

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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,317	5,251	5,376	4,822	C 01.00 (r0020,c0010)	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	5,317	5,251	5,376	4,822	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,317	5,251	5,376	4,822	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	5,317	5,251	5,376	4,822	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,318	5,251	5,376	4,822	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,318	5,251	5,376	4,822	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	24,708	23,907	23,614	21,552	C 02.00 (r0010,c0010)	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	24,708	23,907	23,614	21,552	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.52%	21.96%	22.77%	22.37%	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	21.52%	21.96%	22.77%	22.37%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.52%	21.96%	22.77%	22.37%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.52%	21.96%	22.77%	22.37%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.52%	21.96%	22.77%	22.37%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.52%	21.96%	22.77%	22.37%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	61,192	59,024	61,350	57,786	C 47.00 (r0300,c0010)	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	8.69%	8.90%	8.76%	8.34%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,317	5,251	5,376	4,822	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	5,317	5,251	5,376	4,822	C 47.00 (r0310,c0010)	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	61,192	59,024	61,350	57,786	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	61,192	59,024	61,350	57,786	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.69%	8.90%	8.76%	8.34%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.69%	8.90%	8.76%	8.34%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital

							COREP CODE	REGULATION
		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023		
	A	OWN FUNDS COMMON EQUITY TER 1 CARITAL (not of deductions and after applying	5,318	5,251	5,376	4,822	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,317	5,251	5,376	4,822	C 01.00 (r0020,c0010)	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 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,607	3,607	3,796	3,796	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	1,429	1,330	1,306	1,307	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	252	252	232	226	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-6	-5	-5	-5	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-32	-41	-39	-38	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-65	-24	-51	-46	C 01.00 (r0380,c0010)	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 (r0390,c0010)	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 (r0430,c0010)	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 (r0440,c0010)	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 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 38(1) point (1) (i) and 89 to 91 of CRR, Articles 36(1) point (s) (ii), 24(1) point (s) (ii), 24(1) point (s) (iii), 24(1) point (s) (iii) and 25% of CRR, Articles 36(1) point (s) (iii) and 25%(3) of CRR, Articles 36(1) point (s) (iv) and 153(6) of CRR and Articles 36(1) point (s) (iv) and 153(6) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0 C 01.00 (r0460,c0010)		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 (r0480,c0010)	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 (r0490,c0010)	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 (r0500,c0010)	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 exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Addice 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-5	-5	-8	-2	C 01.00 (r0513.c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
Transitional period	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19		0	0	0	-562		Article 3 CRR
	_	(-) Additional deductions of CET1 Capital due to Article 3 CRR					C 01.00 (r0524,c0010)	Article 3 CHR
	A.1.20	CET1 capital elements or deductions - other	-36	-36	-28	-28	C 01.00 (r0529,c0010)	•
	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	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	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 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		0	0	0	0	C 01.00 (+0690,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010) + C 01.00 (+0744,c0010) + C 01.00 (+0748,c0010)	
	A.2.4	Additional Tier I transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,317	5,251	5,376	4,822	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1	0	0	0	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1	0	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	0	0	0	$ \begin{array}{c} \text{C 01.00 } ((9320, (0010) + \text{C 01.80} \\ ((9030, (0010) + \text{C 01.00 } ((9930, (0010) + \text{C } \\ (0030, (0010) + \text{C 01.00 } ((9950, (0010) + \text{C } \\ (0010, (00950, (0010) + \text{C 01.00 } ((9550, (0010) + \text{C } \\ (00100, (0055, (0010) + \text{C } \text{C 01.00 } ((9574, (0010) + \text{C } \\ (00100, (0010) + \text{C } \text{C 01.00 } ((9574, (0010) + \text{C } \\ (00100, (0010) + \text{C } \text{C 01.00 } ((9574, (0010) + \text{C } \\ (00100, (0010) + \text{C } \text{C 01.00 } ((9574, (0010) + \text{C } \\ (00100, (0010) + \text{C } \text{C 01.00 } ((9574, (0010) + \text{C } \\ (00100, (00100, (0010) + \text{C } \text{C } \\ (00100, (00100, (0010) + \text{C } \text{C } \\ (00100, (00100, (00100) + \text{C } \\ (00100, (00100) + \text{C } \\ (00100, (00100, (00100) + \text{C } \\ (00100, (00100) + \text{C } \\ (00100, (00100, (00100) + \text{C } \\ (00100, (00100, (00100) + \text{C } \\ (00100, (00100) + \text{C } \\ (00100) + \text{C } \\ (00100, (00100) + \text{C } \\ (00100) + \text{C } \\ (00100, (00100) + \text{C } \\ (00100, (00100) + \text{C } \\ (00100) + \text{C } \\ (00100, (00100) + \text{C } \\ (00100) + \text{C } \\ (00100) + \text{C } \\ (001000, (00100) + \text{C } \\ (00100) + \text{C } \\ (00100, (00100) + \text{C } \\ (00100) + \text{C } \\ (00100) + \text{C } \\ (00100) + \text{C } \\ (001000) + \text{C } \\$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00	
							(r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	24,708	23,907	23,614	21,552	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	21.52%	21.96%	22.77%	22.37%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.52%	21.96%	22.77%	22.37%	CA3 (3)	•
CFT1 Canital	C.3	TOTAL CAPITAL RATIO (transitional period)	21.52%	21.96%	22.77%	22.37%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,317	5,251	5,376	4,822	[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- A.4.3.0),0))	*
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	21.52%	21.96%	22.77%	22.37%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Piemo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re- cord on the formulas stated in column "CORES CODE", alleges note that this might lead to difference to full						

