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Existing credit risk measurement techniques measure credit risks on a relative scale. The Basel II Accord attempts to transform relative risk measures into absolute risk measures. To support the transformation process, the Accord has identified four drivers of credit risk: exposure, probability of default, loss given default, and maturity.

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Therefore we need to study which statistical techniques work well on a time series of historical credit risk data and how survival analysis can be used to work with different time horizons (see Survival Analysis below). Furthermore, we will investigate the impact of both point-in-time (PIT) and through-the-cycle (TTC) calibration.

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