

## Update & latest developments on CRR and CRD in finance

### GOALS

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This training provides a comprehensive overview of the Capital Requirements Regulation (CRR) and the Capital Requirements Directive (CRD). These regulations play a crucial role in ensuring financial stability and risk management within the banking sector. By understanding the historical context, key requirements, and recent developments, participants will learn how these frameworks impact capital management, liquidity, and the profitability of banks.

The objectives of this training are to:

- understand the background and importance of CRR and CRD;
- gain insight into capital buffer requirements and risk-weighted assets;
- learn about liquidity and leverage requirements and their impact on banks;
- explore recent developments and reforms within CRR and CRD;
- analyse the influence of CRR and CRD on capital adequacy and risk management in banks;
- discuss challenges and criticisms, including compliance costs and market implications.

### SUMMARY

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#### Category:

- Retail banking
- Risk, finance & treasury
- Compliance & audit
- Durability

#### Difficulty level:

Advanced

#### Certification type:

In class training

#### Price:

- Member: € 330.00
- Non member: € 360.00
- Partner BZB: € 330.00
- Incompany: custom tailored, prices on demand

#### CPD hours:

- Bank: **3h** general
- Insurances: **3h** general
- Consumer loans: **3h** general
- Mortgages: **3h** general
- Compliance: **3h**

### INTENDED AUDIENCE

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The training can be followed by different target groups:

- Corporate Directors and Board Members
- Compliance Officers
- Sustainability managers
- Legal and regulatory professionals
- ESG analysts and consultants
- ...

## FOREKNOWLEDGE

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**Advanced level training:** this training requires a general basic knowledge of the subject.

**Preparation:** Persons wishing to take the course are strongly advised to have completed the E-Learning "[Introduction to Sustainable Finance](#)"

## CONTENT

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### CONTENT

- **Introduction CRR and CRD:** overview, purpose and importance, key objectives
- **Historical Background:** Capital Requirements framework, Basel Accords
- **CRR and CRD overview:** scope, key pillars (MCR, SRP, MD), risk types covered (credit risk, market risk, operational risk)
- **Capital Requirements** including capital buffers (CET1, T1&T2), MREL/TLAC
- **Risk-Weighted Assets (RWA):** definition and calculation, role in Capital Adequacy, impact
- **Liquidity requirements:** Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR)
- **Leverage Ratio:** definition, importance, and compliance
- **Recent Developments in CRR and CRD:**
  - Key updates & reforms, timelines, ECB & EBA role
  - Integration of ESG Risks in Risk Management framework
  - Sustainability disclosures (EU Taxonomy Article, ESG Pillar 3)
  - Potential measures (Green Supporting Factor / Brown Penalising Factor)
  - Role of supervisors
- **Impact of CRR and CRD on Banks:** Capital Adequacy & resilience, Risk Management practices, impact on business models and profitability
- **Challenges and Criticisms:** compliance costs, impact on smaller banks vs. systemically important institutions, market implications and liquidity constraints
- **Conclusion:** summary of key points
- **Q&A Session**

### PRACTICAL INFORMATION

- **Duration:** ½ day of training (3 class hours)
- **Hours:** 13:30 to 17:00
- **Location:** Febelfin Academy: Phoenix building, Koning Albert II-laan/Boulevard du Roi Albert II 19, 1210 Brussels
- **Language:** This training will be given in English

## METHODOLOGY

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You follow a ‘**Classroom training**’ face-to-face in a group. You, the other participants and the teacher are all present in the same classroom at an agreed time. There is an opportunity for interaction and feedback, both from the participants to the teacher and vice versa. The teaching material consists as a basis of a presentation via the MyFA learning platform, supplemented with various other items (such as digital syllabus, presentation, audiovisual fragments, etc.).