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Credit risks: Equity – IRB approaches to capital requirements

ID	Label	Legal references and comments
Columns		
01	Internal rating system	See CRIRB form.
01	PD assigned to the obligor grade	Applies to equity exposures treated according to the PD/LGD approach. See PD assigned to the obligor grade or pool in the CRIRB form, as well as §350–355 of the New Capital Accord and precisions in margin number 361 of the Credit Risks Circular.
02	Original exposure pre conversion factors	§359–361 of the New Capital Accord.
03	Exposure after conversion factors	Margin number 339 of the Credit Risks Circular and article 41 of the Capital Ordinance.
04–07	Credit risk mitigation (CRM) techniques with substitution effects on the exposure	See CRIRB form and §345, 349 and 355 of the New Capital Accord.
04	Guarantees	See CRIRB form.
05	Credit derivatives	See CRIRB form.
06–07	Substitution of the exposure due to CRM	See CRIRB form.
06	Outflows (–)	See CRIRB form.
07	Inflows (+)	See CRIRB form.
08	Exposure after CRM substitution effects and after conversion factors	See CRIRB form.
09	Exposure weighted average LGD (%)	Applies to equity exposures treated according to the PD/LGD approach. See also §350–355 of the New Capital Accord and precisions in margin numbers 361–365 of the Credit Risks Circular.
10	Risk weighted exposure amounts	For simple risk weight approach, §344–345 of the New Capital Accord and precisions in margin numbers 356–357 of the Credit Risks Circular. For the internal models approach, §346–349 of the New Capital Accord and precisions in margin numbers 358–360 of the Credit Risks Circular. For PD/LGD approach, §350–355 of the New Capital Accord and precisions in margin numbers 361–365 of the Credit Risks Circular.
11	Capital requirements	See CRIRB form.
12	Expected loss amount	§375, 376 of the New Capital Accord and precisions in margin numbers 374, 375 and 379 of the Credit Risks Circular.
13	Value adjustments and provisions	See CRIRB form.
Rows		
01–100	IRB equity exposures	§235–238 of the New Capital Accord and precision in margin numbers 277–280 and 353 of the Credit Risks Circular.
02–05	Simple risk weight approach	§344–345 of the New Capital Accord and precisions in margin numbers 356–357 of the Credit Risks Circular.
06	Internal models approach	§346–349 of the New Capital Accord and precisions in margin numbers 358–360 of the Credit Risks Circular.
07–N	PD/LGD approach	§350–355 of the New Capital Accord and precisions in margin numbers 361–365 of the Credit Risks Circular.
08–N	Obligor grade	See obligor grade or pool in CRIRB form.
100	Defaulted assets	Margin number 369 of the Credit Risks Circular.