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APPENDICES

19.1 PILLAR 3 CROSS-REFERENCE TABLE

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435 (CRR)	Risk management objectives and policies	1 Group concise risk statement 3 Risk management and organisation 12 Liquidity risk	5-13 32-44 232-234
436 (CRR)	Scope of application	5 Capital management and adequacy SG website - Capital instruments and TLAC eligible SNP/SP SG website - Information about the consolidation scope SG website - Differences in the scopes of consolidation (LI3)	56-59;83-89
437 (CRR)	Own funds	5 Capital management and adequacy	60-63;70-73
437a (CRR)	TLAC and related eligible instruments	5 Capital management and adequacy SG website - Capital instruments and TLAC eligible SNP/SP	66;74-76
438 (CRR)	Capital requirements	5 Capital management and adequacy	54;64;
439 (CRR)	Exposure to counterparty credit risk	7 Counterparty credit risk	166-178
440 (CRR)	Capital buffers	5 Capital management and adequacy	80-82
441 (CRR)	Indicators of global systemic importance	SG website - Information and publication section	
442 (CRR)	Credit risk adjustments	6 Credit risk	94;120-124
443 (CRR)	Encumbered and unencumbered assets	12 Liquidity risk	234-237
444 (CRR)	Information on the use of the standardised approach/use of ECAIs	6 Credit risk 8 Securitisation	94-97;139-142; 191
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(1) Universal Registration Document.

19.3 MAPPING TABLE OF EXPOSURE CLASSES

As part of the presentation of credit risk data, the table below shows the link between the synthetic presentations of certain tables and the exposure classes detailed in the tables requested by the EBA in the context of the revision of Pillar 3.

Approach	COREP exposure class	Pillar 3 exposure class
AIRB	Central governments and central banks	Sovereigns
AIRB	Institutions	Institutions
AIRB	Corporate - SME	Corporates
AIRB	Corporate - Specialised lending	Corporates
AIRB	Corporate - Other	Corporates
AIRB	Retail - Secured by real estate SME	Retail
AIRB	Retail - Secured by real estate non-SME	Retail
AIRB	Retail - Qualifying revolving	Retail
AIRB	Retail - Other SME	Retail
AIRB	Retail - Other non-SME	Retail
AIRB	Other non credit-obligation assets	Others
AIRB	Default funds contributions	Others
FIRB	Central governments and central banks	Sovereigns
FIRB	Institutions	Institutions
FIRB	Corporate - SME	Corporates
FIRB	Corporate - Specialised lending	Corporates
FIRB	Corporate - Other	Corporates
IRB	Equity Exposures	Others
IRB	Securitisation	Others
Standardised	Central governments or central banks	Sovereigns
Standardised	Regional governments or local authorities	Institutions
Standardised	Public sector entities	Institutions
Standardised	Multilateral development banks	Sovereigns
Standardised	International organisations	Sovereigns
Standardised	Institutions	Institutions
Standardised	Corporates	Corporates
Standardised	Retail	Retail
Standardised	Secured by mortgages on immovable property	Others
Standardised	Exposures in default	Others
Standardised	Items associated with particularly high risk	Others
Standardised	Covered bonds	Others
Standardised	Claims on institutions and corporate with a short-term credit assessment	Others
Standardised	Claims in the form of CIU	Others
Standardised	Equity Exposures	Others
Standardised	Other items	Others
Standardised	Default funds contributions	Others
Standardised	Securitisation	Others

19.4 ABBREVIATIONS TABLE

ABBREVIATIONS TABLE

Abbreviation	Meaning
ABS	Asset-Backed Securities
ACPR	<i>Autorité de contrôle prudentiel et de résolution</i> (French supervisory authority)
ALM	Asset and Liability Management
CCF	Credit Conversion Factor
CDS	Credit Default Swap
CDO	Collateralised Debt Obligation
CLO	Collateralised Loan Obligation
CMBS	Commercial Mortgage-Backed Securities
CRD	Capital Requirement Directive
CRM (credit risk)	Credit Risk Mitigation
CRM (market risk)	Comprehensive Risk Measure
CRR	Capital Requirement Regulation
CVaR	Credit Value at Risk
EAD	Exposure At Default
ECB	European Central Bank
EL	Expected Loss
IMM	Internal Model Method
IRBA	Internal Ratings-Based approach – Advanced
IRBF	Internal Ratings-Based approach – Foundation
IRC	Incremental Risk Charge
G-SIB	Global Systemically Important Bank
LCR	Liquidity Coverage Ratio
LGD	Loss Given Default
MREL	Minimum Requirement for own funds and Eligible Liabilities
NSFR	Net Stable Funding Ratio
PD	Probability of Default
RMBS	Residential Mortgage-Backed Securities
RW	Risk Weight
RWA	Risk-Weighted Assets
SREP	Supervisory Review and Evaluation Process
SVaR	Stressed Value at Risk
TLAC	Total Loss Absorbing Capacity
VaR	Value at Risk





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