

Correspondence between the sections of Pillar III and the Group's Consolidated Annual Report

The information included in this Report may be supplemented with the financial information contained in the Group's Consolidated Annual Financial Statements. For this purpose, the following table presents the correspondence between the sections of the Pillar III Report and the Group's Consolidated Annual Financial Statements.

Section	Subsection	Group's Consolidated Financial Statements	Pillar III
Introduction	Regulatory Environment	N/A	Introduction
	Contents of the 2018 Prudential Relevance Report	N/A	Introduction
	Composition of Capital	Note 32	Introduction
General Information Requirements	Corporate name and differences between the consolidated group for the purposes of the solvency regulations and accounting criteria		
	Corporate name and scope of application	Note 1.1	1.1.1
	Differences in the consolidated group for the purposes of the solvency regulations and accounting criteria	N/A	1.1.2
	Reconciliation of the Public Balance Sheet from the accounting perimeter to the regulatory perimeter	Note 32	1.1.3
	Main changes to the Group's scope of consolidation in 2018	Note 3	1.1.4
	Identification of dependent institutions with capital resources below the minimum requirement. Possible impediments to capital transfer	N/A	1.2
	Exemptions from capital requirements at the individual or sub-consolidated level	N/A	1.3
Capital Resources	Characteristics of the eligible capital resources	N/A	2.1
	Amount of capital	Note 32	2.2
	IFRS9 transitional arrangements	N/A	2.3
	Bank risk profile	Note 7	2.4
	Breakdown of minimum capital requirements by risk type	N/A	2.5
	Procedure employed in the internal capital adequacy assessment process	N/A	2.6
Risks	General risk control and management model		
	Governance and organisation	Note 7.1.1	3.1.1
	Risk Appetite Framework	Note 7.1.2	3.1.2
	Decisions and processes	Note 7.1.3	3.1.3
	Assessment, monitoring and reporting	Note 7.1.4	3.1.4
	Infrastructure	Note 7.1.5	3.1.5
	Risk culture	Note 7.1.6	3.1.6
	Credit and counterparty credit risk		
	Scope and nature of the credit risk measurement and reporting systems	Note 7.3	3.2.1
	Definitions and accounting methodologies	Note 2.2.1	3.2.2
	Information on credit risk	N/A	3.2.3
	Information on the standardised approach	N/A	3.2.4
	Information on the IRB approach	N/A	3.2.5
	Information on counterparty credit risk	Note 7.4.3	3.2.6
	Information on securitisations	N/A	3.2.7
	Hedging and risk reduction policies. Supervision strategies and processes	Note 7.3.3	3.2.8
	Information on credit risk mitigation techniques	N/A	3.2.9
	RWA density by geographical area	N/A	3.2.10
	Market risk		
	Scope and nature of the market risk measurement and reporting systems	Note 7.4	3.3.1
Differences in the trading book for the purposes of applying the solvency regulations and accounting criteria	N/A	3.3.2	
Standardised approach	N/A	3.3.3	
Internal models	Note 7.4.1	3.3.4	

Section	Subsection	Group's Consolidated Financial Statements	Pillar III
Risks	Structural risk in the equity portfolio		
	Scope and nature of the structural risk in the equity portfolio measurement and reporting systems	Note 7.4.2	3.4.1
	Differentiation between portfolios held for sale and those held for strategic purposes	N/A	3.4.2
	Book value and exposure of equity investments and capital instruments contained in above portfolios	N/A	3.4.3
	Risk-weighted assets of equity investments and capital instruments	N/A	3.4.4
	Profit and loss and adjustments for valuation of equity investments and capital instruments	Notes 41 and 49	3.4.5
	Structural exchange-rate risk		
	Scope and nature of the exchange-rate risk measurement and reporting systems	Note 7.4.2	3.5.1
	Interest-rate risk		
	Evolution, monitoring and reporting	Note 7.4.2	3.6.1
	Nature of interest-rate risk and key hypothesis	N/A	3.6.2
	Variations in interest risks	Note 7.4.2	3.6.3
	Liquidity risk		
	Liquidity and funding strategy and planning	Note 7.5.1	3.7.1
	Governance and monitoring	Note 7.5.1	3.7.2
	Liquidity and funding performance in 2018	Note 7.5.1	3.7.3
	Liquidity and funding prospects	N/A	3.7.4
	LCR disclosure	Note 7.5.1	3.7.5
	Assets committed in finance transactions	Note 7.5.2	3.7.6
	Operational risk		
	Operational risk definition	Note 7.6	3.8.1
	Operational risk management model	Note 7.6	3.8.2
	Operational risk governance	N/A	3.8.3
Methods used for calculating capital requirements	N/A	3.8.4	
Group's operational risk profile	N/A	3.8.5	
Remuneration	Information on remuneration	Note 54	5
Information on the Corporate Governance system	Information on the Corporate Governance system	Annual Corporate Governance Report	6
Subsequent events	Subsequent events	Note 56	7