

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

ID	Label	Legal references and comments
Columns		
01	Original exposure pre conversion factors	Art. 49 par. 2 let. a, c, d, e, f combined with art. 51 of the Capital Ordinance (ERV). Art. 76 par. 2 let. a of the Capital Ordinance (ERV). Netting Effects according to art. 61 par. 1 let. a of the Capital Ordinance (ERV) and add-ons according to art. 57 of the Capital Ordinance (ERV) are included.
02	Value adjustments and provision associated with the original exposure (-)	Value adjustments reducing the valuation of specific assets and provisions created for specific off-balance sheet items.
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	Art. 54 and appendix 1 of the Capital Ordinance (ERV).
08	Exposure net of value adjustments and provisions, post application of credit conversion factors on off-balance sheet items	Result Col. 08 = col. 03 – col. 04 – 0.8 * col. 05 – 0.5 * col. 06
09-10	Unfunded credit protection: adjusted values (P _a , G _a)	Art. 61 par. 1 let. b and c of the Capital Ordinance (ERV) and margin nos. 202–252 of the Credit Risk Circular. P _a , G _a : Margin nos. 111–113 (P _a , maturity mismatch) und nos. 242, 243 (G _a , currency mismatch) of the Credit Risk Circular.
09	Guarantees	Above-mentioned.
10	Credit derivatives	Above-mentioned.
11	Funded credit protection	Art. 61 par. 1 let. d of the Capital Ordinance (ERV). Margin nos. 103–110 and 116–132 Credit Risk Circular.
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 20% 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	Art. 61 par. 1 let. d Capital Ordinance (ERV) / margin nos. 103–110 and 133–171 of the Credit Risk Circular.
16	Fully adjusted exposure value	Result (net exposure including CRM technique with direct effects on the exposure).
17	Risk weighted exposure amount	Art. 66-75 (including appendix 2, 3, 4) of the Capital Ordinance (ERV).

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18	Capital requirements (without multipliers)	Art. 42 par. 2 let. a of the Capital Ordinance (ERV). Multipliers according to art. 64 of the Capital Ordinance (ERV) are taken into account in the capital sheet.
Rows		
02	On-balance sheet items	No further comment; positions according to art. 78-79 of the Capital Ordinance (ERV) are not included. They are treated in another form.
03	Off-balance sheet items	Off-balance sheet items (FINMA-Circ. 15/1 Accounting – banks, margin nos. 118 ff., A2-181ff.).
06, 09, 13	Of which: without credit assessment	If a bank uses external credit assessments: exposures without such assessments have to be reported separately.
14, 20	Of which: secured by real estate	To be reported are mortgage exposures according to art. 63 par. 3 let. c of the Capital Ordinance (ERV).
15, 17	Of which: past due	To be reported are positions according to art. 63 par. 3 let. e and appendix 3 and art. 72 of the Capital Ordinance (ERV).
Reporting categories		
[P/C]_CRSABIS_01	Sovereigns	Art. 63 par. 2 let. a / art. 66 par. 1 of the Capital Ordinance (ERV)
	Institutions	
[P/C]_CRSABIS_02	– Banks and securities dealers	Art. 63 par. 2 let. d / art. 66 par. 1 of the Capital Ordinance (ERV)
[P/C]_CRSABIS_03	– Other institutions	Art. 63 par. 2 let. b, c, d / art. 66 par. 1 of the Capital Ordinance (ERV)
[P/C]_CRSABIS_04	Corporates	Art. 63 par. 2 let. f, g and par. 3 let. b and art. 66 par. 1 of the Capital Ordinance (ERV)
[P/C]_CRSABIS_05	Retail	Art. 63 par. 3 let. a / art. 66 par. 2 of the Capital Ordinance (ERV)
[P/C]_CRSABIS_06	Equity	Art. 63 par. 3 let. f / art. 66 par. 3 / art. 73 of the Capital Ordinance (ERV)
[P/C]_CRSABIS_07	Other exposures	Art. 63 par. 3 let. g / art. 66 par. 2 of the Capital Ordinance (ERV)

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