



Monetary Authority of Singapore

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# **GUIDELINES ON IRB ADOPTION**

SUPERVISORY PERMISSION AND  
ROLLOUT PARAMETERS  
Appendix B

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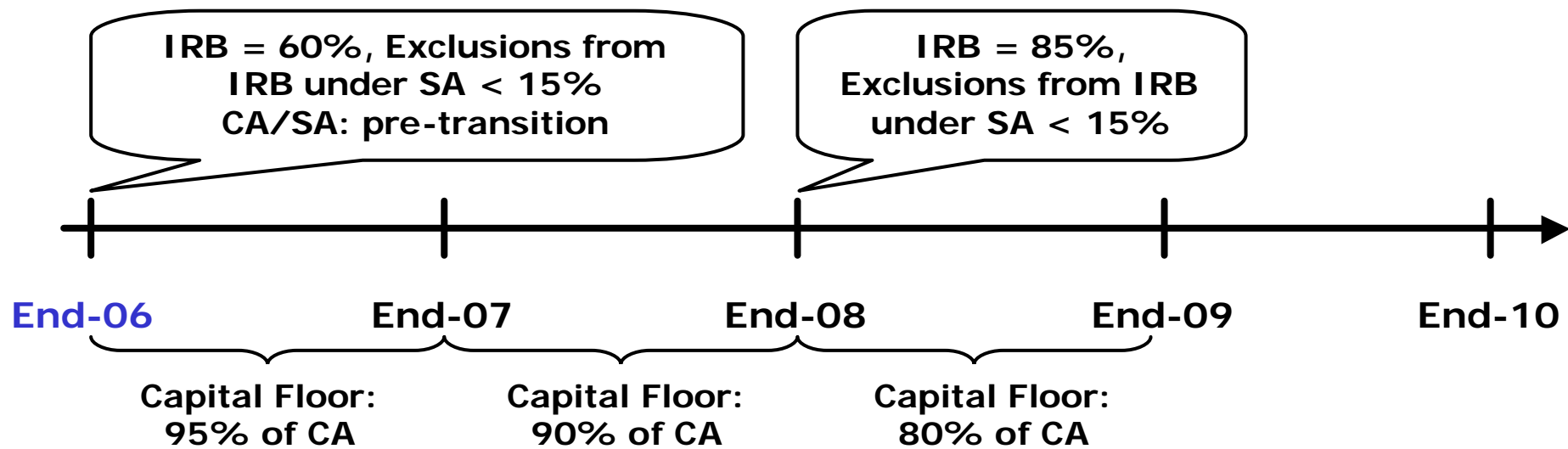
# Illustrative Diagrams

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- The following diagrams set out the interaction of the guidelines in 4 hypothetical scenarios
  
