

Bank Name	Banque et Caisse d'Epargne de l'Etat, Luxembourg							
LEI Code	R7CQUF1DQM73HUTV1078							
Country Code	LU							

This bank does not report FINREP data on a consolidated level, and so only COREP templates are published.



### **Key Metrics**

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	3,960	4,353	4,446	4,646	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,960	4,353	4,446	4,646	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	3,960	4,353	4,446	4,646	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	3,960	4,353	4,446	4,646	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	4,003	4,398	4,462	4,660	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,003	4,398	4,462	4,660	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	18,673	20,547	20,820	20,902	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18,673	20,547	20,820	20,902	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.21%	21.19%	21.36%	22.23%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.21%	21.19%	21.36%	22.23%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.21%	21.19%	21.36%	22.23%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.21%	21.19%	21.36%	22.23%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.44%	21.41%	21.43%	22.29%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.44%	21.41%	21.43%	22.29%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	56,656	53,458	57,170	56,049	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.99%	8.14%	7.78%	8.29%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



### Leverage ratio

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,960	4,353	4,446	4,646	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	3,960	4,353	4,446	4,646	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	56,656	53,458	57,170	56,049	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	56,656	53,458	57,170	56,049	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.0%	8.1%	7.8%	8.3%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.0%	8.1%	7.8%	8.3%	[A.2]/[B.2]	



## 2021 EU-wide Transparency Exercise Capital

	1 . 1	(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	OWN FUNDS  COMMON EQUITY TER 1 CARITAL (not of deductions and after applying	4,003	4,398	4,462	4,660	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)  Could introduce a finite or CET Could find the above and and a property and a second and a se	3,960	4,353	4,446	4,646	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	174	174	174	174	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,300	3,300	3,383	3,383	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	316	715	722	946	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	291	291	283	283	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-4	-4	-S	-6	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-27	-32	-31	-33	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
	A.1.9	<ul> <li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs</li> </ul>	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	-12	-33	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 35(1) point (k) (i) and 89 to 91 of CRR; Articles 35(1) point (k) (ii), 243(1) point (ii), 244(1) point (ii) and 236 of CRR; Articles 35(1) point (k) (ii) and 378(3) of CRR; Articles 35(1) point (k) (iii) and 378(3) of CRR; Articles 35(1) point (k) (iii) and 153(6) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (I); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (rS10,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-91	-91	-68	-68	C 01.00 (rS29,c010)	_
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1		0	0	0		C 01.00 (r220,c010)	. Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Cepital instruments (+/-)	0	0	0	0	C 01.00 (r240.c010)	Prices 403(1) to (3), area 404 to 467 or Unit  Articles 479 and 480 of CRR
	$\vdash$	Transitional adjustments due to additional minority interests (+/-)					,	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (rS20,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (rS30,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3		0	0	0	0	C 01.00 (r600,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r790,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,960	4,353	4,446	4,646	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	43	45	16	14	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	24	19	16	14	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	19	25	0	0	C 01.00 (4910,c010) + C 01.00 (4920,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	18,673	20,547	20,820	20,902	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CSR
REQUIREMENTS	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	21.21%	21.19%	21.36%	22.23%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.21%	21.19%	21.36%	22.23%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.44%	21.41%	21.43%	22.29%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,960	4,353	4,446	4,646	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	21.21%	21.19%	21.36%	22.23%	A.4.3.0).0)] [D.1]/[B-8.1]	
Fully loaded <sup>1</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r440,c020)	
Memo items	-							
		Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (+440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar 3 disclosure



#### Overview of Risk exposure amounts

		RW	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	16,030	17,901	18,094	17,863	C 02:00 (r040, c010) -[C 07:00 (r090, c220, s001) + C 07:00 (r110, c220, s001) + C 07:00 (r130, c220, s001) + C 08:01 (r040, c260, s002) - C 08:01 (r040, c260, s
Of which the standardised approach	332	278	228	289	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	10,040	10,459	10,783	9,861	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	1,555	1,563	1,573	1,611	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	3,556	5,039	5,001	5,626	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	199	197	194	444	$\begin{array}{l} {\rm C}07.00(690,c220,5001) + {\rm C}07.00(110,c220,5001) + {\rm C}07.00(1130,c220,5001) + {\rm C}08.01(1040,c20,5001) + {\rm C}08.01(1040,c20,5001) + {\rm C}08.01(1040,c260,5001) + {\rm C}08.01(1040,c260,5002) + {\rm C}08.01(1040,c260,5002)$
Credit valuation adjustment - CVA	84	79	110	132	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	25	23	20	19	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	20	0	1	0	C 02.00 (R520, c010)
Of which the standardised approach	20	0	1	0	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00, 010_601*12.5+C 20.00_010_450*12.5+HAXI(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,070	1,029	1,029	1,029	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, e010)
Of which standardised approach	1,070	1,029	1,029	1,029	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	1,245	1,319	1,371	1,415	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	18,673	20,547	20,820	20,902	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



## 2021 EU-wide Transparency Exercise Market Risk

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	SA						(M									IM						
			VaR (Memoran	ndum item)	STRESSED VaR (	(Memorandum item)	AND MIC	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (/	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020		As of 30/09/2020 As of 31/12/2020																		
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	l o	0	ő	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						i i
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						i i
Foreign exchange risk Commodities risk	19	0	0	0	0	0							0	0	0	0						
Total	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2021	As of 30/06/2021				As of 31	/03/2021									As of 30/0	5/2021					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						i i
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						i i
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0		0								0	0	0						1

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



## 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	d Approach					
			As of 30	09/2020		As of 31/12/2020					
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	0	0	0 0 0		0	0 0 0	0 0 0			
	International Organisations Institutions Corporates of which: SME Betail	0 0 194 0	144 0	0 0 144 0		0 0 341 0	0 0 163 0	0 0 163 0			
Consolidated data		0 0	0	0	16	0 0 0	0	0	16		
	exposures in oreaun Hems associated with particularly high risk Covered bonds Claims on institutions and connectates with a ST credit assessment Collective investments undertakings (CIU)	137 0	137	205 0 0	10	109 0 0	109 0	163 0 0	10		
	Equity Other exposures	0	c c	0		0	0	0			
	Standardised Total <sup>2</sup>	347  (1) Original exposure, unlike Ex	282	350	17	466	272		16		

		Standardised Approach										
			As of 30,	/09/2020			As of 31,	/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>			
	(min EUR, %)  Central governments or central banks											
	Regional governments or local authorities	ŏ	o o	ő		o o	ŏ	l ä				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	0	0	0		0	0	0				
	Corporates	194	144	144		341	163	163				
	of which: SME Retail		0	0		0	U					
	of which: SMF			0		0						
LUXEMBOURG	Secured by mortgages on immovable property			0		0	0					
	of which: SME	i o	ō	ō		ō	ō					
	Exposures in default	16	0	0	16	16	0	0				
	Items associated with particularly high risk	137	137	205		109	109	163				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)		0	0		0	0	9				
	Equity Other exposures		0	0		0	0	1 8				
	Other exposures Standardised Total <sup>2</sup>	0		0	17	0		U				
	Standardised Lotal				ct due to credit conversion facto							

					Standardise	d Approach			
			As of 30	/09/2020			As of 31,	12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Gent Die, with Control of Control	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o d
	Standardised Total <sup>2</sup>	·		1		Ü	, and the same of	Ů	

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED STATES	Control of comments or centrol field on CON, 3)  And of comments or centrol field on CON, 3)  And of comments of c	0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	o
	Standardised Total <sup>2</sup>				0				0

					(7) Total value adjustments and provisions per country of counterparty excludes those for securiodisation exposures, additional valuation adjustments (AVIA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.											
		Standardised Approach														
			As of 30)	09/2020		As of 31/12/2020										
	in EUR. %)	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount provisions*														
destrain accumination or directal blacks, feeducinal conversation for cold anticolor feeducination of conversation for feeducination for feeducing feeducing accumination feeducing feeduc	sourtv risk Wha at ovedt assessment	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0							



