

**Credit, counterparty credit and  
 delivery risks: IRB approach  
 to capital requirements**  
 (in thousands of CHF)

Please enter your code

	Yes/No col. 01		Internal rating system PD assigned to the obligor grade or pool (%) col. 02	Original exposure pre conversion factors col. 03	Exposure after conversion factors col. 04	Credit risk mitigation (CRM) techniques with substitution effects on the exposure			
						Unfunded credit protection		Substitution of the exposure due to CRM	
					Guarantees col. 05	Credit derivatives col. 06	Total outflows (-) col. 07	Total inflows (+) col. 08	
Own estimates of LGD and/or conversion factors.....		01							
<b>Total exposures</b> .....	—	02		02	02	02	02	02	
<b>Breakdown of total exposures by exposure types</b>									
On-balance sheet items.....	—	03		03	03	03	—	03	
Off-balance sheet items.....	—	04		04	04	04	—	04	
Securities financing transactions and long settlement transactions	—	05		05	05	05	—	05	
Derivatives.....	—	06		06	06	06	—	06	
From contractual cross product netting.....	—	07		07	07	07	—	07	
<b>Specialised lending slotting criteria: total</b> .....	—	08		08	08	—	08	—	
<b>Breakdown by risk weights of total exposures under specialised lending slotting criteria</b>									
Risk weight									
0%.....	—	09		09	09	—	09	—	
50%.....	—	10		10	10	—	10	—	
70%, of which.....	—	11		11	11	—	11	—	
“strong” exposures .....	—	12		12	12	—	12	—	
90%.....	—	13		13	13	—	13	—	
95%.....	—	14		14	14	—	14	—	
115%.....	—	15		15	15	—	15	—	
120%.....	—	16		16	16	—	16	—	
140%.....	—	17		17	17	—	17	—	
250%.....	—	18		18	18	—	18	—	
<b>Exposures from free deliveries applying standardised risk weights or 100% under the alternative treatment</b> .....	—	19		19	19	19	19	19	
<b>Dilution risk: total purchased receivables</b> .....	—	20		20	20	20	20	20	
<b>Exposures assigned to obligor grades: total</b> .....	—	21		21	21	21	21	21	
<b>Breakdown of total exposures assigned to obligor grades or pools</b>									
Obligor grade or pool <sup>1</sup>									
1 .....	—	22		22	—	22	—	22	
2 .....	—	23		23	—	23	—	23	
3 .....	—	24		24	—	24	—	24	
4 .....	—	25		25	—	25	—	25	
.....	—	.		.	—	.	—	.	
.....	—	.		.	—	.	—	.	
.....	—	.		.	—	.	—	.	
N .....	—	N		N	—	N	—	N	
Defaulted assets.....	100%	100		100	—	100	—	100	