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CET1 capital ratio published by the participating banks e.g. in their Filter 3 disclosure



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	20,918	20,087	19,800	17,676	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0220, s001) + C 08.01 (r0040, c0220, s001) + C 08.01 (r0040, c0220, s002) + C 08.
Of which the standardised approach	5,801	5,541	5,382	5,203	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	5,680	5,887	5,831	5,851	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	1,827	1,730	1,730	1,746	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IR8	6,973	6,407	6,365	4,402	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	599	595	596	445	C 07.00 (10090, dd220, 5001) + C 07.00 (10110, dd220, 5001) + C 07.00 (10130, dd220, 5001) + C 08.01 (10000, 3001) + C 08.01 (
Credit valuation adjustment - CVA	112	101	113	91	C02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	13	12	10	7	C 02.00 (40470, c0010)
Position, foreign exchange and commodities risks (Market risk)	357	313	299	567	C 02.00 (r0520, c0010)
Of which the standardised approach	357	313	299	567	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (6010, 0560)*12.5+C 20.00 (6010;0:450)*12.5+MAX(C 24.00(r0010; d:090);C 24.00(r0010; d:010).*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (10680, c0010)
Operational risk	1,083	1,168	1,168	1,168	C 02.00 (10590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (10600, c0010)
Of which standardised approach	1,083	1,168	1,168	1,168	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	1,626	1,631	1,628	1,599	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	24,708	23,907	23,614	21,552	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² 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 CVA)' and Securitisations' section.



2023 EU-wide Transparency Exercise Market Risk

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	SA					I	М									IM						
			VaR (Memoran	randum item) STRESSED VaR (Memorandum item) At		AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE F	ISKS CAPIT FOR CTP	AL CHARGE		VaR (Memorandum item)		o item) STRESSED VaR (Memorandum		INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE I	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		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 (SVaRe 1)	12 WEEKS - AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	2/2022					
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						
Or which: Specific risk Equities	0	l "	l ö	0	0	0							0	0	0	0						
Of which: General risk	0	0	ō	0	0	ō							0	0	0	ō						
Of which: Specific risk	0	.0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	357	313	0	0	0	0							0	0	0	0						
Total	357	313	ů	ŏ	ő	ů o	0	0	0	0	0	0	ř	ŏ	ŏ	ŏ	0	0	0	0	0	•
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	6/2023					
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						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
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	0 299	0 566	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	299	555	l ,	,	Ů	0							l ,	"	0							
Total	299	567	ŏ	ŏ	ŏ	ŏ	0	0	0	0	0	0	ŏ	ŏ	ŏ	ŏ	0	0	0	0	•	0

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.



