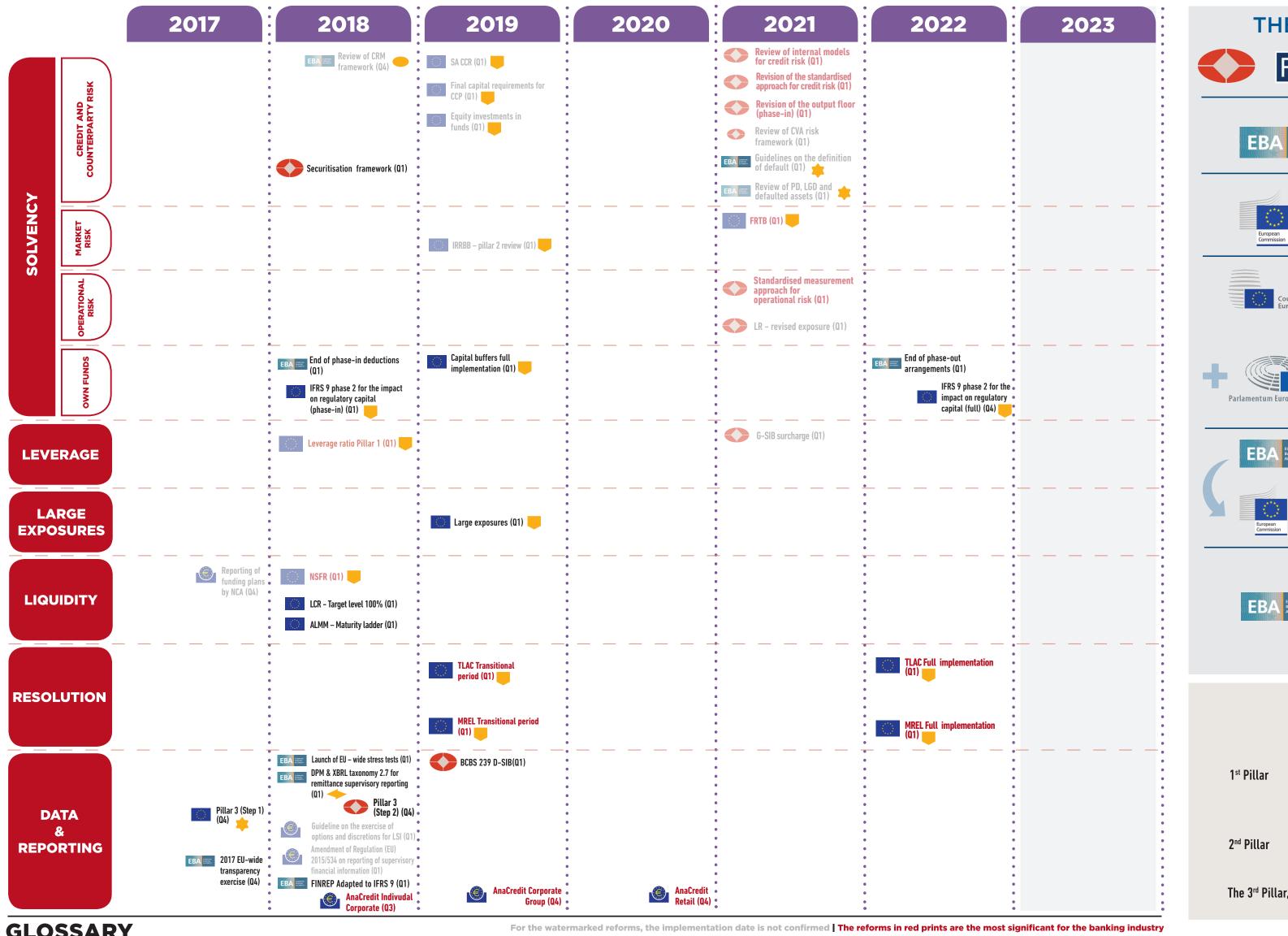
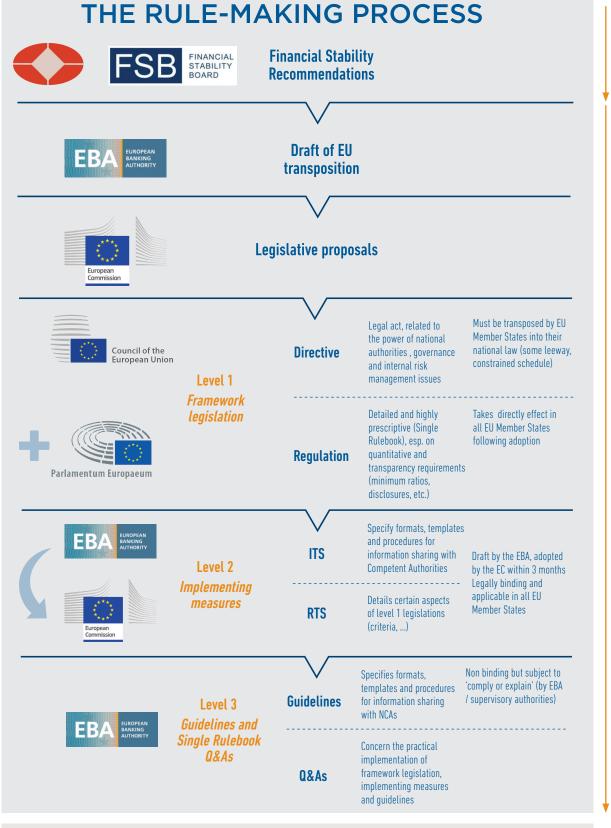
BANKING REGULATORY AGENDA

2017-2023

THE DECISION-MAKING PROCESS IN THE EUROPEAN UNION





European Banking Supervision EUROPEAN CENTRAL BANK (with the SSM since 4 November 2014) EUROSYSTEM

THE BANKING UNION

Single **European Resolution Mechanism Resolution Board** (since 1 January 2016)

The 3rd Pillar, EDIS (European Deposit Insurance Scheme) has not been implemented yet.

GLOSSARY

ALMM: Additional Liquidity Monitoring Metrics **CCF**: Credit Conversion Factor **CCP**: Central Counterparty

CVA: Credit Value Adjustment DPM: Data Point Model D-SIB: Domestic Systemically Important Bank

FRTB: Fundamental Review of the Trading Book

G-SIB: Global Systemically Important Bank ICAAP: Internal Capital Adequacy Assessment Process **ILAAP**: Internal Liquidity Adequacy Assessment Process IRRBB: Interest Rate Risk in the Banking Book

ITS: Implementing Technical Standards LCR: Liquidity Coverage Ratio LGD: Loss Given Default LSI: Less Significant Institution

MREL: Minimum Requirement for own funds and Eligible Liabilities NCA: National Competent Authority NSFR: Net Stable Funding Ratio PD: Probability of Default

RTS: Regulatory Technical Standards SA CCR: Standardised Approach for Counterparty Credit Risk **SREP:** Supervisory Review and Evaluation Process TLAC: Total Loss-Absorbing Capacity **TRIM**: Targeted Review of Internal Models

CRM: Credit Risk Mitigation