-- =====================================================================

-- CRR3 MULTI-LAYER MAPPING: FRWDH -> DDS -> ZUGRIFFSSCHICHT -> ABACUS

-- Aggregationsstufen mit Feldumbenennungen

-- CCF Ausprägungen: 0%, 10%, 20%, 40%, 50%, 100%

-- =====================================================================

-- =====================================================================

-- STUFE 1: FRWDH -> DDS (Data Distribution Service)

-- =====================================================================

WITH frwdh\_to\_dds AS (

SELECT

-- Primärschlüssel und Identifikatoren (DDS Bezeichnungen)

pos.POSITION\_ID as POS\_ID\_DDS,

pos.CONTRACT\_ID as CONTR\_ID\_DDS,

pos.CUSTOMER\_ID as CUST\_ID\_DDS,

pos.PRODUCT\_CODE as PROD\_CD\_DDS,

pos.BOOK\_DATE as BOOK\_DT\_DDS,

pos.MATURITY\_DATE as MAT\_DT\_DDS,

pos.CANCELLATION\_NOTICE\_PERIOD as CANCEL\_NOTICE\_DDS,

pos.CANCELLATION\_TYPE as CANCEL\_TYP\_DDS,

-- Quellfelder für CCF Berechnung (DDS Bezeichnungen)

pos.B500 as RISK\_APPR\_DDS, -- 0=KSA, 2=IRB

pos.B603 as RISK\_PATH\_DDS, -- 'T'=Transfer, 'O'=Obligor

pos.NOMINAL\_AMOUNT as NOM\_AMT\_DDS,

pos.OUTSTANDING\_AMOUNT as OUTST\_AMT\_DDS,

pos.COMMITMENT\_TYPE as COMMIT\_TYP\_DDS,

pos.PRODUCT\_CATEGORY as PROD\_CAT\_DDS,

pos.FACILITY\_TYPE as FAC\_TYP\_DDS,

pos.REVOCATION\_CLAUSE as REVOC\_CLS\_DDS,

-- Buchwert-Feld

pos.BOOKING\_VALUE as C215, -- DDS: C215

-- Contract-bezogene Felder (DDS Bezeichnungen)

lgds\_abs.XX\_CONTRACT as CONTR\_LGDS\_ABS\_DDS,

lgds\_full.XX\_CONTRACT as CONTR\_LGDS\_FULL\_DDS,

-- CCF-relevante Felder (DDS Bezeichnungen)

solvv.XX\_CCF\_USED\_P as CCF\_SOLVV\_PCT\_DDS,

fullsta.XX\_CONV\_FACT\_STA\_P as CCF\_FULLSTA\_PCT\_DDS,

-- CRR3-spezifische Felder (DDS Bezeichnungen)

pos.UNCONDITIONAL\_CANCELLATION\_FLAG as UNCOND\_CANCEL\_FLG\_DDS,

pos.CONSUMER\_PROTECTION\_FLAG as CONS\_PROT\_FLG\_DDS,

pos.CREDIT\_DETERIORATION\_CLAUSE as CRED\_DET\_CLS\_DDS,

pos.SPECIALISED\_LENDING\_TYPE as SPEC\_LEND\_TYP\_DDS,

pos.PROJECT\_FINANCE\_FLAG as PROJ\_FIN\_FLG\_DDS,

pos.OBJECT\_FINANCE\_FLAG as OBJ\_FIN\_FLG\_DDS,

pos.COMMODITY\_FINANCE\_FLAG as COMM\_FIN\_FLG\_DDS,

-- Erweiterte Bewertungsfelder (DDS Bezeichnungen)

