresh take on risk and valuation

How to perform CRR3/
Basel IV validation more
efficiently?

CRR3 VALIDATION
QIS/EBA BENCHMARKING
RWA VALIDATION

The Finalyse CRR3 Validation Toolkit provides an efficient way for banks to validate the implementation of RWA calculations and be better prepared for CRR3 in 2025.

Our experts have designed this unique tool which is able to perform Standardized calculations on the entire portfolio of the bank, which is used for the output floor as stipulated by the regulation.

The toolkit provides the ability to compute full Standardized run calculations for the entire portfolio and compare CRR2 and CRR3 results efficiently, while also having a transparent view of the calculations and freely add local regulator aspects for any customizations.

With this toolkit, the user has an easy data model for usage and its results can be easily integrated with any assessment reporting, thereby making it easy to be leveraged for EBA benchmarking and QIS exercises.



For more information, visit

<https://www.finalyse.com/crr3-validation-toolkit>

Benefits

- The ability to seamlessly compare both CRR2 (Basel III) and Basel IV/CRR3 results
- Get a complete view of all the calculation rules as specified in the regulations. The tool is fully traceable for auditing purposes
- With the open source (R-based) test cases generator, create exposure-class specific test cases complying with CRR2/CRR3 guidelines
- Customized freely and add local regulator aspects (ex: Mortgage floors) freely in the tool
- See exposure class specific dimensions for comparison between CRR2 and CRR3 (Retail, Corporate, Mortgages, etc.)

Motivation

As part of CRR3 rollout in 2025, all banks need to calculate RWA on their entire portfolio using the standardized approach. This is imperative for the output floor calculations introduction in the regulation. Therefore,

- More focus needed on granular data for CRR3 SA approach (ex: transactors, specialized lending)
- Banks need to prepare exhaustive test cases to address the complexities related to CRR3 and D424 guidelines
- Banks are also required to report their impact assessment figures (the impact of moving to Basel IV) as part of QIS/EBA benchmarking exercises

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