SWITZERLAND

# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banque et Calsse d'Epargne de l'Etat, Luxembourg

	banque et Caisse d'Epargne de l'Etat, Luxembourg								
					Standardise	d Approach			
			As of 30/	09/2020			As of 31	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	Control of communities or control for the Control of Co	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0
	·	(1) Original proportion wellen for							

				Standardise	sed Approach						
		As of 30/	09/2020			As of 31)	12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	0	0	0		0	0	0				
	0	0	0		0	0	0				
	0	0	0		0	0	0				
	0	0	0		0	0	0				
	0	0	0		0	0	0				
	0	0	0		0	0	0				
	0	0	0		0	0	0				
sment	0	0	0		0	0	0				
	0	0	0		0	0	0				
				0			,				

					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
CANADA	Central oversements or central basis Associated assessments or incid authorities and an advantage of the central centr	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0

O Created sectors: untile Escourse value. Is recorded before taking this account any effect due to credit conversion factors or credit risk militization technicuses (a.e. substitution effects).

Of Total value adhustments and previous or country of counterparty excludes those for securidation encountry, additional valuations advantments (ANA) and other own funds reductions related to the

			1-God values and including an advantage of the control of the cont									
					Standardise	d Approach						
			As of 30/	09/2020			As of 31)	12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min EUR, %)											
	Central governments or central banks Regional governments or local authorities Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	ő	0		0	0	0				
	International Organisations Institutions	0	0	0		0	0	0				
	Institutions Corporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Retail of which: SME	0	0	0		0	0	0				
ETHERLANDS	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME Exposures in default	0	0	0	0	0	0	0				
	Items associated with particularly high risk	ō	ō	ō		0	0	0				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
C	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures					0						
	Standardised Total <sup>2</sup>	m			0							

Choiceal exposure, unlike Exposure value, is recorded before basins into account any effort due to condit conversion factors or condit risk mitization techniques (e.g., substitution efforts).

Total value actualments and provisions per country of countermark excludes those for securistication exposures, additional valuation adjustments (AVIAI) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30,	09/2020		As of 31/12/2020					
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions*									
	(min EUR. %)  Central governments or central banks  Regional governments or local authorities	0	0	0		0	0	0			
Ī	Public sector entities Multilateral Development Banks	0	0	0		0	0	0			
Ì	International Organisations Institutions	0	0	0		0	0	0			
	Corporates of which: SME Retail	0	0	0		0	0	0			
Other Countries	Retail of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity Other exposures Standardised Total <sup>2</sup>	0		ő		0	0	0			
	Semonores Toell										

Original exocurs, unlike Exocure value, is recorded before taking into account any effect due to credit convent factors or credit risk missation techniques (a.e., aubstitution effects).

Total value adjustments and creditions our country of counternanty excludes those for securification exocurses, additional valuation adjustments (ANAI) and other own funds reductions related to the

		** I del value adsubinistic and crevisionis der country of counterparty excluses those for securidation exclusive, additional valuation adsubinistic AVRs) and other own funds reductions related to the exposures, but further separations, but further separations, but further separations, but further separations are consistent or country of counterparty exclusions from the country of country of counterparty exclusions from the country of country o									
					Standardise	d Approach					
			As of 30	/09/2020			As of 31,	/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
BELGIUM	Control Communities for central the Control Co	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	٠	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0		
	Standardised Lotal*	m			ı v						



## 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Banque et Caisse d'Epargne de l'Etat, Luxembourg

					Standardise	d Approach					
			As of 31	/03/2021		As of 30/06/2021					
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions					
Re PH In	Central accomments or central basis.  Indicational converments or local authorities  habits cattor certificies  Maillicard Devicement basis  Maillicard Devicement basis  Maillicard Devicements  Maillicard Devicements  Maillicard Devicements  of which 15 FE  and Maillicard Devicements	0 0 0 0 174 0 0	124 0 0 0 124 0 0	0 0 0 0 0 124 0 0		0 0 0 0 227 0 0	0 0 0 0 0 174 0 0 0	0 0 0 0 0 174 0 0			
Ex The Co Cr Cr Cr Cr Cr Cr Cr Cr Cr Cr Cr Cr Cr	of winch 35%  Composure in default acuticularly high risk  Thomas associated with acuticularly high risk  Thisses as indefinitions and removative with a ST result accessment  Collective investments undertakings (CIU)  Where excourses  Annaledises of Total 2  Thankedises of Total 2	16 82 0 0 0 0 0	83 0 0 0 0 0	0 123 0 0 0 0 0	16	52 81 0 3 3 0	19 81 0 3 0 277	28 121 0 39 0	16		

					Standardise	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
LUXEMBOURG	Control occurrence or control of control occurrence of control occurrence of control occurrence of control occurrence occ	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12/ 12/ 12/ 13/ 14/ 14/ 14/ 14/ 14/ 14/ 14/ 14/ 14/ 14	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 124 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	И
	Standardised Total <sup>2</sup>	(A) Original assessment of the F			16				16

		Standardised Approach									
			As of 31	/03/2021			As of 30	/06/2021			
	(min EUR, %))	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>		
FRANCE	Central communities for central basis (Co. N.)  Residual communities or local authorities  Palice sector entities  Palice sector entities  Palice sector entities  Destallación  Destall	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			

		enosums, but includes ouneral credit risk adjustments.									
					Standardise	d Approach					
			As of 31,	03/2021			As of 30	06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>		
	(min EUR, %)										
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0				
	Public sector entities	ů ő	o o	o o		ŏ	ŏ	ŏ			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	0	0			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		9	0				
	Retail of which: SME	0	0	0		0	0				
INITED STATES	Secured by mortgages on immovable property		0	0		ů					
	of which: SME	ů ő	o o	o o		ŏ	ŏ	ŏ			
	Exposures in default	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0				
	Equity Other exposures	0	0	0		0	0				
	Other exposures	0	0	U			0				

(1) Original exposure, untille Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk miligation bedviriques (e.g., substitution effects).

		(2) Total value adjustments ar exposures, but includes gene		unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVA	i) and other own funds reduc	tions related to the	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Control overments or control banks  Sectional overments or control banks  Banksond overments or food authorities  standard control of the con	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total <sup>2</sup>								



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banque et Caisse d'Epargne de l'Etat, Luxembourg

	banque et casse u' Epargne de l' Etat, Euxeniodurg								
					Standardise	d Approach			
			As of 31;	03/2021			As of 30,	06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
United Kingdom	Control communities or central basics Market enter reference or hold authorities General or description of the description of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
		(1) Original exposure, unlike E	xposure value, is reported bef	ore taking into account any effi	ct due to credit conversion fact	tors or credit risk mitigation tech	niques (e.g. substitution effec	ts).	