pos.GUARANTEE\_TYPE as GUAR\_TYP\_DDS,

pos.COLLATERAL\_TYPE as COLL\_TYP\_DDS,

pos.RATING\_INTERNAL as RAT\_INT\_DDS,

pos.RATING\_EXTERNAL as RAT\_EXT\_DDS,

pos.INDUSTRY\_CODE as IND\_CD\_DDS,

pos.COUNTRY\_CODE as CTRY\_CD\_DDS,

pos.CURRENCY\_CODE as CURR\_CD\_DDS,

pos.COUNTERPARTY\_TYPE as CPTY\_TYP\_DDS,

pos.SME\_FLAG as SME\_FLG\_DDS,

pos.LARGE\_CORP\_FLAG as LRG\_CORP\_FLG\_DDS,

-- CRR3 Double Default Felder (DDS Bezeichnungen)

pos.DOUBLE\_DEFAULT\_APPLICABLE as DBL\_DEF\_APPL\_DDS,

pos.GUARANTOR\_RATING as GUAR\_RAT\_DDS,

pos.PROTECTION\_PROVIDER\_TYPE as PROT\_PROV\_TYP\_DDS,

-- Zeitstempel und Verarbeitungsinfo (DDS Bezeichnungen)

pos.PROCESSING\_DATE as PROC\_DT\_DDS,

pos.DATA\_QUALITY\_FLAG as DQ\_FLG\_DDS,

pos.VALIDATION\_STATUS as VAL\_STAT\_DDS,

pos.CRR3\_TRANSITION\_DATE as CRR3\_TRANS\_DT\_DDS

FROM FRWDH.POSITION pos

LEFT JOIN FRWDH.XX\_C\_CONTRACT\_LGDS\_CR\_ABS lgds\_abs

ON pos.CONTRACT\_ID = lgds\_abs.CONTRACT\_ID

LEFT JOIN FRWDH.XX\_C\_CONTRACT\_LGDS\_CR\_FULLSTA lgds\_full

ON pos.CONTRACT\_ID = lgds\_full.CONTRACT\_ID

LEFT JOIN FRWDH.XX\_C\_CONTRACT\_LGDS\_CR\_SOLVV solvv

ON pos.CONTRACT\_ID = solvv.CONTRACT\_ID

LEFT JOIN FRWDH.XX\_C\_CONTRACT\_LGDS\_CR\_FULLSTA fullsta

ON pos.CONTRACT\_ID = fullsta.CONTRACT\_ID

WHERE pos.ACTIVE\_FLAG = 'Y'

AND pos.PROCESSING\_DATE = (SELECT MAX(PROCESSING\_DATE) FROM FRWDH.POSITION)

AND pos.CRR3\_APPLICABLE\_FLAG = 'Y'

),

-- =====================================================================

-- STUFE 2: DDS -> ZUGRIFFSSCHICHT (Access Layer)

-- =====================================================================

dds\_to\_access\_layer AS (

SELECT

-- Primärschlüssel und Identifikatoren (Zugriffsschicht Bezeichnungen)

POS\_ID\_DDS as POSITION\_ID\_ZGS,

CONTR\_ID\_DDS as CONTRACT\_ID\_ZGS,

CUST\_ID\_DDS as CUSTOMER\_ID\_ZGS,

PROD\_CD\_DDS as PRODUCT\_CODE\_ZGS,

BOOK\_DT\_DDS as BOOK\_DATE\_ZGS,

MAT\_DT\_DDS as MATURITY\_DATE\_ZGS,

CANCEL\_NOTICE\_DDS as CANCELLATION\_NOTICE\_PERIOD\_ZGS,

CANCEL\_TYP\_DDS as CANCELLATION\_TYPE\_ZGS,

-- Quellfelder für CCF Berechnung (Zugriffsschicht Bezeichnungen)

