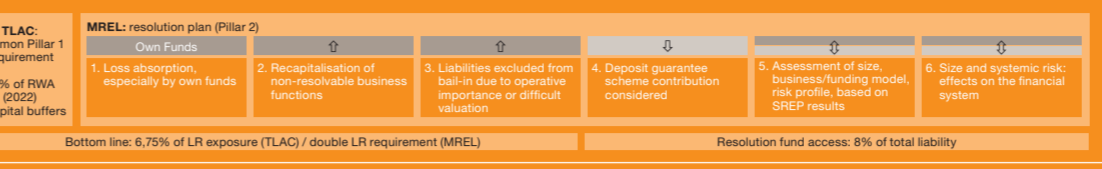
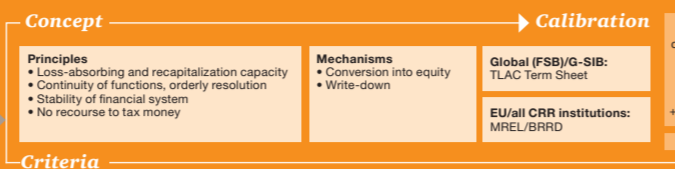


Further enhancements of the Basel framework („Basel IV“)

Regulatory Capital

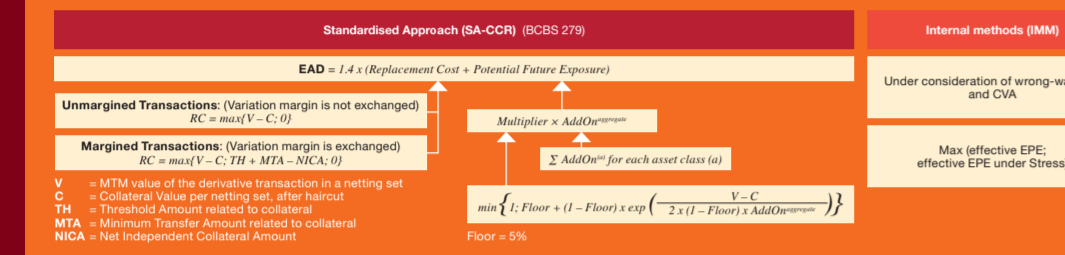


Capital Requirements

Capital Floors (BCBS 306, 362) Two alternatives possible: Risk-category based floor or overall floor

Credit Risk

Exposure value for derivatives and off balance sheet positions



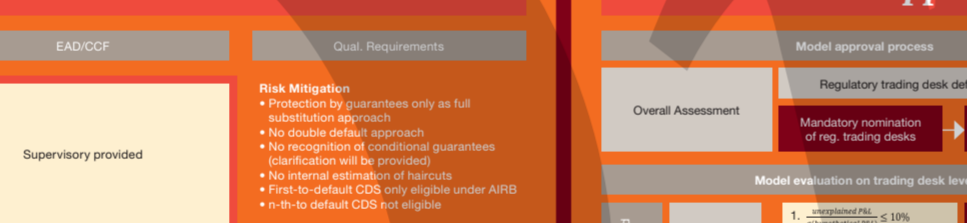
RWA under Standardised Approach (BCBS 347)

Ratings available/ External Credit Risk Assessment Approach (ECRA)	Ratings available/ Standardised Credit Risk Assessment Approach (SCRA)			Ratings not available/ permitted ^{1,2} Standardised Credit Risk Assessment Approach (SCRA)		
	AAA to AA-	A+ to A-	BBB+ to BBB-	Grade A	Grade B	Grade C
MDB para. 10 ff	0%	0%	0%	0%	0%	0%
Banks para. 13 ff	20%	50%	100%	50%	100%	150%
Corporate para. 31 ff	20%	50%	100%	50%	100%	150%
Specialised Lending para. 38 ff	20%	50%	100%	50%	100%	150%
Equity para. 42 ff	250%	out of scope	Defaulted para. 75	Defaulted para. 75	Defaulted para. 75	Defaulted para. 75
Subordinated para. 44	150%	PSE	out of scope	Other (secured)	Other (unsecured)	100%
Retail para. 45 ff	Product criterion met?	75%	Cash/gold	0%	0%	0%
Regulatory retail	Product criterion met?	75%	Cash/gold	0%	0%	0%
Other retail	Product criterion met?	100%	Cash items in collection	20%	20%	20%

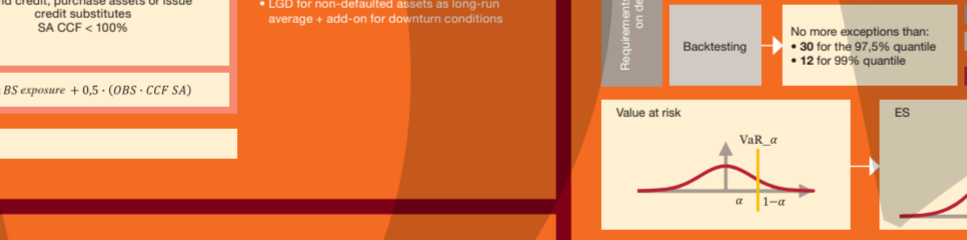
RWA under IRB-Approach (BCBS 362)