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 31	03/2021			As of 30/06/2021					
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
SWITZERLAND	Control oversements or control sealers  Anniella documentario or food authorities producinal documentario or food authorities producinal documentario or food authorities food food food food food food food foo	0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000				

O (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit crownsion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the

		exposures, but includes gene	a Cross rate acceptance		Standardise	d Approach			
			As of 31;	03/2021			As of 30	06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
CANADA	Control Construction of a central facilities (Co. No. No. No. No. No. No. No. No. No. N	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0

Control conversaments or control banks  Control conversaments or control banks  Control conversament banks  Control conversament banks  Control conversament banks  Additional conversament banks  Additional conversament banks  Conversational  Conversation			exposures, but includes gene		,			,		
Drighted Exposure*    Control Exposure*   Exposure Value*   Risk exposure amount.   Value # diplatiments and providence*   Exposure Value*   Risk exposure amount.   Value # diplatiments and providence*   Exposure Value*   Risk exposure amount.   Value # diplatiments and providence*   Exposure Value*   Risk exposure amount.   Value # diplatiments and providence*   Exposure Value*   Risk exposure amount.   Value # diplatiments and providence*   Exposure Value*   Risk exposure amount.   Value # diplatiments and providence*   Exposure Value*   Risk exposure amount.   Value # diplatiments and providence*   Exposure Value*   Risk exposure amount.   Value # diplatiments and providence*   Exposure Value*   Risk exposure amount.   Value # diplatiments and providence*   Exposure Value*   Risk exposure amount.   Value # diplatiments and providence*   Exposure Value*   Risk exposure amount.   Value # diplatiments and providence*   Exposure Value*   Risk exposure amount.   Value # diplatiments and providence*   Exposure Value*   Risk exposure amount.   Value # diplatiments and providence*   Exposure Value*   Risk exposure amount.   Value # diplatiments and providence*   Exposure Value*   Risk exposure amount.   Value # diplatiments and providence*   Exposure Value*   Risk exposure amount.   Value # diplatiments and providence*   Exposure Value*   Risk exposure amount.   Value # diplatiments and providence*   Exposure Value*   Risk exposure amount.   Value # diplatiments and providence*   Exposure Value*   Risk exposure amount.   Value # diplatiments and providence*   Exposure Value*   Exposure Value*   Risk exposure amount.   Value # diplatiments and providence*   Exposure Value*   Exposu						Standardise	d Approach			
Original Expensive* Expensive Nation Relations provided P				As of 31,	03/2021			As of 30	/06/2021	
Central disoperamentals or central basis in Manifestal			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Chlies on institutions and composites with 5 T credit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	NETHERLANDS	Control overvenments or control sealest  Associated overvenments or food an absorbition  Marchael and a second or food and absorbition  Marchael and a second or food and absorbition  Marchael and a second or food a second or	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to creat connented and control con

		exposures, but includes gene		unterparty excludes tricke for s	ecunibiation exposures, additio	nai valuation adjustments (AVA	s) and other own runus reduct	ours related to the	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30,	06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks								
	Central governments or central banks Regional governments or local authorities	0	0			0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	0	0	0		0	0	0	
	of which: SME	0				0	0	0	
	Retail	o o	o o	0		ő	ŏ	ŏ	
011 6	of which: SME	0	0	0		0	ō	ō	
Other Countries	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0			0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0				0	0	0	
	Collective investments undertakings (CIU)	o o	o o	0		ő	ŏ	ŏ	
l	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

		exposures, but includes gene			ca assassi exposures, asses		,		
					Standardis	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
BELGIUM	Confidence of the Confidence of Confidence o	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	e
	Standardised Total <sup>2</sup>	Ů	i i		0		,		

Banque et Caisse d'Epargne de l'Etat, Luxembourg

								IRB Ap	proach					
					As of	30/09/2020					As of 3	31/12/2020		
			Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment
		(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	· ·		Of which: defaulted	provisions
		anks and central governments	15,759	0	15,507	1,123	0	2	13,459	0	13,163	1,154	0	2
	Institutio		12,319 9.698	0 86	12,147 8.764	2,672 6.426	0	18	10,276 10.441	85	10,113 9.451	2,485 6.968		17
	Corporati	Corporates - Of Which: Specialised Lending	1.873	86 31	1,688	1.355	0	90	2.021	19	9,451 1,797	6,968 1.468		20
		Corporates - Of Which: SME	2.033	54	1,722	1.566	0	28	2.013	65	1,697	1.531	o o	30
	Retail		19,260	105	19,254	1,555	173	32	19,735	111	19,731	1,563	183	32
		Retail - Secured on real estate property	15,629	53	15,629	1,089	33	10	16,103	56	16,103	1,087	35	11
Consolidated data		Retail - Secured on real estate property - Of Which: SME	511	4	511	65	3	1	516	5	516	66	3	1
CONSOIIUALEU UALA		Retail - Secured on real estate property - Of Which: non-Si	15,118	49	15,118	1,024	31	9	15,587	51	15,587	1,021	32	10
		Retail - Qualifying Revolving	618	1	618	5	1	2	607	1	607	5	1	2
		Retail - Other Retail  Retail - Other Retail - Of Which: SMF	3,013	51	3,008 626	461	139	21	3,026	53	3,021 623	472	147	20
			631 2.382	15 36	2,382	101 360	51 88	6	627 2.398	15 38	2.398	102 370	50 97	6
	Equity	Retail - Other Retail - Of Which: non-SME	1.051	30	1.051	3.556	- 00	14	1.460	30	1.460	5,039	5/	14
		credit-obligation assets	1,051		1,051	3,330 547			1,460	-	1,460	563	-	
	IRR Total					15.879						17.771		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit (2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

								IRB Ap	proach					
					As of	0/09/2020					As of	31/12/2020		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
	Central banks and	central governments	12,533	0	12,185	441	0	0	9,947	0	9,569	424	0	0
	Institutions		461	0	404	113	0	1	388	0	326	94	0	1
	Corporates		6,406	86	5,488	5,102	0	81	6,555	85	5,569	5,394	0	90
		rates - Of Which: Specialised Lending	1,870	31	1,685	1,353	0	31	2,019	19	1,795	1,466	0	28
		rates - Of Which: SME	2,008	54	1,706	1,547	0	28	2,001	65	1,689	1,525	0	30
	Retail		18,696	93	18,691	1,471	146	27	19,163	97	19,159	1,464	143	27
	Retai	I - Secured on real estate property	15,306	49	15,306 498	1,061	30	9	15,775	52	15,775	1,059	32	10
LUXEMBOURG		Retail - Secured on real estate property - Of Which: SME	498	4			3	1	502	47	502	64	3	1
LOXELIDOGICO		Retail - Secured on real estate property - Of Which: non-Si	14,808	45	14,808	998	28	8	15,273	47	15,273 550	995	29	9
		I - Qualifying Revolving I - Other Retail	561 2.829	43	561 2.825	406	115	16	550 2.838	44	2.833	402	110	16
	Retai			43 14	2,825 609		115 50	16 6		15	2,833 604		49	16
		Retail - Other Retail - Of Which: SME	613 2.216	29	2.216	98 307	65	6 11	609 2,229	30	2,229	99 303	49 61	10
	Equity	Retail - Other Retail - Of Which: non-SME	1.043	29	1,043	307 3.526	65	11	1,454	30	1.454	303 5.014	61	10
	Other non credit-of	bligation accepts	1,043	-	1,043	3,320	,		1,959		1,454	3,014	3	0

