

Ssafini Mohamed

De: Ssafini Mohamed
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 À: Ssafini Mohamed
 Objet: RE: 20210329_JG_investment grade

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Salut Mohamed

Les cotes 1a 7 sont Investment grade alors que les cotes 8 a 16 sont non Investment grade

Voici les règles de passage de la PD a la cote (tu situes la PD TTC par rapport au PD Min et PD Max, par exemple si $0.03\% \leq PD \text{ TTC} < 0.04\%$ alors cote=2 pour le commercial)

Commercial (SRRS 7,9,11)

BRR in LBC scale	Associated PD - 2019			BRR in LBC scale	Definition		LBC div. Externe wholesale
	PD Min	PD Max	Exp. PD				
1	0.00%	0.03%	0.03%	1	Recognized credit standing	Investment grade	Very low risk
2	0.03%	0.05%	0.04%	2			
3	0.05%	0.08%	0.06%	3	Minimum risk		
4	0.08%	0.12%	0.10%	4			
5	0.12%	0.20%	0.15%	5			
6	0.20%	0.33%	0.25%	6			
7	0.33%	0.53%	0.41%	7			
8	0.53%	0.86%	0.66%	8	Moderate risk	Non-Investment grade	Low risk
9	0.86%	1.41%	1.07%	9	Medium risk		
10	1.41%	2.28%	1.74%	10	Acceptable risk		
11	2.28%	3.72%	2.83%	11	Marginal risk		Medium risk
12	3.72%	6.06%	4.61%	12			
13	6.06%	9.91%	7.52%	13			
14	9.91%	16.26%	12.30%	14	Increased monitoring		High risk / Watchlist
15	16.26%	26.84%	20.21%	15			
16	26.84%	100.00%	33.46%	16			
17	100.00%	100.00%	100.00%	17	Default	Default	Default
18				18			
19				19			