

CROSS REFERENCE TABLES FROM THE
REGISTRATION DOCUMENT: PILLAR 3 AND EDTF
RECOMMENDATIONS

INFORMATIONS AT 31 DECEMBER 2014

CROSS REFERENCE TABLE OF PILLAR 3 REPORT

CRD Disclosure Requirements	Reference*
Scope of consolidation	
(a) Name of the consolidating entity;	(a) p. 448
(b) Differences between accounting and prudential accounting, brief description of the entities that are: <ul style="list-style-type: none"> (i) fully consolidated; (ii) proportionally consolidated; (iii) deducted from capital; or (iv) neither consolidated nor deducted; 	(b) Summary descriptions of subsidiaries: note 46 to the financial statements; Scope changes: Chapter 4, table 1 to 3 (i) and (ii) Chapter 4, section 3, table 1. (iii) deducted companies: insurance companies: chapter 4, section 3, table 6, companies consolidated using the equity method: chapter 4, section 3, table 1 (iv) Other subsidiaries excluded; chapter 4, section 3, table 3
(c) Practical or legal impediments to the prompt transfer of capital or other commitments of the parent to its subsidiaries;	(c) (d) (e) Information not published for confidentiality reasons.
(d) The aggregate amount of the gap and the names of subsidiaries whose capital falls short of requirements; and	
(e) Where applicable, the circumstances of making use of the provisions laid down in Articles 69 and 70.	
Capital	
(a) Summary information regarding the composition of capital.	All information contained in chapter 4, section 3 of this Registration Document, page 140.
(b) Reconciliation of accounting and prudential capital.	(a) Description and tables page 142 and following
(c) The total amount of additional capital.	(b) Table 6
(d) Deductions.	(c) Tables 4 and 5
(e) Total eligible capital.	(d) Tables 6 and 8
	(e) Tables 4, 5, 6 and details on Tier 2 issuance available in note 16 to the parent company's financial statements, page 406; note 28 page 344.
Securitisation	
(a) Description of Group's securitisation activity.	All required information contained in chapter 4, section 5, p. 161 and following, barring exceptions below:
(b) The nature of other risks including liquidity risk inherent in securitised assets.	
(c) Risks in terms of seniority of tranches held and the re-securitisation processes.	
(d) Roles of the establishment in the securitisation process.	
(e) Additional information related to (d).	
(f) Description of processes in place to monitor credit and market risk.	(f) (g) Credit and market risks monitored in accordance with Group rules and procedures (See chapter 4, sections 4 and 6, respectively p. 151 and 174)
(g) Portfolio hedging principles.	
(h) Approaches to calculating risk weighted exposure amounts.	
(i) Type of vehicles used for securitisation	
(j) Accounting methods	
(k) Use of rating agencies	
(l) Description of IAA models	
(m) Qualitative explanations	
(n) For both the banking book and the trading book, information by type of exposure: <ul style="list-style-type: none"> (i) total securitisation outstandings (standard and synthetic securitisation) and securitisation for which the Group is the sponsor; (ii) positions held on the balance sheet and off balance sheet commitments (iii) positions held on outstandings awaiting securitisation (iv) securitised facilities subject to the early amortisation treatment (v) securitisations deducted from capital or risk-weighted at 1,250%; (vi) Summary of securitisation activity over past financial year; 	(n) (iv) Not applicable.
(o) For both the banking trading activity: <ul style="list-style-type: none"> (i) total amount of securitisation held of acquired and related capital needs; (ii) Amount of re-securitisations and classification based on quality of counterparties. 	
(p) Information on outstandings in arrears	
(q) For the trading portfolio, total securitised exposures subject to capital requirements for market risk, broken down by synthetic and standard securitisations by type of exposure.	

* References refer to sections in this Registration Document. Except when stated otherwise, references to notes to the financial statements regarding the Group's consolidated financial statements.

Remuneration

The complete remuneration report will be published with the first update of the Registration Document. Information on the Remuneration Committee and general principles governing the link between risk and remuneration are described on pages 79 and 110.

Market risk

- (a) For each portfolio covered:
- (i) the characteristics of the models used;
 - (ii) for the capital charges in accordance with points 5a and 5l of Annex V to Directive 2006/49/EC, the methodologies used and the risks measured through the use of an internal model to determine liquidity horizons, the methodologies used to achieve a capital assessment that is consistent with the required soundness standard and the approach used in the valuation of the model;
 - (iii) a description of stress testing;
 - (iv) a description of the approaches used for back-testing and validating models.
- (b) the review scope of the competent authority.
- (c) a description of the extent and methodologies for compliance with the requirements set out in Part B of Annex VII to Directive 2006/49/EC.
- (d) the highest, the lowest and the mean of VaR at close of period, stressed VaR, IRC and CRM.
- (e) Average liquidity horizon used under an internal model for each sub-portfolio covered, in accordance with points 5a and 5l of Annex V to Directive 2006/49/EC.
- (f) Comparison between VAR and daily result.

All required information is contained in section 6 of Chapter 4 of this Registration Document, page 174 and following, except where mentioned to the contrary. The following information is not described in this chapter:

- The breakdown by risk factor of capital charges using internal models (the breakdown of VaR by risk factor before netting effect having nevertheless been provided, p. 177);
- The descriptions by portfolio of methodologies used for i) internal models, ii) stress tests, and iii) backtesting, insofar as the general principles of these models, which applies to all asset classes and to sub-portfolios, are already covered in a general description.

IRB Approach

Detailed information regarding the IRB approach will be published in March, and included in the first update of the Registration Document. The information summarising the approach related to credit risk are included in Chapter 4 of this Registration Document.

Equity risk

- (c) for credit institutions calculating the risk-weighted exposure amounts in accordance with Articles 84 to 89, 8% of weighted exposures for each of the exposure categories pursuant to Article 86. For exposures to retail customers, this requirement applies to each exposure category to which all correlations set out in Annex VII, part 1, points 10 to 13, correspond.
- For equity exposures, this requirement applies:
- i) to each approach set out in Annex VII, part 1, points 17 to 26;
 - ii) to exposures to listed equities, to private equity exposures belonging to a sufficiently-diversified portfolio, and to other exposures;
 - iii) to exposures subject to a transitional prudential framework in terms of capital requirements; and
 - iv) to exposures subject to a grandfather clause in terms of capital requirements;
- d) minimum capital requirements calculated in accordance with Article 75, points b) and c); and
- e) minimum requirements of capital calculated in accordance with Article 103 to 105, which were published separately.
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Information available in Chapter 4 – Other risks – equity risks, p. 205.

CROSS REFERENCE TABLE WITH THE RECOMMENDATIONS MADE BY THE ENHANCED DISCLOSURE TASK FORCE

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