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	432 3.610	0	495 3.547	89 566	0	0 3	470 2.055	0	533 1.993	91 511	0	0
	Corporates	613	0	613	247	0	2	741	0	741	290	0	2
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	3 1	0	3	1	0	0	3	0	3 1	1	0	0
	Retail	146	3	146 71	20	7	1	148 72	3	148 72	22	8	1 0
FRANCE	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	71 3	0	3	0	0	0	4	0	4	1	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-Si		1	67	5	1 0	0	69	1	69 16	6	1	0
	Retail - Qualifying Revolving Retail - Other Retail	16 60	2	16 60	14	6	1	16 60	2	60	15	7	1
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	4 56	0	4 56	1 13	0	0	4 56	0	4 56	1 14	0	0
	Equity	3	0	3	11	ő	0	3	0	3	11	ů	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original executes: unlike Execute value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	372	0	372	126	0	1	343	0	342	115	0	1
	Corporates	878	0	876	303	0	2	1,108	0	1,101	371	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	8	0	8	1	0	0	7	0	7	1	0	0
	Retail - Secured on real estate property	7	0	7	1	0	0	6	0	6	1	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ONLIED STATES	Retail - Secured on real estate property - Of Which: non-S	7	0	7	1	0	0	6	0	6	1	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0		0		0	0			U		
		1	0	1	0	0		1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		0		0
	Retail - Other Retail - Of Which: non-SME	1	0	1 1	0		0	1		1	U		0
	Equity	0	0	0	U		- 0	- 0		0	0	0	- 0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
GERMANY	Central lanks and contral poverments. Corporates: Of Whith: Specialised Lending Corporates: Of Whith: Specialised Lending Corporates: Of Whith: Specialised Retail - Secured on real estate property - Of Whith: SHE Retail - One Retail - Secured on real estate property - Of Whith: Non-SHE Retail - One Retail - Of Whith: SHE Retail - One Retail - Of Whith: SHE Retail - Contral - Of Whith: SHE Retail - Contral - Of Whith: SHE	190 1,001 264 0 21 159 99 4 94 17 44 4	0 0 0 0 3 1 0 1 0	205 988 255 0 14 159 99 4 94 177 44 4	11 412 124 0 16 21 9 0 8 0 12 1 1	0 0 0 0 6 1 0 1 0 5	0 3 1 0 0 1 0 0 0 0	209 670 268 0 7 162 99 3 96 17 46 5	0 0 0 0 3 1 0 1 0	212 669 259 0 4 162 99 3 96 17 46 5	13 284 116 0 3 21 8 0 8 0 13 1	0 0 0 0 6 1 0 5 0	0 2 1 0 0 1 0 0 0 0
	Other non credit-obligation assets IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of 3	31/12/2020		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustme
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	1,314	0	1,314	293 82	0	2	1,300 214	0	1,300 214	288 98	0	2
	Corporates  Corporates - Of Which: Specialised Lending	1/4	0	1/4	82	0	0	214	0	0	98	0	1 2
	Corporates - Of Which: SME		0	0	0			0	0	0	0	0	1 6
	Retail	14	1	14	2	i	0	15	i	15	2	1	1 6
	Retail - Secured on real estate property	7	0	7	1	0	0	9	0	9	1	0	
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	2	0	2	0	0	
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-St	7	0	7	0	0	0	7	0	7	1	0	
	Retail - Qualifying Revolving	2	0	2	0	0	0	1	0	1	0	0	
	Retail - Other Retail	5	0	5	1	1	0	5	0	5	1	1	
	Retail - Other Retail - Of Which: SME	1	0	1		0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	4	1	1		4		9	1	1	
	Equity Other non credit-obligation assets		0	- 0	- 0		0			- 0	U		0
	IRB Total												_

		İ						IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
		sanks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		1,095	0	1,096	263	0	2	896	0	897	224	0	1
	Corporat		162	0	188	117	0	0	167	0	211	149	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	0 21	0	0 21	0	0	0	0 18	0	0 18	0	0	0
	Retail	Retail - Secured on real estate property	21	0	21	8	0	0	18	0	18	8	0	0
		Retail - Secured on real estate property - Of Which: SME		0		0	0	0	1	0	3	0		0
SWITZERLAND		Retail - Secured on real estate property - Of Which: non-St		0				0			i i	0	0	0
		Retail - Qualifying Revolving	í	0	í	n n	0	0	i	0	i i	n	0	0
		Retail - Other Retail	15	ō	15	7	ō	ō	12	ō	12	8	ō	ō
		Retail - Other Retail - Of Which: SME		0	0	0	0		0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	14	0	14	7	0	ō	12	0	12	7	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other no	n credit-obligation assets												
	<b>IRB</b> Tota													

		_												
								IRB Ap	proach					
					As of :	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central ba Institution	nks and central governments is	191 890	0	191 890	44 93	0	0	232 880	0	232 880	53 93	0	0
	Corporate	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	5 0 0	0	5 0 0	1 0 0	0	0	5 0 0	0	5 0 0	1 0 0	0	0 0 0
CANADA	Retail	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1 1 0	0	1 1 0	0	0	0
CANADA		Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	1 0 0	0	0 0	0	0	0
	Equity	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		l l
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central I	sanks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		859	0	859	191 189	0	1	741	0	741 574	191 214	0	1
	Corporat	Corporates - Of Which: Specialised Lending	523	0	517	189	0	0	582	0	5/4	214		1 0
		Corporates - Of Which: SME						ů			0	0		ů
	Retail	Corporate of Wilds. Sec	3	ő	3	1	ő	ő	3	ő	3	o o	ő	ő
		Retail - Secured on real estate property	2	ō	2	ō	ō	ō	2	ō	2	0	ō	ō
NETHERI ANDS		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NE I HEKLANDS		Retail - Secured on real estate property - Of Which: non-Sf	2	0	2	0	0	0	2	0	2	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	1 2	0	1 2	ů,			1 0		1 0	0		
	Other no	n credit-obligation assets	-	ů		-	,		0	,		,		<u> </u>
	IRB Tota													

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central banks and central governments Institutions	940	0	932 10	105	0	0	1,043 10	0	1,036	117	0	0
	Corporates		0	0		0		0	0	0			0
	Corporates - Of Which: Specialised Lending	ě ě	ő	ő	ő	ő	ő	0	ő	ő	ő	ő	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: S		0	0	0	0	0	0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: n	a-Si 0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail		0		0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: SME		0	0		0	0	0				0	0
	Retail - Other Retail - Of Which: non-SME	, i	0			0		0		0	0		0
1	Equity	4	ő	4	13	ő	ő	3	ő	3	13	ő	ő
1	Other non credit-obligation assets												
1	IRB Total												

(1) Original exposu	ure, unlike Exposur	re value, is reporte	d before taking into accou	nt anv effect due t	o credit conversion	factors or credit r	isk mitigation techn	niques (e.g. substi	tution effects).

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	408	0	408	78	0	0	467	0	467	91	0	0
	Institutions	215	0	180	27	0	0	196	0	164	22	0	0
	Corporates	61	0	57	24	0	0	80	0	77	42	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	152	3	152	19	4	1	154	3	154	19	4	1
	Retail - Secured on real estate property	95	2	95	8	1	1	94	2	94	9	1	1
BELGIUM	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	3	0	3	0	0	0
DELGION	Retail - Secured on real estate property - Of Which: non-Sf		2	93	8	1	1	92	2	92	8	1	1
	Retail - Qualifying Revolving	13	0	13	0	0	0	13	0	13	0	0	0
	Retail - Other Retail	44	1	44	10	3	1	47	1	47	10	3	0
1	Retail - Other Retail - Of Which: SME	6	0	6	1	0	0	/	0	7	1	0	0
	Retail - Other Retail - Of Which: non-SME	38	1	38	10	3	1	40	1	40	10	3	0
1	Equity	0	0	0	1	0	0	0	0	0	1	0	0
1	Other non credit-obligation assets												
	IRB Total												

<sup>(1)</sup> Orioinal exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g., substitution effects)

Banque et Caisse d'Epargne de l'Etat, Luxembourg

							IRB Ap	proach					
				As of 3	1/03/2021					As of 3	0/06/2021		
		Original E	xposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provision
	Central banks and central governments	17,430	0	17,148	1,159	0	2	16,049	0	15,885	1,095	0	1
	Institutions	10,459	0	10,196	2,651	0	17	9,242	0	9,022	2,339	0	7
	Corporates	10,622	88	9,668	7,147	0	96	11,409	89	10,508	6,797	0	83
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,159 2.041	15 73	1,944 1.736	1,614		28	2,142 2.120	18 70	1,939 1,867	1,378 1.472	0	24
	Corporates - Or Which: SME Retail	20.002	109	1,736	1,572	180	28	2,120 20.638	111	20.634	1,472	186	43
	Retail - Secured on real estate property	16,499	53	16,499	1,573	33	31	17.019	57	17.019	1,012	36	70
	Retail - Secured on real estate property - Of Which: SME	514	4	514	65	33	10	550	11	550	73	7	1
Consolidated data	Retail - Secured on real estate property - Of Which: non-Si	15.985	49	15,985	1.027	31	9	16,469	46	16.469	1.052	29	19
	Retail - Qualifying Revolving	492	1	492	4	1	i .	629	1	629	5	1	1
	Retail - Other Retail	3.011	55	3.004	477	146	20	2.991	53	2.987	482	149	21
	Retail - Other Retail - Of Which: SME	608	17	601	102	52	6	621	18	617	105	54	6
	Retail - Other Retail - Of Which: non-SME	2,403	39	2,403	376	95	14	2,370	35	2,370	377	95	14
	Equity	1,447	1	1,447	5,001	5		1,623	0	1,623	5,626	0	
	Other non credit-obligation assets				510						476		
	TRR Total <sup>2</sup>				18,041						17,945		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to cre
 IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

