

# Pillar 1: Risk Mitigation Framework

## OVERVIEW:

The standardised approach for credit risk follows a simple structure when it comes to risk-weighting. However, the recognition of credit risk mitigation techniques is considered to be quite complex, but very useful as it provides multiple attractive possibilities to reduce RWA and therefore to safe capital. To fully benefit from the available options, it is imperative to well understand the eligible mitigation tools and their mechanics, the qualitative conditions to be fulfilled, and the required data to be collected. After the seminar, attendees will be familiar with the available mitigation options and their application.

## 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 MATERAIL:

- 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



17th 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: Risk Mitigation Framework	
09:00	<b>1. Overview:</b> eligible risk mitigation techniques per approach <b>2. Risk mitigation in Credit Risk Standardised Approach (CRSA)</b>	
10:30	<ul style="list-style-type: none"> <li>• Building blocks</li> <li>• Netting</li> <li>• Financial collateral</li> </ul>	
	Morning coffee break	
10:45	<b>2. Risk mitigation in Credit Risk Standardised Approach (CRSA) contd.</b>	
12:15	<ul style="list-style-type: none"> <li>• Guarantees and credit derivatives</li> <li>• Real estate collateral</li> <li>• Focus: SFTs (bilateral, CCP)</li> <li>• CRSA RWA calculations for a small sample bank</li> </ul>	
	Lunch	
13:30	<b>3. Risk mitigation in Credit Risk Internal Rating-based Approach (IRBA)</b>	
15:00	<ul style="list-style-type: none"> <li>• Building blocks</li> <li>• Netting</li> <li>• Financial collatera</li> </ul>	
	Afternoon coffee break	
15:15	<b>3. Risk mitigation in Credit Risk Internal Rating-based Approach (IRBA)</b>	
17:00	<ul style="list-style-type: none"> <li>• Guarantees and credit derivatives</li> <li>• Real estate collateral</li> <li>• Other collateral</li> <li>• IRBA RWA calculations for a small sample bank</li> </ul>	
	<b>4. Summary</b>	