RISK\_APPR\_DDS as RISK\_APPROACH\_ZGS, -- 0=KSA, 2=IRB

RISK\_PATH\_DDS as RISK\_PATH\_ZGS, -- 'T'=Transfer, 'O'=Obligor

NOM\_AMT\_DDS as NOMINAL\_AMOUNT\_ZGS,

OUTST\_AMT\_DDS as OUTSTANDING\_AMOUNT\_ZGS,

COMMIT\_TYP\_DDS as COMMITMENT\_TYPE\_ZGS,

PROD\_CAT\_DDS as PRODUCT\_CATEGORY\_ZGS,

FAC\_TYP\_DDS as FACILITY\_TYPE\_ZGS,

REVOC\_CLS\_DDS as REVOCATION\_CLAUSE\_ZGS,

-- NEU: Buchwert-Feld (Zugriffsschicht)

C215 as BOOKINGAMOUNT\_ZGS, -- Zugriffsschicht: BOOKINGAMOUNT\_ZGS

-- Contract-bezogene Felder (Zugriffsschicht Bezeichnungen)

CONTR\_LGDS\_ABS\_DDS as CONTRACT\_LGDS\_ABS\_ZGS,

CONTR\_LGDS\_FULL\_DDS as CONTRACT\_LGDS\_FULLSTA\_ZGS,

-- CCF-relevante Felder (Zugriffsschicht Bezeichnungen)

CCF\_SOLVV\_PCT\_DDS as CCF\_SOLVV\_PERCENT\_ZGS,

CCF\_FULLSTA\_PCT\_DDS as CCF\_FULLSTA\_PERCENT\_ZGS,

-- CRR3-spezifische Felder (Zugriffsschicht Bezeichnungen)

UNCOND\_CANCEL\_FLG\_DDS as UNCONDITIONAL\_CANCELLATION\_FLAG\_ZGS,

CONS\_PROT\_FLG\_DDS as CONSUMER\_PROTECTION\_FLAG\_ZGS,

CRED\_DET\_CLS\_DDS as CREDIT\_DETERIORATION\_CLAUSE\_ZGS,

SPEC\_LEND\_TYP\_DDS as SPECIALISED\_LENDING\_TYPE\_ZGS,

PROJ\_FIN\_FLG\_DDS as PROJECT\_FINANCE\_FLAG\_ZGS,

OBJ\_FIN\_FLG\_DDS as OBJECT\_FINANCE\_FLAG\_ZGS,

COMM\_FIN\_FLG\_DDS as COMMODITY\_FINANCE\_FLAG\_ZGS,

-- Erweiterte Bewertungsfelder (Zugriffsschicht Bezeichnungen)

GUAR\_TYP\_DDS as GUARANTEE\_TYPE\_ZGS,

COLL\_TYP\_DDS as COLLATERAL\_TYPE\_ZGS,

RAT\_INT\_DDS as RATING\_INTERNAL\_ZGS,

RAT\_EXT\_DDS as RATING\_EXTERNAL\_ZGS,

IND\_CD\_DDS as INDUSTRY\_CODE\_ZGS,

CTRY\_CD\_DDS as COUNTRY\_CODE\_ZGS,

CURR\_CD\_DDS as CURRENCY\_CODE\_ZGS,

CPTY\_TYP\_DDS as COUNTERPARTY\_TYPE\_ZGS,

SME\_FLG\_DDS as SME\_FLAG\_ZGS,

LRG\_CORP\_FLG\_DDS as LARGE\_CORP\_FLAG\_ZGS,

-- CRR3 Double Default Felder (Zugriffsschicht Bezeichnungen)

DBL\_DEF\_APPL\_DDS as DOUBLE\_DEFAULT\_APPLICABLE\_ZGS,

GUAR\_RAT\_DDS as GUARANTOR\_RATING\_ZGS,

PROT\_PROV\_TYP\_DDS as PROTECTION\_PROVIDER\_TYPE\_ZGS,

-- Zeitstempel und Verarbeitungsinfo (Zugriffsschicht Bezeichnungen)

