FlexFinance stellt Data Marts bereit, welche Daten zur Steuerung des Kreditrisikos beinhalten. Diese Daten werden gemäß **BCBS (= Basel Committee on Banking Supervision)** benötigt, um damit die Anforderung an die Eigenkapitaldeckung zu definieren.

Die Berechnung des Kreditrisikos gemäß BCBS überschneidet sich in vielen Fällen mit der Berechnung der Risikovorsorge gemäß IFRS.

In den Data Marts finden Sie alle Daten sowohl zur Differenzierung der Finanzprodukte und Kontrahenten als auch alle benötigten Einzelbestandteile wie sie fürs Reporting oder die Steuerung des Kreditrisikos benötigt werden.

- Kalkulatorische Ergebniswerte
 - RWA (Risk-weighted assets)
 - PD (Probability of Default)
 - LgD (Loss Given Default)
 - CF (Conversion Factor) Produkte mit Ziehungsrisiko
 - FX Haircut
 - Maturity Mismatch
 - Hc(coll)/Hc(claim) Sicherheiten- oder Forderungshaircut
 - Korrelation

FlexFinance ermöglicht die parallele Berechnung nach verschiedenen regulatorischen Ansätzen (Standard-, IRB, CAD-Approach); deren Verwendung für das Meldewesen muss allerdings vom jeweiligen nationalen Recht zugelassen sein.

Hier ein Beispiel für einen Kreditrisikoreport in FlexFinance basierend auf diesen Data Marts:

Total	Original exposure per conversion factors	E1 Value adjustments and premium associated with the original exposure	E2 Value adjustments and premium associated with the original exposure	Exposure net of value adjustments and premiums	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE					Substitution of the exposure due to CRM Total inflows (4)	Net exposure after CRM substitution effects per conversion factors	Credit risk mitigation techniques affecting the amount of the exposure (total credit protection. Financial collateral comprehensive method)			Fully adjusted exposure value (5')
					Substituted credit protection: reduced values (3a)	(1) Credit derivatives	(2) Financial collateral: single method	(3) Other special credit protection	(1) Financial collateral: adjusted value (3a)			(2) of which: liquidity and maturity adjustments	(3) of which: liquidity and maturity adjustments		
TOTAL EXPOSURES	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Substituted exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: exposures subject to BMR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Secured by mortgages	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Secured by mortgages as immediate priority	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Exposures under the replacement priority	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Exposures under the replacement partial use of the substituted approach	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Exposures under the substituted approach with general insurance provisions for carry substitution	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BREAKDOWN OF TOTAL EXPOSURES BY EXPOSURE TYPE	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of which: Exposures subject to credit risk	918	2,427,522,457.54	2,427,522,457.54	2,427,522,457.54	0	0	0	0	0	0	2,427,522,457.54	0	0	0	2,427,522,457.54
of															