								IRB Ap	proach					
					As of 3	31/03/2021					As of	30/06/2021		
			Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		inks and central governments	13,860	0	13,501	415	0	0	12,408	0	12,158	337	0	0
	Institution		858	0	696	184	0	0	863	0	692	177	0	0
	Corporate		6,728	88	5,770	5,523	0	87	6,611	89	5,705	4,951	0	77
		Corporates - Of Which: Specialised Lending	2,157	15	1,941	1,612	0	28	2,139	18	1,937	1,376	0	24
		Corporates - Of Which: SME	2,032	73	1,731	1,569	0	28	2,112	70	1,811	1,387	0	29 37
	Retail		19,423	96 48	19,417	1,471 1.063	140 30	26	20,039	96	20,037	1,505 1,097	137	37 19
		Retail - Secured on real estate property	16,166 501	48	16,166 501	1,063	30	9	16,678 538	53 11	16,678 538	71	33	19
LUXEMBOURG		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP	15,666	44	15,666	1.000	3 78	0	16.140	47	16.140	1.026	26	18
		Retail - Oualifying Revolving	15,666	44	15,666	1,000	28	8	16,140 569	42	16,140	1,026	26	18
		Retail - Other Retail	2.813	47	2.807	404	109	16	2,792	43	2,790	403	103	17
		Retail - Other Retail - Of Which: SME	591	16	585	99	50		603	17	601	102	52	6
		Retail - Other Retail - Of Which: non-SME	2.222	31	2.222	306	59	10	2.189	25	2,189	301	51	11
	Equity	Wilder - Outlier William Of William Hair-Sine	1,439	1	1.439	4.969	5	0	1.613	0	1,613	5.591	0	0
		credit-obligation assets	27.07		27.27	7,107			-7010		1,010	4,011		
	IRB Total													

As of 31/03/2021 Risk exp Risk exp 494 286 2 1 24 7 1 7 0 17 2 Retail - Secured on real estate property
Retail - Secured on real estate property - Of Which: SME
Retail - Secured on real estate property - Of Which: sno-SI
Retail - Qualifying Revolving
Retail - Other Retail - Of Which: SME
Retail - Other Retail - Of Which: sno-SME FRANCE

As of 31/03/2021 Risk exp Cappraises of Winds. See

Rotal - Socured on real estate property

Rotal - Socured on real estate property - Of Which: SHE

Rotal - Quid-Myse Secured on real estate property - Of Which: SHE

Rotal - Other Rotal - Of Which: SHE

Rotal - Other Rotal - Of Which: SHE

Rotal - Other Rotal - Of Which: SHE UNITED STATES

As of 31/03/2021 659 286 0 5 164 100 3 96 15 50 580 327 0 4 166 100 3 97 17 49 266 134 0 658 282 0 2 164 100 3 96 15 49 125 0 1 22 8 0 8 0 14 337 0 2 166 100 3 97 17 49 Retail - Socured on real estate property
Retail - Socured on real estate property - Of Which: 59E
Retail - Qualifying Revolving
Retail - Other Retail - Othe GERMANY

Banque et Caisse d'Epargne de l'Etat, Luxembourg

								IRB Ap	proach					
		[			As of 3	31/03/2021					As of	80/06/2021		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisio
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		1,103	0	1,103 223	313 111	0	2	105	0	105	60 378	0	0
	Corporates		223		223	111		1	1,084		1,104	3/8	0	1 0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0
	Retail	Corporates * Or Wildi: SHE	16	,	15	2	1	0	16	1	15	2	1	0
	recuii	Retail - Secured on real estate property	9	ō	9	1	ô	ő	9	ô	9	î	ô	ő
		Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2		2	0	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-Si	8	0	8	1	0	0	8	0	8	1	0	0
		Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail	5	0	5	2	1	0	5	0	5	1	1	0
		Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: non-SME	4	0	4	2	1	0	4	0	4	1	1	0
	Equity		0	0		0	0		0	0	0	0	0	0
		credit-obligation assets												_
	IRB Total													

								IRB Ap	proach					
					As of	31/03/2021					As of	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustmen
		(min EUR. %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		932	0	932	240	0	1	987	0	988	269	0	1
	Corporate		196	0	244	180	0	0	193	0	240	186	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	0 22	0	0 22	0	0	0	22	0	50 22	80	0	0
	Retail	Retail - Secured on real estate property	22		5	9	0	0	22	0	22	8	0	0
		Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0	0	0	0
SWITZERLAND		Retail - Secured on real estate property - Of Which: non-Sh	4		, a	0	0	0	-	0	6			ő
		Retail - Qualifying Revolving	i	0	i	0	0	0	i	0	1	n	0	0
		Retail - Other Retail	16	ō	16	9	ō	ō	15	ō	14	7	ō	ō
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	16	ō	16	9	ō	ō	14	ō	14	7	ō	ō
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of 3	31/03/2021					As of 3	0/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provision
	Central banks and central governments	242	0	242	55	0	0	279	0	279	62 96	0	0
	Institutions	836		836	92	0	1	816	0	816	96	0	0
	Corporates	18	0	18	5	0	0	17	0	17	5	0	0
	Corporates - Of Which: Specialised Lending	0	0		0		0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail		0		0		0		0			0	
		1	0	1	0		0	1		1		0	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	1	0	0	0	1	0	0	0	0	
CANADA	Retail - Secured on real estate property - Of Which: non-Si	,	0		0		0		0			0	
	Retail - Qualifying Revolving	1	0	1	0		0		0	0		0	
	Retail - Other Retail	0	0		0		0		0	0	0	0	ő
	Retail - Other Retail - Of Which: SME		0		0		0		0	0		0	
	Retail - Other Retail - Of Which: non-SME	n	0	0	0	0	0	0	0	0	0	0	o o
	Equity		0				0		0	0		0	
	Other non credit-obligation assets		Ů	ů	Ů	- ŭ	Ů	Ů	- ů	- ů		- ů	Ů
	IRB Total												

		1						IRB Ap	proach					
					As of :	31/03/2021					As of	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	13	0	13	2	0	0
	Institutio		639	0	639	169	0	1	537	0	537	175	0	1
	Corporat		538	0	521	213		0	487	0	448	155	0	1
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0		0		0		0	0		0	
	Retail	Corporates - Or Which: SME	0		0	0		0					0	0
	Poecan	Retail - Secured on real estate property	3	0	3	0		0	3		4		0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS		Retail - Secured on real estate property - Of Which: non-Si	2	ō	2	ō	ō	ō	4	ō	4	ō	ō	ō
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets												
	IRB Tota													

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)	1	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	1,035	0	1,028	117	0 0	0	1,014	0	1,006	116	0	0
	Corporates	0	0	0	n n	0	0	0	0	0	n	0	0
	Corporates - Of Which: Specialised Lending	ŏ	ő	ő	ő	ő	o o	ő	ő	o o	ő	o o	ő
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Outer Countries	Retail - Secured on real estate property - Of Which: non-S			0	0	0	0			0		0	0
	Retail - Qualifying Revolving Retail - Other Retail	, i	0	0	0	0	0			0		0	0
I	Retail - Other Retail - Of Which: SME	1 0	0	0	o o		0 0		0	0	ň	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	1 0	0	0
	Equity	6	ō	6	21	ō	ō	6	ō	6	21	ō	ō
	Other non credit-obligation assets												
1	IRB Total												

