**From:** "BCBScommentupload@bis.org"@lbecs12.bisinfo.org
**To:** "baselcommittee@bis.org"@lbecs12.bisinfo.org
**Subject:** Comments submitted for "Revisions to the standardised approach for credit risk - consultative document"
**Date:** 07 January 2015 20:04:49

# BCBS Comment Upload

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|---|---|
| Name of institute/individual: | Rafael Matarezio |
| E-mail address: | rafaelmatarezio@yahoo.com.br |
| Consultative document: | Revisions to the standardised approach for credit risk - consultative document(/bcbs/publ/d307.pdf) |
| Classification: | Public |

Comments:

Fixed assets (property, plant and equipment) should be treated as other assets?

Conceptually, why should we calculate capital if we have no default risk or credit spread volatility?