

# CRR3 Readiness

## A practical gap-assessment approach for EU banks

By 2026, the question is no longer whether CRR3 is understood at a high level. It is whether management can show a controlled, documented, decision-ready implementation across capital, models, reporting and governance.

### Executive view

**CRR3 implementation is a multi-year control exercise – not a one-off capital calculation.**

### What this brochure covers

- **Capital & RWA restatement**  
Current, transitional and fully loaded impact views by risk type, business line and entity.
- **Output floor & portfolio economics**  
Model strategy decisions are changing as the floor phases in to 72.5% by 2030.
- **Reporting, disclosure & data hub**  
xBRL-CSV, Pillar 3 data-hub and operational-risk reporting are now part of readiness.
- **Governance & independent challenge**  
Supervisors, validation and audit will expect a clear implementation trail.

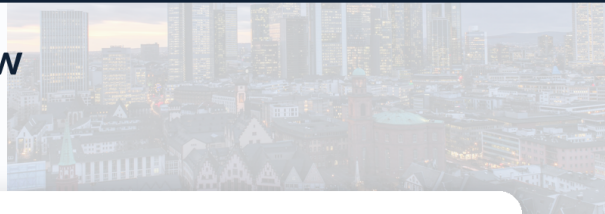
### Full PDF publication

**Request the full Prudaris publication: CRR3 Readiness in 2026 – A Practical Gap-Assessment Approach.**

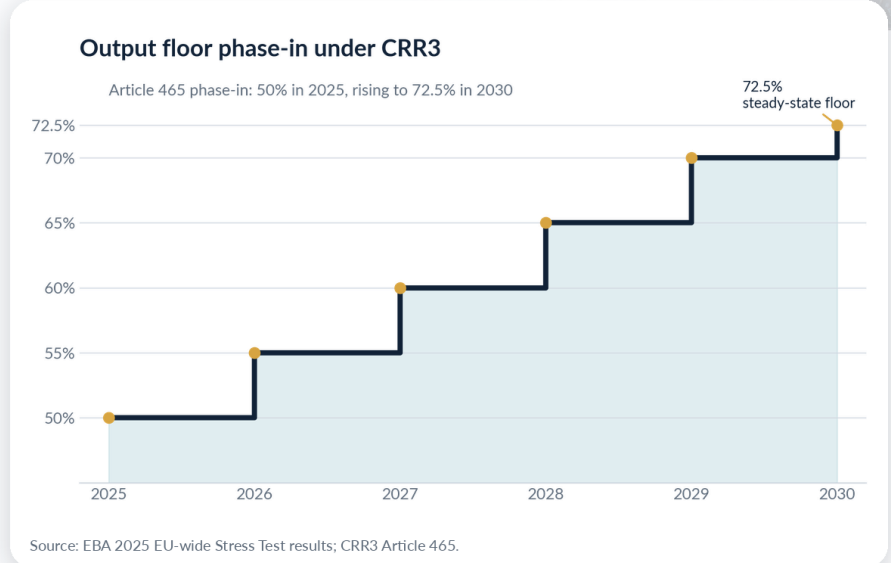
Use this brochure as an executive preview. The full paper expands the regulatory timeline, common failure points, and remediation logic for banks and lenders.

# What management teams need to evidence now

Strong CRR3 programmes move in parallel across capital, model strategy, reporting and governance. The objective is not only the right number, but a defensible implementation trail.



- 1 Capital & portfolio impact**  
 Restate current, transitional and fully loaded views by risk type, business line and entity.
- 2 Model landscape**  
 Revisit IRB/standardised economics, rollout priorities, permanent partial use and change sequencing.
- 3 Reporting & disclosure**  
 Industrialise templates, xBRL-CSV, Pillar 3 data-hub submissions and operational-risk dependencies.
- 4 Governance & documentation**  
 Create decision logs, committee papers, remediation owners and independent challenge.

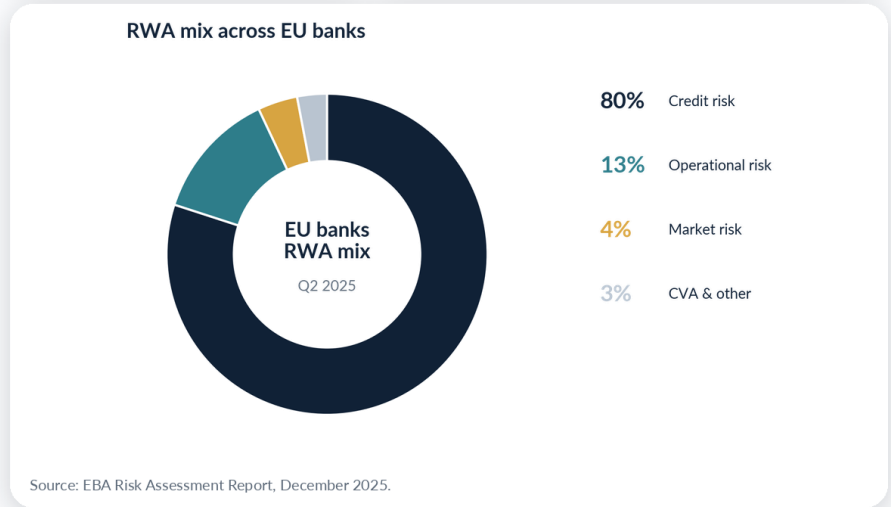


**~140**  
**EBA mandates**  
 EBA roadmap items expected across the Banking Package implementation.

**31 Mar 2026**  
**xBRL-CSV switch**  
 For reports on or after this reference date, submissions must be in xBRL-CSV.

**€2bn**  
**Day-one output floor effect**  
 For IRB banks at Q2 2025, equal to 0.02% of total RWA.

**~130 bps**  
**Fully loaded CET1 effect**  
 Aggregate impact in the EBA 2025 stress test, assuming the 2033 ruleset.



## How Prudaris can support CRR3 readiness

This brochure previews the full Prudaris publication, CRR3 Readiness in 2026. Prudaris can support banks and lenders with targeted workstreams when the issue is urgent, technical, or under independent scrutiny.

