

# Basel, CRR III and CRD VI Regulatory Change Programme(s)



## Introduction

The months leading to January 2025 proves to be a crucial period for credit institutions and certain investment firms as they prepare for the full-scale implementation of CRR III and CRD VI (“Banking Package”).

Navigating the intricate landscape of EU regulations requires a nuanced understanding of ever evolving legal framework, staying on top of regulatory updates, fostering collaboration with regulatory bodies, and leveraging technological advancements.

At Grant Thornton, we offer best in class advisory and assurance services to support your business to adopt the dynamism of EU regulations and ensure adaptability with a proactive approach. Subject matter experts at the forefront of their field deliver our services.

### How can we help?

Our regulatory and risk advisory team in Dublin are the leading such dedicated group in Ireland and work across the EU – including with the ECB and other Central Banks. We offer dedicated project teams with deep levels of experience to help you in performing gap assessments and regulatory change implementation planning.

We are also best placed to fill any resourcing gap with seconded staff on either a full or part-time basis to act as key regulatory subject matter expert.

### Our Experience

Many of our team have held leading positions both in industry and in regulatory bodies. We are highly experienced across a wide range of Irish and European institutions specializing in regulatory compliance, capital management, risk management, quantitative modelling and more!

Our experienced team of regulatory risk advisors are strongly positioned to support you in your transition to CRR III and CRD VI.

We have experience supporting various European and UK companies in assessing their compliance with the prudential requirements and supporting the implementation of any changes required.

Our team held senior positions within Central Bank of Ireland as Head of Division and Head of Function. We have worked closely with SRB and ECB. To discuss how we can support you in the delivery of your regulatory challenges, please do speak to us today!



## Meet some of our regulatory risk advisory team

With a team of over 30, we have scale, breadth and flexibility to support you. Here is a sample of some of the team with the relevant experience and subject matter expertise.



**Dwayne Price**  
Partner,  
Head of Risk Advisory

Dwayne is Head of Risk Advisory in Grant Thornton, a dedicated subject matter expert-led unit of more than 100 experts covering Regulatory Advisory, Quantitative Risk and Actuarial & Insurance Risk. He joined Grant Thornton in 2016 as a Partner to lead the development of the firm's FS risk and regulatory advisory services offering. Previously, Dwayne was Head of Division in Banking Supervision in the Central Bank of Ireland and worked closely with the ECB (as part of the SSM), the IMF and the European Banking Authority. He has led numerous regulatory strategy reviews, designed operational and implementation plans for various regulatory responses, changes and requirements – and is considered a thought leader on strategic risk and regulatory matters.



**Kevin Coleman**  
Partner

Kevin is an established regulatory and risk leader with over 21 years' financial services regulation and risk experience. Kevin leads our financial services consulting offering in conduct and prudential risk and has worked on all sides of the table as a former banker, leading advisor and as a former senior regulator.



**AnneMarie Curtin**  
Director

AnneMarie is a Director in our banking practice in Risk Advisory. AnneMarie joined Grant Thornton in February 2023. She has over 20 years' experience in finance, risk management and prudential regulation. Her career has included senior roles in both the banking industry and supervisory authorities. AnneMarie has practical experience in advising on and implementing regulatory requirements in institutions, particularly in the aftermath of Brexit.



**Gerard Moran**  
Director

Gerard joined Grant Thornton in 2018. He has over 25 years' experience in financial services and brings expert knowledge in reporting, data quality, management and governance and regulatory change initiatives. His role prior to joining Grant Thornton was as a Senior Manager within the Chief Data Office in a leading Irish retail bank covering Data Quality and Regulatory Change. He has extensive experience working with financial institutions and implementing solutions to meet risk and regulatory requirements.



**Ray Byrne**  
Director

Ray joined our Risk Advisory practice bringing with him over 20 years in Financial Services and over 17 years in the Prudential Regulation and Reporting space. He has worked as Head of Regulatory Reporting for institutions including a significant institution with responsibility for regulatory reporting submissions into both the Central Bank of Ireland and the European Central Bank. He has led on a numerous projects including CRR & CRD implementation, the development of Regulatory Reporting Frameworks, control environments and forecasting. Ray has also worked a Basel III SME, as well as performing numerous assurance engagements.



**TJ Ray Raagas**  
Director

TJ is a Director in our Regulatory Risk Advisory team. With over ten years of relevant experience, he has been exposed to various risk management and financial reporting services such as external and internal audits, IFRS and US GAAP reviews, capital markets reviews, valuation of financial instruments and risk model development and validation.



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