							IRB Ap	proach					
				As of 1	31/03/2021					As of 3	80/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	478 227	0	478 189	90 32	0 0	0	472 232	0	472 195	85 32	0	0
	Corporates	73	0	189	32 45		0	76		195 67	32	0	0
	Corporates - Of Which: Specialised Lending	0	ō	0	0	ō	ō	0	ō	0	0	ō	ō
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	2	2	0	0
	Retail	151	3	151	21	7	1	157	2	157	18	4	1
	Retail - Secured on real estate property	93	2	93	8	1	1	96	2	96	8	1	1
BELGIUM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SY	3 90	0	3 90	0		0	3 93	0	3 93	0	0	0
	Retail - Qualifying Revolving	11	2	11	0		0	13		13	,	0	i i
	Retail - Other Retail	47	1	47	13	6	0	47	i	47	11	3	ĭ
	Retail - Other Retail - Of Which: SME	6	i ô	6	1	ő	ő	6	i	6	i	ő	ô
	Retail - Other Retail - Of Which: non-SME	41	1	41	13	6	0	41	1	41	10	3	0
	Equity	0	0	0	1	0	0	1	0	1	2	0	0
	Other non credit-obligation assets												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effect



#### General governments exposures by country of the counterparty

						Banque et C	aisse d'Epargne de l'Eta							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance s	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0 0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Austria	20 0 4	20 0	0	0	0	20 0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		0 25	25	0	0	0	0 20	0 <b>0</b>	0	0	0	0	0	2
[ 3M - 1Y [ [ 1Y - 2Y [		52 32	52 32	0	0	0	52 32 168 89	0	0	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [	Belgium	32 168 94 105	32 168 94 105	0	0	5	168 89 105	0	0	0	0	0	0	
[5Y - 10Y   [10Y - more Total		0 451	0 451	0	0	0 5	0 446	0	0	0	0	0	0	87
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [	Bulgaria													
[3Y - 5Y   [5Y - 10Y   [10Y - more														
Total 「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「														
[ 2Y - 3Y [	Cyprus													
[3Y - 5Y [ [5Y - 10Y [	C,p.us													
Total     Total     Total     Total     Total     Total     Total		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		16 0	16 0	0	0	0	16 0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Czech Republic	0 75	0 75	0	0	0	0 75	0	0	0	0	0	0	
[10Y - more	1	91	91	0	0	0	91	0	0	0	0	0	0	23
「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「														
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Denmark													
[10Y - more Total														
[ 0 - 3M [   3M - 1Y														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Estonia													
iotai	1													



#### General governments exposures by country of the counterparty

						Banque et C	aisse d'Epargne de l'Eta							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance st	1eet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Finland	0 4 0 0 0 0	0 4 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9
Total	France	15 54 27 214 199 40 0	15 54 27 214 199 40 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 54 17 118 158 40 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	95
10 - 3M    3M - 1Y    1Y - 2Y    1Y - 2Y    2Y - 3Y    3Y - 5Y    5Y - 10Y    10Y - more	Germany	0 19 0 0 22 9	0 19 0 0 0 22 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 19 0 0 0 22 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Croatia			•										
[ 0 - 3M [	Greece													
13Y - 10Y     110Y - more	Hungary													
[ 0 - 3M [	Ireland	0 0 12 0 27 44 0	0 0 12 0 27 44 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 12 0 27 44 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	24
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Italy													
Total	Latvia	0 0 0 1 1 0 0	0 0 0 4 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 4 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	



#### General governments exposures by country of the counterparty

						Banque et C	Caisse d'Epargne de l'Eta							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Lithuania	9 0 9 0 0 0 13 0	9 0 9 0 0 13 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	9 0 9 0 0 13 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	8
[ 0 - 3M [	Luxembourg	30 0 65 256 549 847 441 <b>2,188</b>	30 0 65 256 549 847 441 <b>2,188</b>	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 13	30 0 65 256 549 834 441 2,175	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0	93 0 0 0 0 0 0	85 593 42 0 206 0 167	0 0 0 0 0	298
[ 0 - 3M [	Maita			-				-						
[ 0 - 3M [	Netherlands	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total   Tota	Poland	10 14 28 2 65 22 0	10 14 27 2 66 22 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10 14 27 2 66 22 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	48
10 - 3M    13M - 1Y    11Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more   Total	Portugal	0 0 0 0 0 0 18	0 0 0 0 0 0 18 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 18 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13
[ 0 - 3M [	Romania	10	10	Ü	ů	ū	18	Ü	3	J		v	J	13
10 - 3M    3M - 1Y    11 - 2Y    12 - 3Y    13 - 5Y    15 - 10Y    100' - more	Slovakia	0 0 8 27 37 15 4	0 0 8 27 37 15 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 8 27 37 15 4	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	30
Total  [ 0 - 3M	Slovenia	0 0 0 0 0 2 2 25 0	0 0 0 0 2 25 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 2 25 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	
Total	1	27	27	0	0	0	27	0	0	0	0	0	0	11



#### General governments exposures by country of the counterparty

						Banque et C	aisse d'Epargne de l'Eta	at, Luxembourg						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Spain	0 0 0 11 14 42 209 0	0 0 0 11 42 209 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 11 42 209 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	129
Total	Sweden	0 0 0 0 0 0 31	0 0 0 0 31 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 31 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6
[ 0 - 3M   [ 3M - 1Y	United Kingdom													
Total  [ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
110Y - more	Norway	0 0 0 0 0 22 0	0 0 0 0 0 22 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 22 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	6
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Australia													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Canada	0 0 0 8 8 46 179 0	0 0 0 8 46 179 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 8 46 179 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	53
10 - 3M	Hong Kong													



#### General governments exposures by country of the counterparty

						Banque et C	aisse d'Epargne de l'Eta	at, Luxembourg						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan	0 0 0 0 9 18 0	0 0 0 0 9 18 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 9 18 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	9
[ 0 - 3M [	u.s.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9
[ 0 - 3M [	Other advanced economies non EEA	0 23 0 0 53 52 0	0 23 0 0 53 52 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 23 0 0 53 52 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	24
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	113	447		J	J	.13	Ü	,	,		J	J	
[ 0 - 3M [	Middle East	0 3 13 0 0 0 44 0	0 3 13 0 0 0 44 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 13 0 0 0 44 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	14
[ 0 - 3M [	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

Banque et Caisse d'Epargne de l'Etat, Luxembourg

							banque et C	aisse d'Epargne de l'Et	at, Luxembourg						
								As of 31/12/2020							
							Direc	t exposures							
		(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
		( <u></u> )											Off-balance sh	neet exposures	
									Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residu	ual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 2 [ 3 [ 5] [ 10	0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 3Y - 10Y [ 0Y - more Total	Africa													
[ 3 [ 1 [ 2 [ 3 [ 5)	0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 1Y - 10Y [	Others	25 41 5 65 75	25 41 5 65 75 14	0 0 0 0	0 0 0 0	0 0 0 0	25 41 5 65 75 14	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 28	0 0 0 0	
[10	OY - more Total		0 226	0 226	0	0	0	226	0	0	0	0	0 28	0	30

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after of setting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Regions:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominicia, Dominicia, Dominician Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuque, Medinique, Penetro Rico, Saint Barthelemy, Turks And Calcos Islands, Virgin Islands (British), Virgin