### Independent gap assessment

Decision-ready heatmap, key risks, owners and remediation priorities.

### Capital / RWA challenge

Challenge restatements, assumptions, portfolio treatment and management interpretation.

### Model & methodology review

Output-floor implications, policy updates, validation interface and change governance.

### Reporting readiness

Templates, xBRL-CSV, Pillar 3 data-hub and control evidence for submissions.

### Documentation remediation

Policies, methodology papers, committee packs and audit-ready artefacts.

### Senior delivery capacity

Short-term expert support to stabilise stretched regulatory change programmes.

**Independent challenge.  
Clear implementation  
evidence. Lean senior  
support.**

Designed for institutions that need more than commentary: decision-ready analysis, strong documentation and execution support that can withstand challenge.

#### Best use cases

Upcoming regulatory change • weak documentation • validation findings • capacity gaps • urgent delivery support

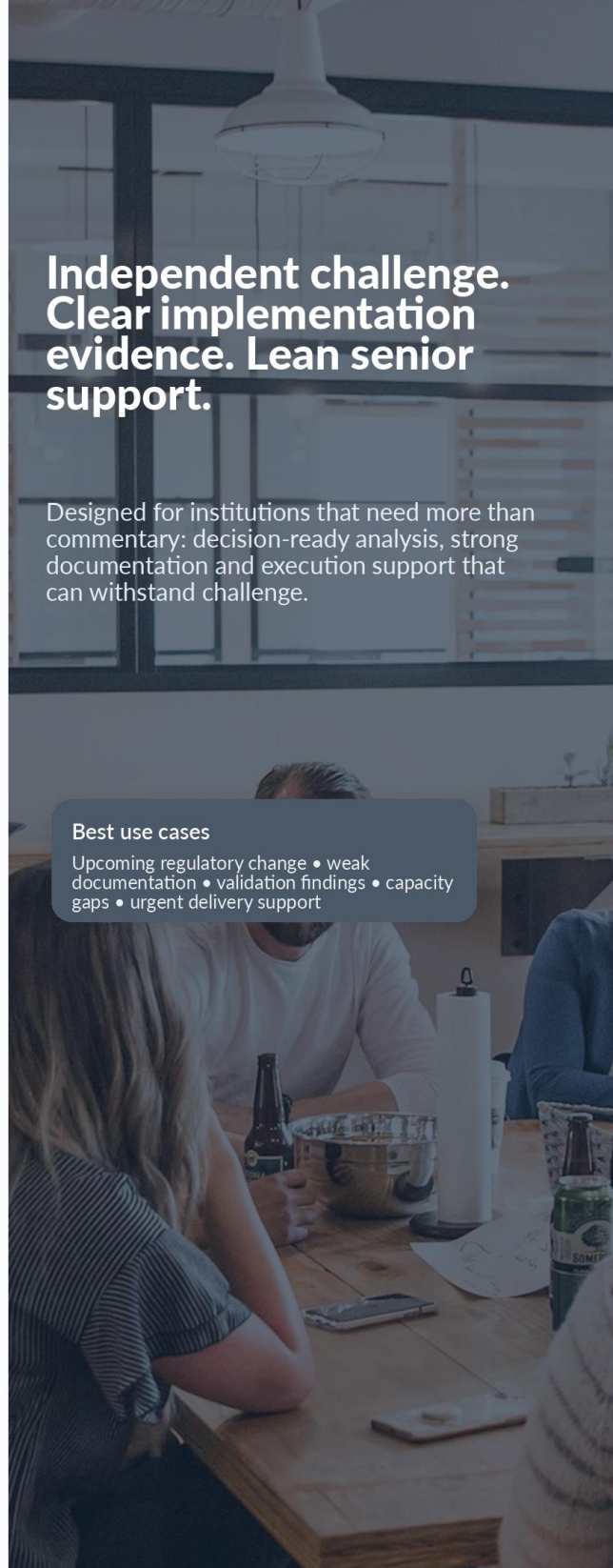
#### Get the full PDF publication

Ask Prudaris for the full paper and a tailored CRR3 readiness review. The complete publication expands the timeline, control design and remediation logic.

#### CRR3 Readiness in 2026 – A Practical Gap-Assessment Approach

#### Typical outputs

Gap assessment • management decision log • remediation plan • committee pack



#### Selected references

1. European Commission – market risk prudential requirements under Basel III, 12 Jun 2025.
2. European Banking Authority – roadmap on the implementation of the EU Banking Package, 14 Dec 2023.
3. EBA – Reporting framework 4.2 and xBRL-CSV obligations.
4. EBA – The Pillar 3 data hub goes live, 23 Jan 2026.
5. EBA – Risk Assessment Report, Dec 2025.
6. EBA – 2025 EU-wide Stress Test results.
7. EBA – operational risk capital requirements and related supervisory reporting, 16 Jun 2025.
8. ECB Banking Supervision – revised guide to internal models, 28 Jul 2025.