

## Regulatory Blog

By PwC Deutschland | 24.07.2024

# Risk & Regulation Channel News: CRR3 Update: Overcoming final challenges and strategic outlook

**We are looking at the latest developments of the EU Banking Package: the publication of the final legal texts of CRR3 and CRD6 in the EU Journal.**

In this video, we give a short overview about the key elements of CRR3 and CRD6 and the timeline for implementation. We take a deeper look into the major last-minute changes: FRTB postponement and the finalisation of ITS on reporting. Furthermore, we highlight some of the outstanding issues which still leave room for discussion within the implementation of the CRR3, e.g. guidance for due diligence, treatment of structural subordination, calculation of property value and scope of its application etc. We shed light on the challenges laying ahead on the road to implementation taking into account the phase-in of the output floor and transitional rules.

Besides the implementation efforts, strategic questions optimise the portfolio structure under the CRR3 framework take center stage. The PwC CRR3 RWA Floor Simulation tool allows banks to calculate based on the banks' granular data the RWA and floor effects at portfolio level and identify non-optimal portfolios or capital inefficient assets under CRR3.



If you have any questions regarding CRR3 and CRD6 implementation, capital planning under CRR3 rules or the PwC CRR3 RWA Floor Simulation Tool please do not hesitate to contact us:

[Get ongoing updates on the topic via regulatory horizon scanning in our research application, PwC Plus.](#)  
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## Keywords

[Capital Requirements Directive \(CRD VI\)](#), [Capital Requirements Regulation \(CRR III\)](#), [Regulatory Reporting](#), [Risk Management Banking](#), [Risk-weighted asset \(RWA\)](#)

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