					Standardised Ap	pproach			
			As of 30/09/	2022			As of 31;	12/2022	
	(min BUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	13,901	13,947	15		12,268	12,518	14	
	Regional governments or local authorities	2,069	1,679	95		2,126	1,532	68	
	Public sector entities	2,192 937	1,759 927	108		2,129 903	1,707 902	100	
	Multilateral Development Banks International Organisations	172	159			172	159		
	Institutions	3.859	3,804	1.474		3,757	3,698	1,457	
	Corporates	5.250	4.965	3.417		4,955	4,743	3,223	
	of which: SME	0	0	. 0		0		. 0	
	Retail	0	0	0		0	0	0	
Consolidated data	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortoages on immovable property	0	0	0		0	0	0	
	of which: SME	.0		0		.0			
	Exposures in default Items associated with particularly high risk	16 24	24	0	16	16 24	24	36	16
	Items associated with particularly high risk Covered bonds	2,944	29	294		3,106	3,103	310	
	Claims on institutions and corporates with a ST credit assessment	2.048	2,942 1.822	887		1.867	1.716	856	
	Collective investments undertakings (CIU)	6	6	70		5	5	68	
	Equity	0	0	0		0	0	0	
	Other exposures	0				0			
	Standardised Total ²	33,418	32,032	6,398	25	31,328	30,108	6,132	29

10 Costand accessors untillad Economy value, hi reconficial from balance plan accessors and section of the conficial formation and the confici

					Standardised A	pproach							
			As of 30/09	/2022			As of 31	/12/2022					
	(reln PUB %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
LUXEMBOURG	Central governments or central hashed Address articles and control and articles articles and Control hashed Address articles and control and articles articles and Control hashed Address articles and control and articles articles and Control hashed Address articles and control and the articles articles and Control hashed Address articles and control and the articles are articles and Control hashed Address articles and control and the articles are articles and Control hashed Address articles and control and the articles are articles and Control hashed Address articles and control and the articles are articles and Control hashed Address articles and control and the articles are articles and Control hashed Address articles and control and the articles are articles and Control hashed Address articles and control and the articles are articles and Control hashed Address articles and control and the articles are articles are articles and the articles are are articles are are art	12,566 1,397 1,292 0 0 124 823 0 0 0 0 154 83 84 84 82 272 6 6 0	12,555 1,000	40 0 0 0 38	16	10,508 1,412 1,258 0 0 122 719 0 0 0 0 16 24 0 201 5	11,101 818 859 0 0 22 537 0 0 0 0 2 4 4 0 164 155	0 0 0 29	16				
	Other exposures Standardised Total ²	0			17				1				

		(2) Total value adjustments and provision	is per country of counterparty e	ocludes those for securitisation	exposures but includes general	credit risk adjustments.			
					Standardised A	pproach			
			As of 30/09/	2022			As of 31;	/12/2022	
	(min SUR, %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Central oversments or central salests escional oversments or local authorities services oversments services or local salestifies stratificated local descents local salestificated local salestificate	1441 152 388 0 0 0 727 644 64 64 64 64 64 64 64 64 64 64 64 64	1699 1522 3555 0 0 945 644 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 30 7 0 309 461 0 0 0 0 0 0 7 7 158	0	1377 151 156 0 0 0 0 904 620 0 0 0 0 0 0 7277 261 0 0	166 151 353 0 0 877 619 0 0 0 0 726 260 0	30 7 0 0 363 466 0 0 0 0 0 0 0 7 3 7	٠
	Charles Cond Tabel				,				9

			(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.										
						Standardised A	pproach						
				As of 30/09	2022			As of 31;	12/2022				
			Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	GERMANY	Control of control and the first of the firs	8 44 66 66 66 66 66 66 66 66 66 66 66 66	0 41 86 80 0 0 320 345 36 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 134 244 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 74 88 8 0 0 0 113 113 113 113 113 113 113 113 1	0 74 68 8 0 0 0 313 365 365 365 365 365 365 365 365 365 36	0 7 0 0 131 259 0 0 0 0 0 0 0 0				
- 1		Standardised Total ²				1				1			

					Standardised A	pproach						
			As of 30/09/	2022			As of 31,	12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min BJR, %)											
NETHERLANDS	Central encomments or control states! Sectional conversames to be plantificities Militated Topicalment Earlie Militated Topicalment Earlie Generalization Generalization	13 0 27 0 0 0 281 646 0 0 0 0	13 0 27 0 0 281 623 0 0 0	0 0 5 0 0 120 450 0 0		13 0 27 0 0 282 588 0 0	13 0 27 0 0 281 579 0 0	0 5 0 2 222 408 0 0				
	Exposure in default Thems sencialed hyperficularly high risk Covered bonds with particularly high risk Covered bonds Collective investments undertakings (CIU) Other exposures Standardised Total*	0 0 108 303 0 0	0 0 108 303 0 0	0 0 11 157 0 0	0	0 0 108 375 0 0	0 0 108 375 0 0	0 0 11 192 0 0	0			

**Chizinal exposure, unlike Exposure value, is recorded before takino into account any effect due to credit convenion factors or credit nike mitization techniques (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit nike adjustments.