PROC\_DT\_DDS as PROCESSING\_DATE\_ZGS,

DQ\_FLG\_DDS as DATA\_QUALITY\_FLAG\_ZGS,

VAL\_STAT\_DDS as VALIDATION\_STATUS\_ZGS,

CRR3\_TRANS\_DT\_DDS as CRR3\_TRANSITION\_DATE\_ZGS,

-- Erweiterte Klassifikation für CRR3 (bereits in Zugriffsschicht berechnet)

CASE

WHEN PROD\_CD\_DDS IN ('CCARD', 'OVERDRAFT') AND CPTY\_TYP\_DDS NOT IN ('BANK', 'LARGE\_CORP') THEN 'REVOLVING\_RETAIL'

WHEN PROD\_CD\_DDS IN ('CCARD', 'OVERDRAFT') AND CPTY\_TYP\_DDS IN ('BANK', 'LARGE\_CORP') THEN 'REVOLVING\_CORP'

WHEN SPEC\_LEND\_TYP\_DDS = 'PROJECT' OR PROJ\_FIN\_FLG\_DDS = 'Y' THEN 'PROJECT\_FINANCE'

WHEN SPEC\_LEND\_TYP\_DDS = 'OBJECT' OR OBJ\_FIN\_FLG\_DDS = 'Y' THEN 'OBJECT\_FINANCE'

WHEN SPEC\_LEND\_TYP\_DDS = 'COMMODITY' OR COMM\_FIN\_FLG\_DDS = 'Y' THEN 'COMMODITY\_FINANCE'

WHEN PROD\_CD\_DDS IN ('COMMITMENT', 'GUARANTEE') AND COMMIT\_TYP\_DDS = 'UNCONDITIONAL' THEN 'UNCONDITIONAL\_COMMITMENT\_CRR3'

WHEN PROD\_CD\_DDS IN ('COMMITMENT', 'GUARANTEE') AND COMMIT\_TYP\_DDS = 'CONDITIONAL' THEN 'CONDITIONAL\_COMMITMENT'

WHEN PROD\_CD\_DDS IN ('FACILITY', 'CREDIT\_LINE') AND UNCOND\_CANCEL\_FLG\_DDS = 'Y' THEN 'UNCONDITIONAL\_CANCELLABLE'

WHEN PROD\_CD\_DDS IN ('FACILITY', 'CREDIT\_LINE') AND REVOC\_CLS\_DDS = 'CREDIT\_DETERIORATION' THEN 'REVOCABLE\_CREDIT\_LINE'

WHEN PROD\_CD\_DDS IN ('TRADE\_FIN', 'LC') THEN 'TRADE\_FINANCE'

WHEN PROD\_CD\_DDS IN ('DERIVATIVE', 'SWAP') THEN 'DERIVATIVE\_INSTRUMENT'

ELSE 'OTHER\_EXPOSURE'

END as BUSINESS\_TYPE\_CRR3\_ZGS,

-- Laufzeitklassifikation für CRR3 (Zugriffsschicht)

CASE

WHEN MAT\_DT\_DDS IS NULL THEN 'OPEN\_ENDED'

WHEN MONTHS\_BETWEEN(MAT\_DT\_DDS, BOOK\_DT\_DDS) <= 12 THEN 'SHORT\_TERM'

WHEN MONTHS\_BETWEEN(MAT\_DT\_DDS, BOOK\_DT\_DDS) <= 36 THEN 'MEDIUM\_TERM'

ELSE 'LONG\_TERM'

END as MATURITY\_BUCKET\_ZGS,

-- CRR3 Input Floor Klassifikation (Zugriffsschicht)

CASE

WHEN CPTY\_TYP\_DDS IN ('BANK', 'SECURITIES\_FIRM', 'OTHER\_FINANCIAL') THEN 'FINANCIAL\_ENTITY'

WHEN CPTY\_TYP\_DDS = 'NON\_FINANCIAL\_CORP' THEN 'NON\_FINANCIAL\_CORP'

WHEN SME\_FLG\_DDS = 'Y' THEN 'SME'

WHEN LRG\_CORP\_FLG\_DDS = 'Y' THEN 'LARGE\_CORP'