PD	LGD	EAD/CCF	Qual. Requirements
Sovereigns (under review)	Uncollateralised Senior: 45%	Supervisory provided	Risk Mitigation
Banks (including insurances)	Uncollateralised subordinated: 75%	Secured with receivables, CRE/RRE: 20%	• Protection by guarantees only as full
Corporate (consolidated groups as reported in financial statements)	Secured with other ph. Coll: 25%		• No minimum level of required collateral
Assets > € 50 bn	ORRE revolver: 0.1%		• No double default approach
Assets ≤ € 50 bn/rev. > € 200 m			• No recognition of conditional guarantees (identification will be provided)
Assets ≤ € 50 bn/rev. > € 200 m			• No internal estimation of haircuts
Retail	Corp. Min. 25%		• First-to-default CDS only eligible under AIRB
Equities	QRRE: Min. 50%		• n=0 - to default CDS not eligible
Specialised lending (RWSM)	Other retail: Min. 30%		

Investments in funds (BCBS 266)

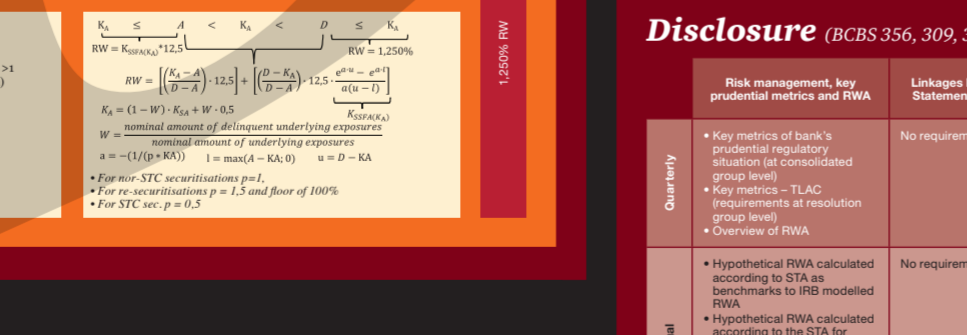


Trading-book definition (BCBS 352)

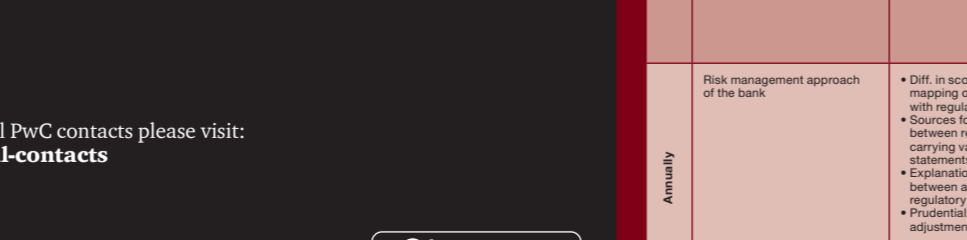


Market Risk (BCBS 352)

Standardised Approach



Internal Models Approach



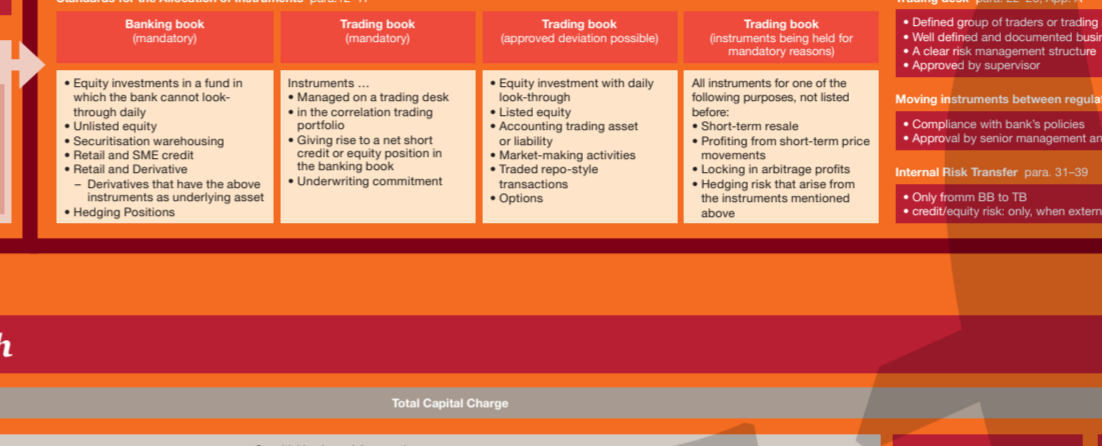
Operational Risk (BCBS 355)