	Standardised Approach										
		As of 30/09/	2022			As of 31;	12/2022				
(min BUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
Comit of governments or comit al hands Regional governments or local attachities Public accide mettics International Oraclestations Institutions Instit	6 0 0 0 3 1,254 0 0 0 0 0 0 11	0 0 0 0 1,253 0 0 0 0 0 0 0 0 0	0 0 0 0 15 811 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 27 1.197 0 0 0 0 0 0 19	0 0 0 277 1,195 0 0 0 0 0 0 19	0 0 0 0 13 762 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			

(2) finitional connections unable for the control of the control o

					Standardised Ap	proach					
			As of 30/09	2022		As of 31/12/2022					
	(min PUP %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Other Countries	Contral convenements or contral shades. Public sector college. Public sector college. Contral contral college. Contr	0 0 0 937 122 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9227 1593 10 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 903 172 0 0 0 0 0 0 0 0 0	0 0 9222 1599 0 10 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4		
	Standardised Total ²				0						

(1) Chairel essours: unlike Exosure value in records before taken into account any effect due to credit convenion factors or could not initiation techniques (i.e. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

					Standardised Ap	proach			
			As of 30/09/	2022			As of 31,	/12/2022	
	(min SUR, %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CANADA	Central oversments or central salests exciscad oversments or local arthritise structures of the contraction	0 217 46 60 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 217 46 0 0 46 15 0 0 0 0 0 0 0 6 6 6 7 7 7 7 0	0 0 0 15 5 0 0 0 0 0 0 0 0	0	0 213 214 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 213 41 0 0 45 9 0 0 0 0 0 0 0 739 0 0	0 222 0 0 0 17 2 2 0 0 0 0 0 0 7 7 7	·
	Standardised Total ²				0				1

O Tobranil escoure, unlike becoure value in recorded before taken into accourt any effect due to credit convenion factors or credit risk ministration techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for scurrination opposes but includes general credit risk adjustments.

		Standardised Approach								
			As of 30/09/	2022		As of 31/12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an	
	(min EUR, %)									
	Central ovorerments or central banks Recional ovorerments or local authorities Public sector entities Williational Deviament Banks Williational Devanitations Institutions Consolidations Consolidations	0 10 0 0 182 630	0 10 0 0 182 630	0 10 0 0 38 365		0 0 10 0 223 626	0 10 0 0 223 625	0 0 10 0 46 362		
UNITED KINGDOM	of which: SVE Retail of which: SVE Secured by mortugues on immovable property of which: SVE Decouves in default	0 0 0	0 0 0	0 0 0	0	0 0 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	Explosives in deviaual Charles of the Charles of Charles of Charles of Charles of Charles of Charles of Charles on Institutions and corporates with a ST credit assessment Collective investments undertakines (CIU) Equity Equation 1. The Charles of Charle	0 118 171 0	0 118 101 0	0 12 50 0		0 87 81 0	0 87 81 0	9 45 0		

		Standardised Approach										
			As of 30/09/	2022			As of 31	12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %)											
Recision Public	variate and the property and	2272 134 0 0 0 102 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2727 134 37 0 0 0 10 72 72 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 5 61 0 0 0 0 0 10 10		2273 144 37 0 0 111 72 0 0 0 119 0 119 0 0 0 0 0 0 0 0 0 0 0 0	223 144 37 0 0 111 71 0 0 0 0 0 119 222 0 0	0 0 0 6 6 1 0 0 0 0 0 0 0 0 0	0			
	r exposures dardised Total ²	0	0	0		0		0				

	(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.										
				Standardised A	pproach						
		As of 30/09/	2022			As of 31/12/2022					
(min EU.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
Consider descriptions for control the man of the Co. No. The Consideration of the Considerati	200 200 201 21 20 200 200 200 200 200 20	208 79 21 0 0 0 103 3 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 2 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	206 799 211 0 0 116 116 0 0 0 0 0 0 0 0 0 0 0 0 0	206 79 21 0 0 114 13 0 0 0 0 0 0 0 2 2 2 2 2 2 2 2 2 2 2 2	1 0 0 0 57 13 0 0 0 0 0 7 7 14 0 0				