<sup>1</sup> Order from the lower to the higher according to average PD assigned to the obligor grade or pool.  
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	Exposure after CRM substitution effects and after conversion factors (col. 04+07+08)	Credit risk mitigation techniques taken into account in LGD estimates excluding double default treatment					
		Own estimates of LGD's are used: unfunded credit protection		Eligible financial collateral	Other eligible collateral		
		Guarantees	Credit derivatives		Real estate	Other physical collateral	Receivables
		col. 09	col. 10	col. 11	col. 12	col. 13	col. 14
<b>Total exposures</b> .....	02	02	02	02	02	02	02
<b>Breakdown of total exposures by exposure types</b>							
On-balance sheet items .....	03	03	03	03	03	03	03
Off-balance sheet items .....	04	04	04	04	04	04	04
Securities financing transactions and long settlement transactions	05	05	05	05	05	05	05
Derivatives .....	06	06	06	06	06	06	06
From contractual cross product netting .....	07	07	07	07	07	07	07
<b>Specialised lending slotting criteria: total</b> .....	08	—	08	—	08	—	08
<b>Breakdown by risk weights of total exposures under specialised lending slotting criteria</b>							
Risk weight							
0% .....	09	—	09	—	09	—	09
50% .....	10	—	10	—	10	—	10
70%, of which .....	11	—	11	—	11	—	11
"strong" exposures .....	12	—	12	—	12	—	12
90% .....	13	—	13	—	13	—	13
95% .....	14	—	14	—	14	—	14
115% .....	15	—	15	—	15	—	15
120% .....	16	—	16	—	16	—	16
140% .....	17	—	17	—	17	—	17
250% .....	18	—	18	—	18	—	18
<b>Exposures from free deliveries applying standardised risk weights or 100% under the alternative treatment</b> .....	19	—	19	—	19	—	19
<b>Dilution risk: total purchased receivables</b> .....	20	—	20	—	20	—	20
<b>Exposures assigned to obligor grades: total</b> .....	21	—	21	—	21	—	21
<b>Breakdown of total exposures assigned to obligor grades or pools</b>							
Obligor grade or pool <sup>1</sup>							
1 .....	22	—	22	—	22	—	22
2 .....	23	—	23	—	23	—	23
3 .....	24	—	24	—	24	—	24
4 .....	25	—	25	—	25	—	25
.....	.	—	.	—	.	—	.
.....	.	—	.	—	.	—	.
.....	.	—	.	—	.	—	.
N .....	N	—	N	—	N	—	N
Defaulted assets .....	100	—	100	—	100	—	100

<sup>1</sup> Order from the lower to the higher according to average PD assigned to the obligor grade or pool.

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	Subject to double default treatment: unfunded credit protection	Exposure weighted average LGD (%)	Exposure weighted average maturity value (days)	Risk weighted exposure amount	Capital requirements	Memorandum items	
	col. 16	col. 17	col. 18	col. 19	col. 20	Expected loss amount	Value adjustments and provisions
<b>Total exposures</b> .....	02	02	02	02	02	02	02
<b>Breakdown of total exposures by exposure types</b>							
On-balance sheet items .....	03	03	03	03	03	03	03
Off-balance sheet items .....	04	04	04	04	04	04	04
Securities financing transactions and long settlement transactions	05	05	05	05	05	05	05
Derivatives .....	06	06	06	06	06	06	06
From contractual cross product netting .....	07	07	07	07	07	07	07
<b>Specialised lending slotting criteria: total</b> .....	08	08	08	08	08	08	08
<b>Breakdown by risk weights of total exposures under specialised lending slotting criteria</b>							
Risk weight							
0% .....	09	09	09	09	09	09	09
50% .....	10	10	10	10	10	10	10
70%, of which .....	11	11	11	11	11	11	11
"strong" exposures .....	12	12	12	12	12	12	12
90% .....	13	13	13	13	13	13	13
95% .....	14	14	14	14	14	14	14
115% .....	15	15	15	15	15	15	15
120% .....	16	16	16	16	16	16	16
140% .....	17	17	17	17	17	17	17
250% .....	18	18	18	18	18	18	18
<b>Exposures from free deliveries applying standardised risk weights or 100% under the alternative treatment</b> .....	19	19	19	19	19	19	19
<b>Dilution risk: total purchased receivables</b> .....	20	20	20	20	20	20	20
<b>Exposures assigned to obligor grades: total</b> .....	21	21	21	21	21	21	21
<b>Breakdown of total exposures assigned to obligor grades or pools</b>							
Obligor grade or pool <sup>1</sup>							
1 .....	22	22	22	22	22	22	22
2 .....	23	23	23	23	23	23	23
3 .....	24	24	24	24	24	24	24
4 .....	25	25	25	25	25	25	25
.....	.	.	.	.	.	.	.
.....	.	.	.	.	.	.	.
.....	.	.	.	.	.	.	.
N .....	N	N	N	N	N	N	N
Defaulted assets .....	100	100	100	100	100	100	100

<sup>1</sup> Order from the lower to the higher according to average PD assigned to the obligor grade or pool.