ELSE 'RETAIL'

END as ENTITY\_TYPE\_CRR3\_ZGS

FROM frwdh\_to\_dds

),

-- =====================================================================

-- STUFE 3: ZUGRIFFSSCHICHT -> ABACUS (Final Target)

-- =====================================================================

access\_layer\_to\_abacus AS (

SELECT

-- Primärschlüssel und Identifikatoren (ABACUS Bezeichnungen - wie im Original)

POSITION\_ID\_ZGS as POSITION\_ID,

CONTRACT\_ID\_ZGS as CONTRACT\_ID,

CUSTOMER\_ID\_ZGS as CUSTOMER\_ID,

PRODUCT\_CODE\_ZGS as PRODUCT\_CODE,

BOOK\_DATE\_ZGS as BOOK\_DATE,

MATURITY\_DATE\_ZGS as MATURITY\_DATE,

CANCELLATION\_NOTICE\_PERIOD\_ZGS as CANCELLATION\_NOTICE\_PERIOD,

CANCELLATION\_TYPE\_ZGS as CANCELLATION\_TYPE,

-- Quellfelder für B017 (CCF) - ABACUS Bezeichnungen

RISK\_APPROACH\_ZGS as RISK\_APPROACH, -- 0=KSA, 2=IRB

RISK\_PATH\_ZGS as RISK\_PATH, -- 'T'=Transfer, 'O'=Obligor

NOMINAL\_AMOUNT\_ZGS as NOMINAL\_AMOUNT,

OUTSTANDING\_AMOUNT\_ZGS as OUTSTANDING\_AMOUNT,

COMMITMENT\_TYPE\_ZGS as COMMITMENT\_TYPE,

PRODUCT\_CATEGORY\_ZGS as PRODUCT\_CATEGORY,

FACILITY\_TYPE\_ZGS as FACILITY\_TYPE,

REVOCATION\_CLAUSE\_ZGS as REVOCATION\_CLAUSE,

-- NEU: Buchwert-Feld (ABACUS Endbezeichnung)

BOOKINGAMOUNT\_ZGS as BOOKINGAMOUNT, -- ABACUS: BOOKINGAMOUNT

-- Contract-bezogene Felder (ABACUS Bezeichnungen)

CONTRACT\_LGDS\_ABS\_ZGS as CONTRACT\_LGDS\_ABS,

CONTRACT\_LGDS\_FULLSTA\_ZGS as CONTRACT\_LGDS\_FULLSTA,

-- CCF-relevante Felder (ABACUS Bezeichnungen)

CCF\_SOLVV\_PERCENT\_ZGS as CCF\_SOLVV\_PERCENT,

CCF\_FULLSTA\_PERCENT\_ZGS as CCF\_FULLSTA\_PERCENT,

-- CRR3-spezifische Felder (ABACUS Bezeichnungen)

UNCONDITIONAL\_CANCELLATION\_FLAG\_ZGS as UNCONDITIONAL\_CANCELLATION\_FLAG,

CONSUMER\_PROTECTION\_FLAG\_ZGS as CONSUMER\_PROTECTION\_FLAG,

CREDIT\_DETERIORATION\_CLAUSE\_ZGS as CREDIT\_DETERIORATION\_CLAUSE,

SPECIALISED\_LENDING\_TYPE\_ZGS as SPECIALISED\_LENDING\_TYPE,

PROJECT\_FINANCE\_FLAG\_ZGS as PROJECT\_FINANCE\_FLAG,

OBJECT\_FINANCE\_FLAG\_ZGS as OBJECT\_FINANCE\_FLAG,

COMMODITY\_FINANCE\_FLAG\_ZGS as COMMODITY\_FINANCE\_FLAG,

-- Erweiterte Bewertungsfelder (ABACUS Bezeichnungen)