		Standardised Approach									
			As of 31,	03/2023			As of 30,	06/2023			
	(mh Filir %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks	14,261	14,565	19		11,933	12,241	19			
1	Regional governments or local authorities	2,156	1,564	60		2,111	1,529	61			
	Public sector entities	2,131	1,705	92		2,189	1,720	82			
	Multilateral Development Banks	1,009	1,008	5		995	993	9			
	International Organisations	198	184	0		153	146	0			
	Institutions	3,438	3,384	1,242		3,077	3,019	941			
	Corporates	5,016	4,729	3,222		5,399	5,039	3,474			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
Consolidated data	of which: SME	0	0	0		0	0	0			
componidated data	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	. 0									
	Exposures in default	16 24	24	36	16	30	11 24	1/	18		
	Items associated with particularly high risk	3,249	24 3,247	36 326		3,454	3,451	36 347			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	2.237	1,940	897		1,834	1,362	582			
	Collective investments undertakings (CIU)	6	5	77		5,0.54	6	77			
	Equity	ō	ō			ō	ō				
	Other exposures	0	ō	i o		ō	ō	l o			
	Standardised Total ²	33,738	32,354	5,975	26	31,204	29,542	5,645	33		

(C) Organic opposes, valles Dysours value, in sported before table part as account any willed due to not discoverent factors or codet nich indigation beforegan (e.g., admittables offices).

(C) Dischederfeld To discover or color behave contributed porter values for the part of the color or the part of the color of the part of the

					Standardisc	od Approach			
			As of 31,	03/2023	Junuardia	а аррговен	As of 30	06/2023	
	(min PUR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	12,887 1,453	13,133 861	0		10,724 1,419	10,976 838	0	
	Public sector entities Multilateral Development Banks	1,247 0	834 0	0		1,304 0	849 0	0	
	International Organisations Institutions	0 111	0 84	0 32 487		120	0 91	0 31	
	Corporates of which: SME Retail	841 0	579 0	487		1,093	759 0	658 0	
LUXEMBOURG	Retail of which: SME Secured by mortgages on immovable property	0	0			0	0	0	
	of which: SME Exposures in default	0 16	0	0	16	0 16	0	0	16
	Items associated with particularly high risk Covered bonds	24 0	24 0	36 0		24 0	24 0	36 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	272 6	236	112 77		194	157	76 77	
	Equity Other exposures Standardised Total ²	0		ő	18			0	19

(1) Original exposure, unilise Exposure value, is reported before taking into account any effect due to credit convenien factors or credit nik mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and previsions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		(a) their time explanations and provincing per conting or continging students from its encountries on a number of students of students on the students of students on the students of students of students on the students of students on the students of students									
					Standardisc	d Approach					
			As of 31,	03/2023			As of 30,	06/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min BUR. %) Central governments or central banks	137	166			137	166	0			
	Regional governments or local authorities	147	147	29		147	147	29			
	Public sector entities	356	354	7		345	342	7			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	905	878	334		728	701	273			
	Corporates	569	568	416		574	573	419			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
FRANCE	of which: SME	0	0	0		0	0	0			
	Secured by mortoages on immovable property	0	0	0			0				
	of which: SME Exposures in default	0									
	Exposures in default Items associated with particularly high risk	0	0				0	0			
	Covered bonds	738	737	74		725	724	72			
	Claims on institutions and corporates with a ST credit assessment	305	305	153		161	160	80			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0			0	0			
	Standardised Total ²				2						

		(2) Total value adjustments a	nd provisions per country of co	unterparty excludes those for s	ecuntrisation exposums but inclu	des general credit risk adjustme	nts.		
					Standardisc	d Approach			
			As of 31,	/03/2023			As of 30,	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²
GERMANY	Control documentation control should be control and co	0 75 74 0 0 309 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 75 74 0 0 3399 312 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 2257 227 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 64 89 0 0 385 306 0 0 0 0 0 0 122 278 0 0	0 64 88 8 0 0 322 300 0 0 0 0 0 0 0 0 0 2 2 2 2 2	0 0 0 0 0 1122 221 0 0 0 0 0 0 0 0 122 221 221	
	Other exposures Standardised Total ²	Ů			1				