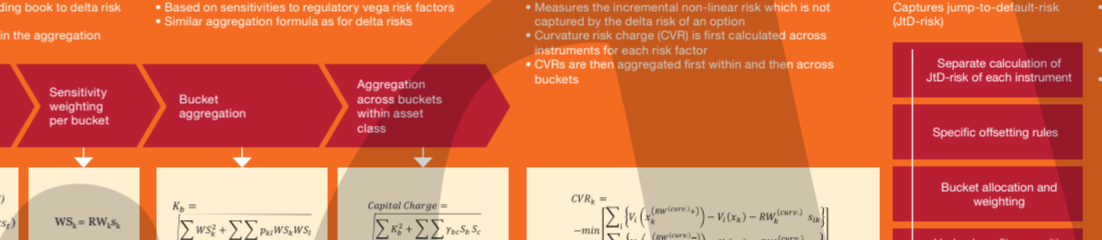
Max (Capital Requirements_{IM}; Capital Requirements_{SA x floor factor})

Market Risk (BCBS 352)

Standardised Approach



Internal Models Approach

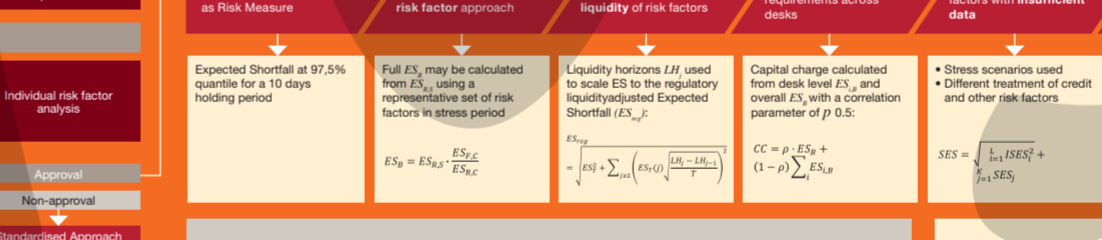


Operational Risk (BCBS 355)

The Standardised Measurement Approach (SMA)



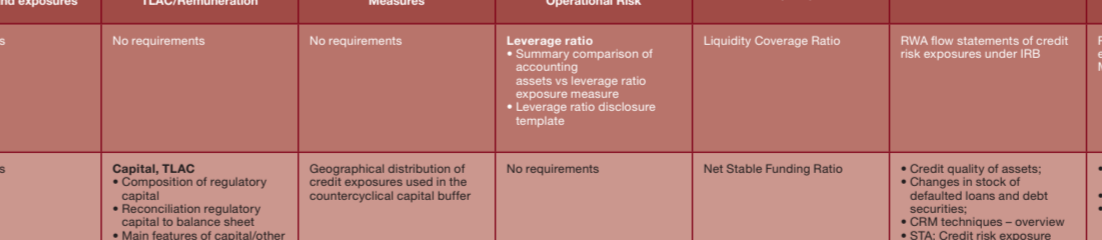
Step-in Risk (BCBS 349)



CVA Capital Charge (BCBS 325, 362)



Securitisation Framework (BCBS 374)



Disclosure (BCBS 356, 309, 368)

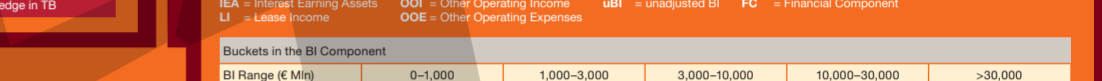
Quarterly	Semi-Annual	Annually
Risk management, key prudential metrics and RWA	Risk management, key prudential metrics and RWA	Risk management, key prudential metrics and RWA
Linkages between financial Statements and exposures	Linkages between financial Statements and exposures	Linkages between financial Statements and exposures
Composition of Capital and TLAC/Remuneration	Composition of Capital and TLAC/Remuneration	Composition of Capital and TLAC/Remuneration
Macroprudential Supervisory Measures	Macroprudential Supervisory Measures	Macroprudential Supervisory Measures
Liquidity	Liquidity	Liquidity
Credit Risk	Credit Risk	Credit Risk
Counterparty credit risk	Counterparty credit risk	Counterparty credit risk
Securitisation/IRBB	Securitisation/IRBB	Securitisation/IRBB
Market Risk	Market Risk	Market Risk

IRBB (BCBS 368)

Principles for banks



Principles for supervisors



Date: **September 2016**

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For further information and your national PwC contacts please visit:
www.pwc.de/basel-iv-international-contacts



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