

The procedure to calculate credit risk according to BCBS guidelines overlaps with that for the calculation of risk provisions according to IFRS in many cases.

- Calculated results
 - RWA (Risk-weighted assets)
 - PD (Probability of Default)
 - LgD (Loss Given Default)
 - CF (Conversion Factor) products with drawing risks
 - FX haircut
 - Maturity mismatch
 - Hc (coll) or Hc (claim) haircut for collateral or claim
 - Correlation

Below is an example of a credit risk report in FlexFinance based on these data marts:

TOTAL EXPOSURES	Original exposure or conversion factors	i) Value adjustments and provisions associated with the original exposure	Exposure net of value adjustments and provisions	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE						Net exposure after CRM substitution effects on conversion factors	Credit risk mitigation techniques affecting the amount of the exposure: limited credit protection. Financial collateral comprehensive method		Fully adjusted exposure value (E*)		
				Unlimited credit protection	Admitted values (a)	Credit protection		Substitution of the exposure due to CRM	Total values (F)		Volatility adjustment to the exposure	Financial collateral adjusted value (C= a x i)		Volatility and maturity adjustments	
						ii) Guarantees	iii) Financial collateral - same method								iv) Other limited credit protection
010	030	040	050	060	070	080	090	100	110	120	130	140			
	2,512,113,427.37		2,512,113,427.37	2,512,000,000		2,512,000,000				1,413,113,427.37		+1,100,000,000.00	1,413,113,427.37		
	011	012	013	014	015	016	017	018	019	020	021	022	023		
	of which: Detailed exposures	275,574.79		275,574.79		275,574.79				275,574.79					
	024	025	026	027	028	029	030	031	032	033	034	035	036		
	of which: BME	33,333.00		33,333.00		33,333.00				33,333.00					
	037	038	039	040	041	042	043	044	045	046	047	048	049		
	of which: exposures subject to supporting letter														
	050	051	052	053	054	055	056	057	058	059	060	061	062		
	of which: secured by mortgages	260,502.79		260,502.79		260,502.79				260,502.79					
	063	064	065	066	067	068	069	070	071	072	073	074	075		
	Residential property														
	076	077	078	079	080	081	082	083	084	085	086	087	088		
	of which: Exposures under the permanent partial use of the standardized approach														
	089	090	091	092	093	094	095	096	097	098	099	100	101		
	of which: Exposures under the standardized approach with gross additional provision to carry a subsequent IBS recommendation														
BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPE:	010	011	012	013	014	015	016	017	018	019	020	021	022		
	of which: Derivatives	2,440,875,499.54		2,440,875,499.54		2,440,875,499.54				2,440,875,499.54		+145,559,335.00	1,345,249,163.43		
	023	024	025	026	027	028	029	030	031	032	033	034	035		
	of which: Off balance sheet exposures	52,273,270.79		52,273,270.79		52,273,270.79				52,273,270.79		+2,275,002.54	80,000,202.20		
	036	037	038	039	040	041	042	043	044	045	046	047	048		
	of which: subject to credit risk														
	049	050	051	052	053	054	055	056	057	058	059	060	061		
	Transactions financing														
	062	063	064	065	066	067	068	069	070	071	072	073	074		
	of which: subject to Transactional counterparty credit risk														
	075	076	077	078	079	080	081	082	083	084	085	086	087		
	Derivatives	40,307,047.27		40,307,047.27		40,307,047.27				40,307,047.27		+12,345,002.43	60,780,364.92		
	088	089	090	091	092	093	094	095	096	097	098	099	100		
	of which: subject to credit risk														
	101	102	103	104	105	106	107	108	109	110	111	112	113		
	of which: subject to credit risk														
	114	115	116	117	118	119	120	121	122	123	124	125	126		
	From Contractual Cross Product														
	127	128	129	130	131	132	133	134	135	136	137	138	139		
	From Contractual Cross Product														
BREAKDOWN OF TOTAL EXPOSURES BY RISK SEGMENTS:	140	141	142	143	144	145	146	147	148	149	150	151	152		
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- extensive **drilldown possibilities**
- possibility to **compare the report for different posting days**
- **proof of rule for reporting contents**
- **manual editing combined with consistency check**