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 31,	03/2023			As of 30,	06/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
NETHERLANDS	Control Construction Control C	12 0 51 0 0 275 590 0 0 0 0 0 0 0 0 133 412 412	12 0 51 0 225 584 0 0 0 0 0 0 0 0 0 0 153 442 442	0 0 10 0 104 423 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	12 0 84 0 0 219 693 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12 0 84 0 0 2:19 687 0 0 0 0 0 0 0 0 1599 296	0 0 17 0 27 27 498 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 1 1 8 1 1 1 1	c		
	Other exposures Standardised Total ²	0		0	1	0	0	0			

1 (2) Original exposure, untile Exposure value, is reported before taking into account any effect due to credit convention factors or credit nik mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those in rescurrination exposures but includes general credit nik adjustments.



2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banque et Caisse d'Epargne de l'Etat, Luxembourg

Central governments or central based of 10 Central Regional governments or local authorities Police section entitlement Basics International Contractation International Contractations International Contractations	Original Exposure ¹		03/2023	Standardise	d Approach	As of 30/	06/2023				
Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Devolument Banks International Graninations	Original Exposure ¹					As of 30/	06/2023				
Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Oroanisations	Original Exposure ¹					As of 30/06/2023					
Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Oroanisations		Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
Institution of the control of the co	0 0 0 2 1,22 1,22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 77 1,222 0 0 0 0 0 0 0 0 0 0	0 0 0 0 12 781 0 0 0 0 0 0 0 0 0	٥	0 0 0 0 35 1,364 0 0 0 0 0 0 0 4 4 0 0	0 0 0 25 1,763 0 0 0 0 0 0 4	0 0 0 13 861 0 0 0 0 0 0 0 2 2	0			

					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	/06/2023	
	(min BJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0						0	
	Multilateral Development Banks	1.009	1,008	5		995	993	9	
	International Organisations	198	184	0		153	146	0	
	Institutions	0	0	0		0	0	0	
	Corporates	10	10	2		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0				0		0	
Other Countries	of which: SME Secured by mortgages on immovable property	0				0		0	
	of which: SME	0						0	
	Exposures in default	0		0	0	0		0	0
	Items associated with particularly high risk	ō	ō	i i		ō	ō	o o	
	Covered bonds	0	0	0		0	0	0	
	Children and Child								

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min RIE %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CANADA	Coming overcomments or coming almosts generated overcomments or local antiferities statistical conversations furnities of local antiferities furnities of local discoverce trans- furnities antiferities of local conversation with a ST credit assessment furnities of local discoverce trans- furnities of local discoverce trans- furnities antiferities of local conversation with a ST credit assessment furnities of local discoverce trans- furni	0 214 224 22 22 22 22 22 22 22 22 22 22 22 2	0 214 42 0 0 38 15 0 0 0 0 0 707 707 0 0	0 23 0 0 16 3 3 0 0 0 0 0 7 7 7	·	0 213 40 0 0 37 20 0 0 0 0 0 0 0 0 0 0	0 212 40 0 0 37 26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 222 0 0 0 7 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Central conversement or control lawsits Public sector services Public sector services Public sector services Controllation of Constitutions Controllation of Constitutions Generalized Constitutions Con	0 0 10 0 0 1777 600 0 0 0 0 0 0 818 79 9	0 0 10 0 0 1277 599 0 0 0 0 0 0 81 79	0 0 10 0 0 37 352 0 0 0 0 0 0 0 8 43		0 0 0 0 0 174 471 0 0 0 0 14 77 77 78 78	0 0 0 0 1244 470 0 0 0 0 0 11 0 0 7 2 7 2 7	0 0 10 0 36 224 20 0 0 0 0 7 7 3 6	2
	Other exposures Standardised Total ²	0				۰		0	3

		(2) Total value adjustments an	d provisions per country of co	interparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustme	nts.		
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
BELGIUM	Gen B.C., 40 Gen B.C., 40 Gen B.C., 40 Gen B.C., 40 Find G.C.,	276 136 37 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	276 1136 37 0 0 112 80 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 80 0 0 0 0 0 0 0 0 0 0 0 0 0	•	11S 135 37 0 0 282 0 0 0 0 0 0 0 11S 59 9	114 135 37 0 0 28 8 0 0 0 0 0 0 118 155	0 0 0 0 10 71 0 0 0 0 0 0 13 13 14 4	
	Other exposures	0						0	