GUARANTEE\_TYPE\_ZGS as GUARANTEE\_TYPE,

COLLATERAL\_TYPE\_ZGS as COLLATERAL\_TYPE,

RATING\_INTERNAL\_ZGS as RATING\_INTERNAL,

RATING\_EXTERNAL\_ZGS as RATING\_EXTERNAL,

INDUSTRY\_CODE\_ZGS as INDUSTRY\_CODE,

COUNTRY\_CODE\_ZGS as COUNTRY\_CODE,

CURRENCY\_CODE\_ZGS as CURRENCY\_CODE,

COUNTERPARTY\_TYPE\_ZGS as COUNTERPARTY\_TYPE,

SME\_FLAG\_ZGS as SME\_FLAG,

LARGE\_CORP\_FLAG\_ZGS as LARGE\_CORP\_FLAG,

-- CRR3 Double Default Felder (ABACUS Bezeichnungen)

DOUBLE\_DEFAULT\_APPLICABLE\_ZGS as DOUBLE\_DEFAULT\_APPLICABLE,

GUARANTOR\_RATING\_ZGS as GUARANTOR\_RATING,

PROTECTION\_PROVIDER\_TYPE\_ZGS as PROTECTION\_PROVIDER\_TYPE,

-- Zeitstempel und Verarbeitungsinfo (ABACUS Bezeichnungen)

PROCESSING\_DATE\_ZGS as PROCESSING\_DATE,

DATA\_QUALITY\_FLAG\_ZGS as DATA\_QUALITY\_FLAG,

VALIDATION\_STATUS\_ZGS as VALIDATION\_STATUS,

CRR3\_TRANSITION\_DATE\_ZGS as CRR3\_TRANSITION\_DATE,

-- Berechnete Felder von Zugriffsschicht übernommen (ABACUS Bezeichnungen)

BUSINESS\_TYPE\_CRR3\_ZGS as BUSINESS\_TYPE\_CRR3,

MATURITY\_BUCKET\_ZGS as MATURITY\_BUCKET,

ENTITY\_TYPE\_CRR3\_ZGS as ENTITY\_TYPE\_CRR3

FROM dds\_to\_access\_layer

),

-- =====================================================================

-- CCF-BERECHNUNG AUF ABACUS-EBENE

-- =====================================================================

crr3\_ccf\_calculation AS (

SELECT \*,

-- Schritt 1: Prüfung RISK\_PATH != 'T' and CONTRACT\_LGDS\_ABS is not NULL

CASE

WHEN RISK\_PATH != 'T' AND CONTRACT\_LGDS\_ABS IS NOT NULL THEN 'STEP\_9'

ELSE 'STEP\_2'

END as DECISION\_STEP\_1,

-- CRR3 CCF-Berechnung mit erweiterten Werten

CASE

-- Schritt 9: Spezielle Behandlung mit CRR3 Regeln

WHEN RISK\_PATH != 'T' AND CONTRACT\_LGDS\_ABS IS NOT NULL THEN

CASE

WHEN BUSINESS\_TYPE\_CRR3 = 'UNCONDITIONAL\_CANCELLABLE' THEN 0.1 -- CRR3: 10% statt 0%

WHEN BUSINESS\_TYPE\_CRR3 = 'REVOCABLE\_CREDIT\_LINE' THEN 0.1 -- CRR3: 10% mit Übergang zu 40%

WHEN BUSINESS\_TYPE\_CRR3 = 'REVOLVING\_RETAIL' THEN 0.0

WHEN BUSINESS\_TYPE\_CRR3 = 'REVOLVING\_CORP' THEN 0.0 -- Ausnahme für Banken/Großunternehmen

