Jabatix provides data marts that contain information required for credit risk management. This information has been called for by the BCBS (= Basel Committee on Banking Supervision) in order to define capital requirements.

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.

The data marts contain all the information required to differentiate between financial products and counterparties as well as all the individual components needed for reporting purposes or credit risk management.

Calculated results

Total III

- 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

Jabatix allows parallel calculations to be made in accordance with various regulatory approaches (standard, IRB, CAD), the use of which for reporting purposes has to be approved by the national authorities in each case.

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

			Original exposure pre (-) Value adjustments and	Exposure net of value	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE						Net exposure after CRM	Credit risk mitigation techniques affecting the amount of the exposure: funded credit protection. Financial collateral comprehensive method			Fully adjusted exposure	
			conversion factors	provision associated with the original exposure	adjustments and provisions	Unfunded credit protection: adjusted values (Ga)		Funded cre (-) Financial collateral:	dit protection 1-1 Other funded credit	Bubstitution of the exposure due to CRM		substitution effects pre conversion factors	Volatility adjustment to the	(-) Financial collateral	all adjusted value (Cvam) (-) of which: Volatility and	value (E*)
			010	650		(-) Guarantees	(-) Credit derivatives 065	simple method	protection 680	(-) Total Outflows 090	Total Inflows (*) 100		Exposure 138	130	maturity adjustments	
OTAL		010		600			060		080	090	100	110	(39			150
CPUSIINES.	of which: Defaulted exposures		2,612,515,017.50		2,412,515,017,50			57,345.00				1,612,515,017.50		+175,596,000.05	+1,650,542.96	1,436,519,016.
	of which: Detaulted exposures of which: SAIE	015										235,524,96				
		039			55,555,00			4,557.02				55,555,00	1			
	of which: exposures subject to BME-supporting factor	030	242,521.34		242,521.34											
	of which: Secured by mortgages	0.45	210/2017		252,521.75											
	on immovable property -															
	Residential property				6,000.00											
	of which: Exposures under the	050														
	permanent partial use of the atlandardised approach															
	of which Exposures under the	1000														
	allandantised approach with price															
	supervisory permission to carry															
	out a sequential IRB															
BEAKTOON!	N On balance sheet exposures	079														
# TOTAL	subject to credit risk	079	2,460,807,499.56		2,463,807,499,54							1,460,807,499,56		+145,558,335.50	+1,070,430.38	1,015,249,140.
<b>KPOSURES</b>	Off balance sheet exposures	085														
٧	subject to credit risk				02,771,270.79							02,771,270.79				00,400,200.
POSURE	Exposures / Securities Transactions/Financing  Of	090														
	subject to Transactions abiety	100														
	counterparty Central															
	credit risk cleared															
	Brough a OCCT															
		P														
	Derivatives	990	61,937,047.23		68,937,047,23									-21,346,682.43		40,790,364,
	& Long Of Settlement which:	120														
	TransactionsContral															
	cleared															
	Broost															
	through a QCCA	P														
	From Contractual	130														
	Cross Product Netting															
REAKDOW	participation of the second	140	2,077,475,397.69		2,077,475,397.69											1,077,454,013,5
# TOTAL	-	150	4927795729277107		2,077,075,097,09											1,077,424,0131
(POSURES	6	190														
Y RISK BIGHTS	10%															
even (S.		170			127,140,454,42											127,140,454,
	20%	180			242,535,895,38											
	35%	190														
	50%	200														
	78%	210														
	78%	220														
	100%	230			145,364,070,09											122,099,665.
																A

The following standard functions are also available for reports defined in Jabatix:

- extensive drilldown possibilities
- possibility to compare the report for different posting days
- proof of rule for reporting contents
- manual editing combined with consistency check