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



#### General governments exposures by country of the counterparty

						Banque et C	aisse d'Epargne de l'Eta							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	- Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Austria	0 20 0 0 4 0 0	0 20 0 0 4 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 20 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	2
[ 0 - 3M [	Belgium	52 10 187 29 64 114 0	52 10 187 29 64 114 0	0 0 0 0 0	0 0 0 0	0 0 0 5 0	52 10 187 29 58 114 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	82
[ 0 - 3M [	Bulgaria													
[ 0 - 3M     13M - 1Y     11 - 2Y     22 - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Cyprus													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Czech Republic	11 0 0 0 25 69 0	11 0 0 0 0 25 69 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	11 0 0 0 0 25 69 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	31
[ 0 - 3M [	Denmark													
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia													



#### General governments exposures by country of the counterparty

						Banque et C	aisse d'Epargne de l'Eta	at, Luxembourg						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sh	1eet				Deriva	tives		Off balar	nce sheet	
	(min Eory)											Off-balance sh	heet exposures	
								Derivatives with pos	iitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Finland	0 0 0 0 0 0 0 13	0 0 0 0 0 0 0 13	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 13	0 0 0 0 0	0	0	0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3
[ 0 - 3M [	France	23 37 11 268 132 71 0	23 37 11 268 132 71 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 27 111 173 91 71 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	89
Total	Germany	9 9 10 0 22 9 0	9 0 10 0 22 9 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 10 0 22 9 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total     Total	Croatia		34	•	,	,	30	·	•	v	Ĭ	v		
[ 0 - 3M [	Greece													
13Y - more Total [0 - 3M   [3 - 3M   [3 - 3M   1] [3 - 3M   1] [3 - 3M   1] [3 - 3M   1] [3 - 5 + 1] [	Hungary													
[ 0 - 3M [	Ireland	0 12 0 13 36 25 0	0 12 0 13 35 25 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 12 0 13 35 25 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	24
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Italy			-	j		-	-	_	-			_	
Total   Tota	Latvia	0 0 4 0 0	0 0 4 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1



#### General governments exposures by country of the counterparty

						Banque et C	aisse d'Epargne de l'Eta	at, Luxembourg						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
	(MIN EUR)													-
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			-
														Risk weighted
		Total gross savuing amount of you	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positions)		of which: Financial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0 3	0	0	0	0	0 3	0	0	0	0	0	0	
[ 1Y - 2Y [	Lithuania	5 0	5 0	0	0	0	5	0	0	0	0	0	0	
13Y - 5Y     15Y - 10Y     10Y - more		22 0	22 0	0	0	0	22 0	0	0	0	0	0	0	
Total		31 31 64	31 31 64	0	0	0	31 31	0	0	<b>0</b> 2	<b>0</b> 93	137 159	0	11
[ 0 - 3M [		2	3	0	0	0	64 3	0	0	0	0	159 14 133	0	
	Luxembourg	548 424	253 548 424	0	0	0 13	253 548 412	0	0	0	0	133 109 77	0	
Total		253 548 424 499 1,822	499 1,822	0	0	0 13	499 <b>1,809</b>	0	0	0	0 93	20 <b>649</b>	0 0	224
[ 0 - 3M   [ 3M - 1Y														
[ 1Y - 2Y [	Malta													
[5Y - 10Y [ [10Y - more														
Total   0 - 3M     3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y	Nedicialius	0	0 0	0	0	0	0 0 13	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		13 0	13 0	0	0	0	13 0	0 0	0	0	<b>0</b>	0	0	2
[ 3M - 1V [		27 2	27 2	0	0	0	27 2	0	0	0	0	0	0	
[ 1Y - 2Y [	Poland	40 48 18	40 48 18	0	0	0	40 48 18	0	0	0	0	0	0	
107 - more   107 - more   107 - more   107 - more   108	-	0 135	0 135	0	0	0	0 135	0	0	0	0	0	0	49
[ 0 - 3M [   3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y     [10Y - more   Total		22 0	22 0	0	0	0	22 0	0	0	0	0	0	0	
Total   0 - 3M     3M - 1Y		22	22	0	0	0	22	0	0	0	0	0	Ō	17
[ 1Y - 2Y [														
[3Y - 5Y [ [5Y - 10Y [	Romania													
Total				^										
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		8 n	8 0	0	0	0	8 n	0	0	0	0	0	0	
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Slovakia	27 37	27 37	0	0	0	27 37	0	0	0	0	0	0	
[5Y - 10Y [ 		15 4 <b>90</b>	15 4 90	0	0	0	15 4 90	0	0 0	0	0	0	0 0	27
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		90 0 n	0 0	0 0	0	0 0	0 0	0	0	0 0	0	0	0	27
[ 2Y - 3Y [	Slovenia	0 2	0 2	0	0	0	0 2	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Siovenia	0 25	0 25	0	0	0	0 25	0	0	0	0	0	0	
f10Y - more Total	1	27	27	0	0	0	27	0	0	0	0	0	0	11



#### General governments exposures by country of the counterparty

						Banque et C	aisse d'Epargne de l'Eta							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
											ı			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Spain	0 0 0 28 35 213 0 276	0 0 0 28 35 212 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 28 35 212 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	134
[ 0 - 3M	Sweden	0 0 0 0 31 0 0	0 0 0 0 31 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 31 0 0	0 0 0 0 0	0	0	0 0 0 0 0	0	0 0 0 0 0	5
[ 0 - 3M   [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	United Kingdom													
[ 0 - 3M	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway	0 0 0 2 22 4 0	0 0 0 0 22 4 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 22 4 0	0 0 0 0 0	0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	7
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada	0 0 0 24 90 126 0	0 0 24 90 126 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 24 90 126 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	53
[ 0 - 3M [	Hong Kong													



#### General governments exposures by country of the counterparty

						Banque et C	aisse d'Epargne de l'Eta							
						Pine	As of 30/06/2021 at exposures							
						Direc	t exposures					9671.1		
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan	0 0 0 0 16 17 0	0 0 0 0 16 17 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 16 17 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11
[ 0 - 3M [	u.s.	3	33	,	j		33	·		Ţ	· ·	,	Ü	**
[ 0 - 3M [	China													
10 - 3M	Switzerland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other advanced economies non EEA	0 23 0 57 4 50 0	0 23 0 57 4 50 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 23 0 57 4 50 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23
[ 0 - 3M [	Other Central and eastern Europe countries non EEA			-	-	-		-	·		,	,		2.5
[ 0 - 3M [	Middle East	0 13 0 0 39 6 0	0 13 0 0 0 39 6 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 13 0 0 0 39 6 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14
Total     Total	Latin America and the Caribbean	36	30	Ü	, and the second		30	Ü	J	J	U	J	Ü	17



#### General governments exposures by country of the counterparty

Banque et Caisse d'Enargne de l'Etat Tuxembourg

						Banque et C	aisse d´Epargne de l´Et	at, Luxembourg						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Africa													
[ 0 - 3M [	Others	0 5 52 81 6 13 0	0 5 52 81 6 13 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 5 52 81 6 13 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 28 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



### Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

ı								As of 30,	/09/2020															As of 3:	1/12/2020							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount														ú	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUK)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk sino incognition but not credit- impaired (Stage 2)		of which: exposures with forbassance measures	Of which: Unlikely to pay that are not past-due or past-due or 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ng Of which: exposures with forbalrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee guarantee content of the CDVID-19 crisis			Performing	Of which: seposures with forbearance measures	Of which: Instruments with significant increase in credit mix since initial recognition but not credit- impained (Stage 2)	Non-performi	of which: exposures with forbalrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which exposures with forbeasings measures	Of which: Instruments with significant increase in credit mix since initial recognition but not credit- impained (Stage 2)	Non-perform	of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant monitoria	128	120	3	12		3		1	1	0	0	2	1	2	۰	1	16	15	4	s	1	0	1	1	۰	٥	۰	1	0	1	0	۰
of which: Households	21	19	1	1	3	3	3	1	0	0	0	1	1	1	۰	1	9	9	1	1	0		0	0	۰	0		0	0	0	0	۰
of which: Collateralised by residential immovable property	20	18	1	1	3	3	3	1	٥		0	1	1	1	0	1	9	9	0	۰	٥	0	٥	0		0	۰	٥	0	0	0	
of which: Non-financial corporations	106	101	2	11	5	0	5	2		0	0	2		2		0	7	6	3	4	1	0	1	1		0		1	0	1		
of which: Small and Medium-sized Enterprises	56	51	2	11	s		5	2	1	0		2	0	2	۰	0	3	2	0	1	1		1	1	۰	0	0	1	0	1	0	0
of which: Collateralised by commercial immovable property	43	39	2	5	4	0	4	1	0	0	0	1	0	1	0	0	6	6	3	3	0	0	٥	0	0	0	0	0	0	0	0	

								for of 30	/09/2020															As of 31	/12/2020							
	Gross	carrying amount								spairment, accumu	lated negative cha	nges in fair valu	se due to credit ri	sk	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount								aliment, accumu	lated negative cha	anges in fair val	ue due to credit ris	ú	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi	ing			Performing			Non-performi	ing					Performing			Non-performi				Performing			Non-perform	ning			
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk sinos initial recognition but not credit- impained (Stage 2)		Of which: exposures will forbiarance melasures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeirance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeamings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired ESA-compliant monatoria	605	564	3	66	41	36	41	6	5	0	3	1	1	1		1	687	638	6	99	49	40	46	10	7	0	4	3	2	3		4
of which: Households	123	120	1		3	1	3		0	0	0	0		0		1	130	124	2	11	6	4	5	0		0	0	0	0	0	0	1
of which: Collateralised by residential immovable property	114	112	1		3		2		0	0	0	0	۰	0	۰	1	121	115	2	10	5	3	5	0		0		0	0	0	0	1
of which: Non-financial corporations	482	443	2	9	38	35	38	6	5	0	3	1	1	1	۰	0	557	534	4	88	43	37	42	10	7	0	4	3	1	3	0	3
of which: Small and Medium-sized Enterprises	386	348	2	54	38	35	38	5	4	0	3	1	1	1	۰	0	423	380	4	61	43	37	41	7	4	0	2	3	1	3	0	3
of which: Collateralised by commercial immovable property	375	338	1	38	37	35	37	3	2	0	1	1	1	1		0	401	360	3	44	41	36	39	4	2	0	1	2	1	2		

								As of 30)	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														ř	Maximum amount of the guarantee that can be considered	Gross carrying amount
(refer EUR)		Performing	Of which: exposums wit forbeinince measures	Of which: Instruments with significant increase in credit risk sino initial ecognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeirance measures	Of which:		ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: seposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- irropained (Stage 2)		of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- trepained (Stage 2)	Non-parform	Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not paid-due or paid-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Enflows to non- parforming exposures
Newly originated loans and advances subject to public guarantee schemes	16	15	0	2	1	۰	-	0	0	0		0		0	13	0	29	25	0		4	1	4	1		0		0	0	٥	24	4
of which: Households	۰	0			۰			0	0			0				0	0	۰			0			۰	۰			0				0
of which: Collateralised by residential immovable property	0	0			۰			0	0			0				0	0	۰			0			۰	۰			0				0
of which: Non-financial corporations	16	15	0	2	1		1	0		0	0	0		0	13	0	28	25	0	9	4	1	4	1	۰	0		0	0	0	24	4
of which: Small and Medium-sized Enterprises	15	14			1				0			0				0	28	24			4			1				0				4
of which: Collateralised by commercial immovable property	1	1							0			0				0	1	1			0							0				



#### Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

ı								As of 31,	03/2021															As of 30/	06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(refn EUR)		Performing	Of which: exposures will forbearance measures	Of which: the firstraments with significant increase in crease in initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures with forbalrance measures	Of which: Unlikely to pay that are not past-due <- 90 days		Performing	Of which: exposures with forbarrince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: exposures with forbarance measures	Of which: Unikaly to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures		Performing	Of which: exposures will forbearings measures	Of which: Instruments with significant receipts in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ng Of which: soposans with forbarance measures	Of which: Unificity to pay that are not pait-due or pait-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	1	1	0	1	0	0	0	0	٥	0	۰	0	۰	0	0	0	0	۰	0	۰	0	0		0	0	0	۰	0	0	0	0	0
of which: Households	0	0	0	۰	0	0	0	0	0	0	۰	0		0	0	0	0	0	0	۰	0	0		0		0		0	0	0	0	0
of which: Collateralised by residential immovable property	0	0	0	۰	0		٥	0	0	0	۰	0	۰	0	0	0	0		0	۰	0	0		0		0	۰	0	0	0	0	0
of which: Non-financial corporations	1	1	0	1	0		0	0	0	0	۰	0			0	0	0		0		0	0		0		0			0			
of which: Small and Medium-sized Enterprises	1	1	0	1	0	0	0	0	0	0		0	0	0	0	0	0		0		0	0		0		0	0	0	0	0	0	
of which: Collaboratised by commercial immovable property	1	1	0	1	0		0	0	0	0		0	0		0	0	0		0		0	0	۰	0		0			0		0	

								As of 31	/03/2021															As of 30	0/06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform	ing			Performing			Non-perform	ing					Performing			Non-perform	ning			Performing			Non-performi	ng			
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in increase in increase in intial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which exposures wit forbearance measures	Of which: in instruments with significant increase in credit faik since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unidealy to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	
Loans and advences with expired EBA-compliant monitoria	ಐಾ	622	10	90	45	41	45	11	7	0	4	4	2	4		1	640	593	17	101	46	41	46	10	6	0	4	4	2	4	0	4
of which: Households	132	128	3	9	4	4	3	1	0	0		0		0	0	0	129	124	3	13	5	3	4	1		0	0	0	0		0	1
of which: Collaboralised by residential immovable property	124	120	2		4	3	3	1	0	0		0	۰	0	0	۰	121	117	3	12	5	3	4	1	۰	0	0	0	٥		0	1
of which: Non-financial corporations	538	494	7	89	43	37	41	10	7	0	4	4	2	4	0	1	512	469	13	89	43	37	å	9	6	0	4	3	2	3	0	3
of which: Small and Medium-sized Enterprises	416	373	4	61	43	37	41		4	0	2	4	2	4	0	1	409	366	10	63	43	37	43	7	3	0	2	3	2	3	0	3
of which: Collaboratised by commercial immovable property	393	353	6	45	40	35	36	4	2	0	1	2		2	0		380	340	12	49	41	36	8	4	2	0	1	2	1	2	0	3

[								As of 31,	/03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wit forbeirance measures	Of which: Instruments with significant increase in owdt mik since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:		Of which: exposures with forbairance meissures	Of which: Unikaly to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposums		Performing	Of which: exposures wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-parform	Of which: exposures with forbeinince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposums will forbearance measures	Of which: in Instruments with significant increase in owdit risk since initial recognition but not crudit- impained (Stage 2)		Of which: exposures with forbeinince measures	Of which: Unitedly to pay that are not paid-due or paid-due <= 90 days	Public guarantee nonwed in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	40	36	0	9	4	1	4	1	1	0		0		0	34	0	41	37	6	18	4	1	4	2	2	۰	1	0	0		35	
of which: Households	1	1						0	0			0				0	1	1			0			0	۰			0				
of which: Collaboralised by residential immovable property	۰	0						0	0			0				0	0				0			0	۰			0				
of which: Non-financial corporations	40	35		9	4	1	4	1	0	0	0	0			34		40	36	6	18	4	1	4	2	2	0	1		0	0	34	
of which: Small and Medium-sized Enterprises	39	34			4			1	0			0				٥	39	35			4			2	2			۰				
of which: Collateralised by commercial immovable property									0							0	1	1			0							0				0