WHEN BUSINESS\_TYPE\_CRR3 = 'TRADE\_FINANCE' THEN 0.2

WHEN BUSINESS\_TYPE\_CRR3 = 'UNCONDITIONAL\_COMMITMENT\_CRR3' THEN 0.4 -- CRR3: einheitlich 40%

WHEN BUSINESS\_TYPE\_CRR3 = 'PROJECT\_FINANCE' THEN 0.4

WHEN BUSINESS\_TYPE\_CRR3 = 'OBJECT\_FINANCE' THEN 0.4

WHEN BUSINESS\_TYPE\_CRR3 = 'COMMODITY\_FINANCE' THEN 0.4

WHEN BUSINESS\_TYPE\_CRR3 = 'CONDITIONAL\_COMMITMENT' THEN 0.0

ELSE 1.0

END

-- Schritt 2-4: KSA-Ansatz (RISK\_APPROACH = 0) mit CRR3 Anpassungen

WHEN RISK\_APPROACH = 0 THEN

CASE

WHEN CCF\_SOLVV\_PERCENT IS NULL THEN

-- CRR3 Standardwerte für KSA bei NULL

CASE

WHEN BUSINESS\_TYPE\_CRR3 = 'UNCONDITIONAL\_CANCELLABLE' THEN 0.1

WHEN BUSINESS\_TYPE\_CRR3 = 'REVOCABLE\_CREDIT\_LINE' AND CRR3\_TRANSITION\_DATE >= DATE '2024-01-01' THEN 0.4

WHEN BUSINESS\_TYPE\_CRR3 = 'REVOCABLE\_CREDIT\_LINE' THEN 0.1

WHEN BUSINESS\_TYPE\_CRR3 = 'REVOLVING\_RETAIL' THEN 0.0

WHEN BUSINESS\_TYPE\_CRR3 = 'REVOLVING\_CORP' THEN 0.0

WHEN BUSINESS\_TYPE\_CRR3 = 'TRADE\_FINANCE' THEN 0.2

WHEN BUSINESS\_TYPE\_CRR3 = 'UNCONDITIONAL\_COMMITMENT\_CRR3' THEN 0.4

WHEN BUSINESS\_TYPE\_CRR3 IN ('PROJECT\_FINANCE', 'OBJECT\_FINANCE', 'COMMODITY\_FINANCE') THEN 0.4

WHEN BUSINESS\_TYPE\_CRR3 = 'CONDITIONAL\_COMMITMENT' THEN 0.0

ELSE 1.0

END

ELSE

-- Anpassung der SolvV-Werte an CRR3 Standard

CASE

WHEN CCF\_SOLVV\_PERCENT / 100 < 0.05 THEN 0.0

WHEN CCF\_SOLVV\_PERCENT / 100 < 0.15 THEN 0.1

WHEN CCF\_SOLVV\_PERCENT / 100 < 0.30 THEN 0.2

WHEN CCF\_SOLVV\_PERCENT / 100 < 0.45 THEN 0.4

WHEN CCF\_SOLVV\_PERCENT / 100 < 0.75 THEN 0.5

ELSE 1.0

END

END

-- Schritt 5-8: IRB-Ansatz (RISK\_APPROACH = 2) mit CRR3 Regeln

WHEN RISK\_APPROACH = 2 THEN

CASE

WHEN RISK\_PATH = 'T' THEN

-- Transferrisiko mit CRR3 Werten

CASE

WHEN BUSINESS\_TYPE\_CRR3 = 'TRADE\_FINANCE' THEN 0.2

WHEN BUSINESS\_TYPE\_CRR3 = 'UNCONDITIONAL\_COMMITMENT\_CRR3' THEN 0.4

WHEN BUSINESS\_TYPE\_CRR3 IN ('PROJECT\_FINANCE', 'OBJECT\_FINANCE', 'COMMODITY\_FINANCE') THEN 0.5

ELSE 1.0

END

WHEN CCF\_FULLSTA\_PERCENT IS NULL THEN

-- CRR3 IRB Standardwerte bei NULL

CASE

WHEN BUSINESS\_TYPE\_CRR3 = 'UNCONDITIONAL\_CANCELLABLE' THEN 0.1

WHEN BUSINESS\_TYPE\_CRR3 = 'REVOCABLE\_CREDIT\_LINE' AND ENTITY\_TYPE\_CRR3 NOT IN ('FINANCIAL\_ENTITY', 'LARGE\_CORP') THEN 0.4