  - Key:
    - CA: Current CAR computation rules
    - SA: Standardised Approach
    - CA/SA: Option of either CA or SA
    - IRB: Internal Ratings-based Approach
    - n%: percentage of banking book credit risk capital requirements, excluding equity holdings exempted on materiality
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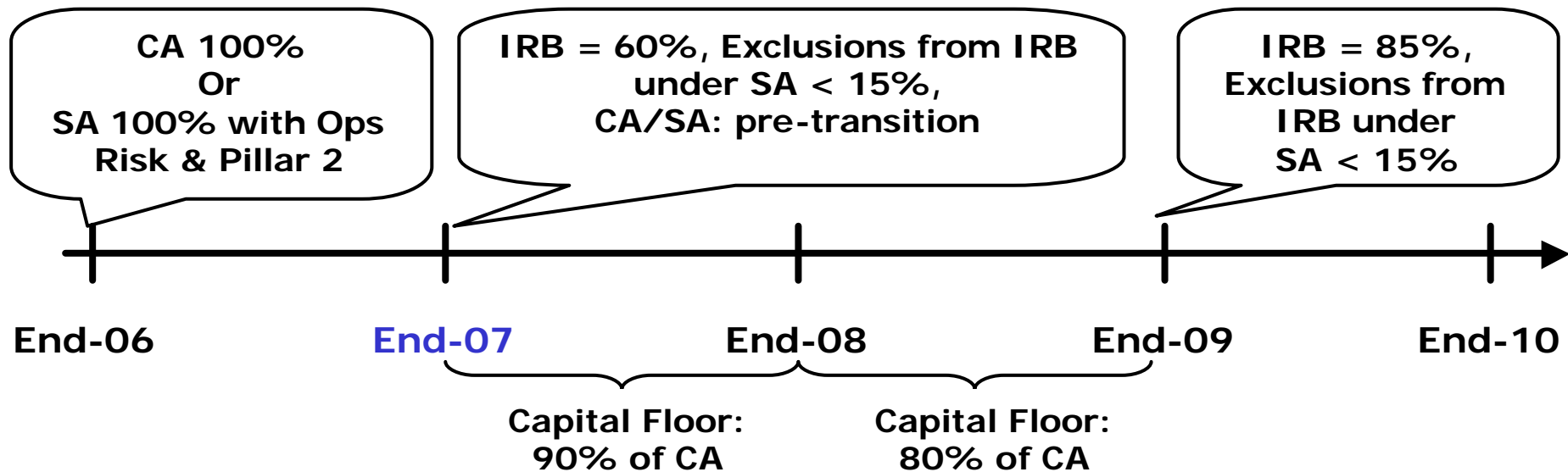
# Rollout Scenario 1

## Adopt F-IRB end-06



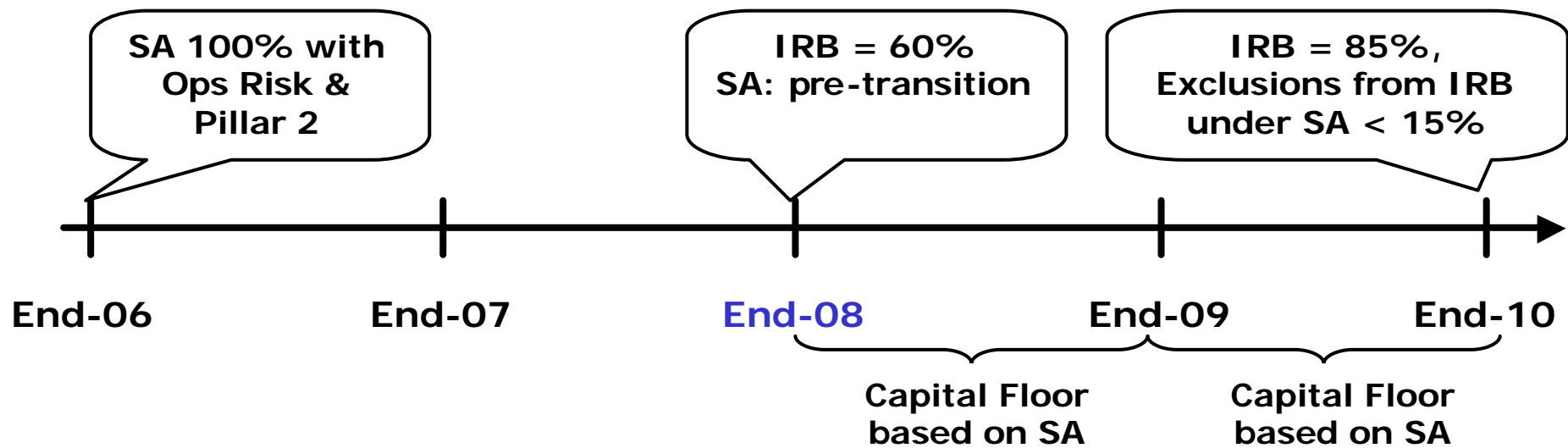
# Rollout Scenario 2

## Adopt F-/A-IRB end-07



# Rollout Scenario 3

## Adopt F-/A-IRB end-08



# Rollout Scenario 4

## Adopt F-/A-IRB post-08

