

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
 - 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:

		CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE										Credit risk mitigation techniques affecting the amount of the exposure: limited credit protection. Financial collateral comprehensive method				Fully adjusted exposure value (E*)
		Original exposure pre conversion factors	(1) Value adjustments and premiums associated with the original exposure	Exposure net of value adjustments and premiums	Unfunded credit protection: adjusted values (G*)					Substitution of the exposure due to CRM	Net exposure after CRM substitution effects pre conversion factors	Net exposure after CRM substitution effects post conversion factors	(5) Financial collateral: adjusted value (C*)	(6) of which: liquidity and maturity adjustments		
					(4) Derivatives	(1) Credit derivatives	(2) Financial collateral: simple value	(3) Other funded credit protection	(4) Other unfunded credit protection						(5) Total outflow	
		EUR	EUR	EUR	EUR	EUR	EUR	EUR	EUR	EUR	EUR	EUR	EUR	EUR	EUR	
TOTAL EXPOSURES	of which: Defaulted exposures	918	2,453,173,817.52	2,453,173,817.52	0	0	0	0	0	2,453,173,817.52	2,453,173,817.52	0	0	0	2,453,173,817.52	
	of which: IMF	918	2,453,173,817.52	2,453,173,817.52	0	0	0	0	0	2,453,173,817.52	2,453,173,817.52	0	0	0	2,453,173,817.52	
	of which: exposures subject to IMF supporting letter	918	2,453,173,817.52	2,453,173,817.52	0	0	0	0	0	2,453,173,817.52	2,453,173,817.52	0	0	0	2,453,173,817.52	
	of which: Secured by mortgages on immovable property	918	2,453,173,817.52	2,453,173,817.52	0	0	0	0	0	2,453,173,817.52	2,453,173,817.52	0	0	0	2,453,173,817.52	
	of which: Exposed under the permanent partial use or the standardized approach	918	2,453,173,817.52	2,453,173,817.52	0	0	0	0	0	2,453,173,817.52	2,453,173,817.52	0	0	0	2,453,173,817.52	
BREAKDOWN OF TOTAL EXPOSURES BY COUNTRY		918	2,453,173,817.52	2,453,173,817.52	0	0	0	0	0	2,453,173,817.52	2,453,173,817.52	0	0	0	2,453,173,817.52	
EXPOSURE TYPES		918	2,453,173,817.52	2,453,173,817.52	0	0	0	0	0	2,453,173,817.52	2,453,173,817.52	0	0	0	2,453,173,817.52	
Derivatives & Long Settlement		118	815,103,047.13	815,103,047.13	0	0	0	0	0	815,103,047.13	815,103,047.13	0	0	0	815,103,047.13	
Secured by Financial Collateral		128	815,103,047.13	815,103,047.13	0	0	0	0	0	815,103,047.13	815,103,047.13	0	0	0	815,103,047.13	
From Contractual Cash Product		138	2,453,173,817.52	2,453,173,817.52	0	0	0	0	0	2,453,173,817.52	2,453,173,817.52	0	0	0	2,453,173,817.52	
BREAKDOWN BY % OF TOTAL EXPOSURES		918	2,453,173,817.52	2,453,173,817.52	0	0	0	0	0	2,453,173,817.52	2,453,173,817.52	0	0	0	2,453,173,817.52	
10%		128	815,103,047.13	815,103,047.13	0	0	0	0	0	815,103,047.13	815,103,047.13	0	0	0	815,103,047.13	
20%		138	2,453,173,817.52	2,453,173,817.52	0	0	0	0	0	2,453,173,817.52	2,453,173,817.52	0	0	0	2,453,173,817.52	
30%		148	2,453,173,817.52	2,453,173,817.52	0	0	0	0	0	2,453,173,817.52	2,453,173,817.52	0	0	0	2,453,173,817.52	
40%		158	2,453,173,817.52	2,453,173,817.52	0	0	0	0	0	2,453,173,817.52	2,453,173,817.52	0	0	0	2,453,173,817.52	
50%		168	2,453,173,817.52	2,453,173,817.52	0	0	0	0	0	2,453,173,817.52	2,453,173,817.52	0	0	0	2,453,173,817.52	
60%		178	2,453,173,817.52	2,453,173,817.52	0	0	0	0	0	2,453,173,817.52	2,453,173,817.52	0	0	0	2,453,173,817.52	
70%		188	2,453,173,817.52	2,453,173,817.52	0	0	0	0	0	2,453,173,817.52	2,453,173,817.52	0	0	0	2,453,173,817.52	
80%		198	2,453,173,817.52	2,453,173,817.52	0	0	0	0	0	2,453,173,817.52	2,453,173,817.52	0	0	0	2,453,173,817.52	
90%		208	2,453,173,817.52	2,453,173,817.52	0	0	0	0	0	2,453,173,817.52	2,453,173,817.52	0	0	0	2,453,173,817.52	

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