		(2) Total value adjustments as	nd provisions per country of co	anterparty excludes those for se	curitisation exposures but indu	ides general credit risk adjustme	ints.		
					Standardise	ed Approach			
			As of 31,	03/2023			As of 30	06/2023	
	61.00 (1)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Control of severe models of control of the CDC, why control of severe models of control of the c	205 80 21 0 0 119 13 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	205 800 21 0 119 119 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 5 5 5 5 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	204 29 21 0 105 105 105 0 0 0 0 0 0 88 157 0 0	203 79 21 0 104 104 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 55 13 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
I	Other exposures Standardicad Total ²	·			1			·	2

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

							IRB Ap	proach					
				As of 3	0/09/2022					As of 3	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	xposure ¹	Exposure Value ¹	Risk exposur	e 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	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Corporates Corporates - Of Which: Specialised Lending	7,226 2,400	56 24	6,295 2,199	5,683 1.537	0	75 22	7,565 2,425	72 33	6,545 2,218	5,890 1.542	0	95
	Corporates - Of Which: SME	2,900	24	1,740	1,352	0	20	2,000	29	1,700	1,392	0	26
	Retail	22,368	120	22.272	1.827	141	43	22.186	112	22.086	1.730	131	66
	Retail - Secured on real estate property	18,578	62	18.578	1,209	74	13	18,398	60	18,398	1.168	65	30
	Retail - Secured on real estate property - Of Which: SME	6	0	6	1	0	0	6	0	6	1	0	0
	Retail - Secured on real estate property - Of Which: non-S	18,572	62	18,572	1,209	74	13	18,392	60	18,392	1,168	65	30
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,791	58	3,695	618	67	30	3,788	52	3,687	561	66	36
	Retail - Other Retail - Of Which: SME	705	16	688	150	16	7	709	14	693	154	18	10
	Retail - Other Retail - Of Which: non-SME	3,085	42	3,007	468	51	23	3,079	38	2,994	408	48	25
	Equity	1,986	0	1,986	6,950 636			1,843	0	1,843	6,407		
	Other non credit-obligation assets IRB Total ²				636 15.096				=		523 14.550		_

(1) Original exposure, unlike Exposure value, in reported before sizinny into account any effect due to credit crise inclusion or credit risk mitigation techniques (e.g. authotitution effects).
(2) 28 Talla disson nit ricidade the Suscitation position unlike in the residus prior to the 20'd acrossics.
(3) (1) Original executive controller are discosit. The best bears handed under the following prior.
(4) (1) Original executive controller are discosit. The handes have been bear handed under the following prior.
(5) (1) Original executive controller are discosit. The handes have been bear handed under the following prior.
(6) Original executive controller are discosit. The second prior of the controller are discosit.
(7) Original executive controller are discosit.
(8) Original executive controller are discosit.
(8) Original executive controller are discosit.
(9) Original executive controller are discosit co

			as of last quarter											
								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		7,019	56	6,108	5,439	0	74	7,358	72	6,358	5,650	0	94
		Corporates - Of Which: Specialised Lending	2,397 2.031	24 24	2,197 1.733	1,536 1.344	0	22 20	2,423 1.987	33 29	2,215 1.689	1,541 1.323	0	27 26
	Retail	Corporates - Of Which: SME	2,031	106	1,733 21.602	1,344	124	20 35	21.502	29	21.414	1,323	121	26 58
	Retail	Retail - Secured on real estate property	18.220	106	18.220	1,629	62	35 12	18.038	99 56	18,038	1,582	121 59	58 29
			10,220	35	10,220	1,100	62	0	10,030	30	10,030	1,125	39	0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	18.215	98	18.215	1,160	62	12	18.032	56	18.032	1.125	59	29
		Retail - Qualifying Revolving	10,215	30	10,215	1,100	62	0	10,032	30	10,032	1,125	39	0
		Retail - Other Retail	3,470	48	3.382	468	62	23	3,464	43	3,376	456	61	28
		Retail - Other Retail - Of Which: SME	675	16	5,302	145	16	7	677	14	5,370	148	18	10
		Retail - Other Retail - Of Which: non-SME	2,795	32	2,723	324	46	16	2,787	30	2,714	308	43	19
	Equity	Retail - Other Retail - Or Willow, Horrsme	1,976	0	1,976	6.912	0	0	1.832	0	1.832	6.366	0	0
		credit-obligation assets	2,570		1,570	0,712		-	2,032		2,032	0,300		
	OCHET HOLI													

