

## Credit, counterparty credit and delivery risks: BIS-Standardised approach to capital requirements

ID	Label	Legal references and comments
<b>Columns</b>		
01	Original exposure pre conversion factors	Article 37 paragraph 2 letter a, c, d, e, f combined with article 39 of the Capital Ordinance (ERV). Article 63 paragraph 2 letter a of the Capital Ordinance (ERV). Netting Effects according to article 47 paragraph 1 letter a of the Capital Ordinance (ERV) are included.
02	Value adjustments and provision associated with the original exposure (-)	Value adjustments and provisions reducing the valuation of assets and off-balance sheet items according to margin no. 14 of the Circular "Rechnungslegungsvorschriften".
03	Exposure net of value adjustments and provisions	Result
04-07	Breakdown of the exposure of contingent liabilities and irrevocable loan commitments (off-balance sheet items) by conversion factors	Article 41 and appendix 1 of the Capital Ordinance.
08	Exposure net of value adjustments and provisions, post application of credit conversion factors on off-balance sheet items	Result $\text{Col. 08} = \text{col. 03} - \text{col. 04} - 0.8 * \text{col. 05} - 0.5 * \text{col. 06}$
09-10	Unfunded credit protection: adjusted values ( $P_a$ , $G_a$ )	Article 47 paragraph 1 letter b and c of the Capital Ordinance (ERV) and margin no. 202-252 of the Credit Risk Circular. $P_a$ , $G_a$ : Margin no. 111-113 ( $P_a$ , maturity mismatch) und no. 242, 243 ( $G_a$ , currency mismatch) of the Credit Risk Circular.
09	Guarantees	above-mentioned.
10	Credit derivatives	above-mentioned.
11	Funded credit protection	Article 47 paragraph 1 letter d of the Capital Ordinance (ERV). Margin no. 103-110 and 116-132.
11	Financial collateral: simple method	above-mentioned.
12-13	Substitution of the exposure due to CRM	In the simple approach there may be extra exposure to the existing exposure (inflow) or a partial drain of exposure (outflow) due to CRM measures. This is e.g. the case for a corporate loan of 100 with a bank guarantee of 50. In this case, the inflow for the reporting category "banks and securities dealers" would be 50 and the outflow for the reporting category "corporates" would be 50 as well. Basically such collateralisation is possible for the same reporting category. E.g.: Company A is debtor for a loan of 100, covered with a guarantee of 50 by company B. Then the in-, outflows must be listed in gross. Here shifts of risk weight may occur within the reporting category. E.g. the risk weight for company A is 50% and 25% for company B. This shift would be visible in column 17.
12	Outflows (-)	
13	Inflows (+)	
14	Net exposure after CRM substitutions effects	Result (net exposure including CRM technique with substitution effects).
15	Credit risk mitigation techniques affecting the amount of the exposure: funded credit protection. Net effects of the comprehensive method	Article 47 paragraph 1 letter d ERV / margin no. 103-110 and 133-171 of the Credit Risk Circular.
16	Fully adjusted exposure value ( $E^*$ )	Result (net exposure including CRM technique with direct effects on the exposure).
17	Risk weighted exposure amount	Article 53-61 (including appendix 3, 4, 5) of the Capital Ordinance.
18	Capital requirements (without multipliers)	Article 33 paragraph 2 letter a of the Capital Ordinance. Multipliers according to article 64 of the Capital Ordinance are taken into account in the capital sheet.

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<b>Rows</b>		
02	On-balance sheet items	No further comment; Positions according to article 66–67 of the Capital Ordinance (ERV) are not included. They are treated in another form.
03	Off-balance sheet items	Off-balance sheet items
06, 09, 13	Of which without credit assessment	To be reported separately are positions according to article 50 paragraph 4 of the Capital Ordinance (ERV).
10, 14	secured by real estate	To be reported are mortgage exposures according to article 49 paragraph of the Capital Ordinance (ERV).
15, 17	past due	To be reported are positions according to article 49 paragraph 3 no. 3 and appendix 4 and article 58 of the Capital Ordinance (ERV).

Reporting categories	Legal references and comments
<b>[P/C]_CRSABIS_01</b> Sovereigns Institutions	Article 49 paragraph 2 no. 1 / article 53 paragraph 1
<b>[P/C]_CRSABIS_02</b> – Banks and securities dealers	Article 49 paragraph 2 no. 4 / article 53 paragraph 1
<b>[P/C]_CRSABIS_03</b> – Other institutions	Article 49 paragraph 2 no. 2, 3, 5 / article 53 paragraph 1
<b>[P/C]_CRSABIS_04</b> Corporates	Article 49 paragraph 2 no. 6, 7 and paragraph 3 no. 2 and article 53 paragraph 1
<b>[P/C]_CRSABIS_05</b> Retail	Article 49 paragraph 3 no. 1 / article 53 paragraph 2
<b>[P/C]_CRSABIS_06</b> Equity	Article 49 paragraph 3 no. 6 / article 53 paragraph 3 / article 59
<b>[P/C]_CRSABIS_07</b> Other exposures	Article 49 paragraph 3 no. 7 / article 53 paragraph 2