WHEN BUSINESS\_TYPE\_CRR3 = 'REVOCABLE\_CREDIT\_LINE' THEN 0.1

WHEN BUSINESS\_TYPE\_CRR3 = 'REVOLVING\_RETAIL' THEN 0.0

WHEN BUSINESS\_TYPE\_CRR3 = 'REVOLVING\_CORP' THEN 0.0

WHEN BUSINESS\_TYPE\_CRR3 = 'TRADE\_FINANCE' THEN 0.2

WHEN BUSINESS\_TYPE\_CRR3 = 'UNCONDITIONAL\_COMMITMENT\_CRR3' THEN 0.4

WHEN BUSINESS\_TYPE\_CRR3 IN ('PROJECT\_FINANCE', 'OBJECT\_FINANCE', 'COMMODITY\_FINANCE') THEN 0.4

ELSE 1.0

END

ELSE

-- Anpassung der FullSta-Werte an CRR3 Standard

CASE

WHEN CCF\_FULLSTA\_PERCENT / 100 < 0.05 THEN 0.0

WHEN CCF\_FULLSTA\_PERCENT / 100 < 0.15 THEN 0.1

WHEN CCF\_FULLSTA\_PERCENT / 100 < 0.30 THEN 0.2

WHEN CCF\_FULLSTA\_PERCENT / 100 < 0.45 THEN 0.4

WHEN CCF\_FULLSTA\_PERCENT / 100 < 0.75 THEN 0.5

ELSE 1.0

END

END

-- Fallback für andere Risikoansätze

ELSE 1.0

END as B017\_CCF\_CALCULATED,

-- CRR3 spezifische Übergangsregelungen

CASE

WHEN BUSINESS\_TYPE\_CRR3 = 'REVOCABLE\_CREDIT\_LINE' AND CRR3\_TRANSITION\_DATE < DATE '2024-01-01' THEN 'TRANSITION\_PHASE\_1'

WHEN BUSINESS\_TYPE\_CRR3 = 'REVOCABLE\_CREDIT\_LINE' AND CRR3\_TRANSITION\_DATE >= DATE '2024-01-01' THEN 'TRANSITION\_PHASE\_2'

ELSE 'STANDARD\_RULES'

END as CRR3\_TRANSITION\_PHASE,

-- Erweiterte CRR3-Klassifikationen

CASE

WHEN UNCONDITIONAL\_CANCELLATION\_FLAG = 'Y' AND CANCELLATION\_NOTICE\_PERIOD = 0 THEN 'IMMEDIATELY\_CANCELLABLE'

WHEN UNCONDITIONAL\_CANCELLATION\_FLAG = 'Y' AND CANCELLATION\_NOTICE\_PERIOD <= 30 THEN 'SHORT\_NOTICE\_CANCELLABLE'

WHEN REVOCATION\_CLAUSE = 'CREDIT\_DETERIORATION' THEN 'AUTO\_REVOCABLE'

WHEN CONSUMER\_PROTECTION\_FLAG = 'Y' THEN 'CONSUMER\_PROTECTED'

ELSE 'STANDARD\_COMMITMENT'

END as CANCELLATION\_TYPE\_CRR3,

-- Risikoklassifikation mit CRR3 Anpassungen

CASE

WHEN RATING\_INTERNAL <= 3 THEN 'LOW\_RISK'

WHEN RATING\_INTERNAL <= 6 THEN 'MEDIUM\_RISK'

WHEN RATING\_INTERNAL <= 9 THEN 'HIGH\_RISK'

ELSE 'DEFAULT\_RISK'

END as RISK\_CATEGORY

FROM access\_layer\_to\_abacus

),