(2) Orisinal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk militaation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e 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	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	6	0	5	6	0	0	10	0	8	10	0	0
	Corporates - Of Which: Specialised Lending	2	0	2	2	0	0	2	0	2	1	0	0
	Corporates - Of Which: SME	1	0	0	0	0	0	5	0	4	4	0	0
	Retail	154	3	153	29	2	2	157	3	155	30	3	2
	Retail - Secured on real estate property	72	1	72	11	1	0	75	1	75	11	2	0
FRANCE	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
TIGHTCE	Retail - Secured on real estate property - Of Which: non		1	72	11	1	0	75	1	75	11	2	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	82	2	81	19	1	2	83	2	80	19	1	- 2
	Retail - Other Retail - Of Which: SME	17	0	17	2	0	0	17	0	17	2	0	0
	Retail - Other Retail - Of Which: non-SME	65	2	64	17	1	2	66	2	63	16	1	
	Equity Other non credit-obligation assets	3	0	3	10	0	0	3	0	3	10	0	0
	IRB Total												

(9) Orional exposure, unlike Exposure value, is recorded before takino into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

Control banks and control governments Cont		i						IRB Ap	proach					
Comparation					As of	30/09/2022					As of	31/12/2022		
Contract banks and contral banks and contral governments 0 0 0 0 0 0 0 0 0			Original I	Exposure ¹		Risk exposure	amount	adjustments	Original I	Exposure ¹		Risk exposure	e amount	Value adjustments
Destination					Value						Value			provisions
Corporates Of Which Specialised Lendring 0 0 29 73 0 2 65 0 29 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
Cupyonate - Of Which - Special and Landrage O			0	0	0	0		0	0	0	0		0	0
Companies of Vision. See 6 0 2 2 4 0 0 5 0 2 2 4 0 0 2 2 4 0 0 2 2 4 0 0 2 2 4 0 0 2 2 4 0 0 2 2 2 2 2 2 2 2			47	0	39	75		2	45	0	39		0	2
Seal Secured on real estate property 137 3 185 29 3 1 192 3 190 20 3 2 2 2 2 2 2 2 2 2			0	0	0	0		0	0	0	0	0	0	0
Retail - Secure of one oil estable property 133 1 133 12 0 117 1 117 13 2			6	0	3	4		0	5	0	3	4	0	0
GERMANY Retail - Secured on real estate property - Of Which: SME. 0 0 0 0 0 0 0 0 0				3				1		3			3	2
GERMANY Retail - Secured on real extate property - Of Whitch non-St 113 1 113 12 0 1177 1 117 13 2 0 Retail - Qualifying breeching 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				1	113		2	0	117	1	117		2	0
Retail - Qualifying Revolving 0 0 0 0 0 0 0 0 0 0 0	GERMANY	Retail - Secured on real estate property - Of Which: SME		0	0			0	0	0	0		0	0
	OLIG WATE		113	1	113		- 4	0		1	117		2	
Retail - Other Retail 74 2 77 16 1 1 75 1 73 17 1		Retail - Qualifying Revolving Retail - Other Retail	0.	0	0_		0			0	0			0
					/2	16	1	1		1	/3		1	0
			2	0	2	1			1 74		1 71			
			/3	2	/1	16	1	1	.4	1	/1		1	1
Equity 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Equity		0	0	U		0	0	0		U	-	-
Other non creat-desigation assets IRB Total													_	_

(1) Original emosure, unlike Emosure valua, is recorted before taking into account any effect due to credit conversion factors or credit risk militation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposun	e amount	Value adjustment:
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0 0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0		0	
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
	Retail	6	0	6	2	0	0	6	0	6	1	0	0
	Retail - Secured on real estate property	4	0	4	0	0	0	4	0	4	0	0	0
NETHERI ANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETTIERDANDS	Retail - Secured on real estate property - Of Which: non-SI	4	0	4	0	0	0	4	0	4		0	
	Retail - Qualifying Revolving Retail - Other Retail		0				0		0				
	Retail - Other Retail - Of Which: SME	2	0	2	1		0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	1 2	ĭ	0	0	2	1 0	1 2	i	0	0
	Equity	ō	ō	ō	ò	ō	ō	ō	ō	ō	ō	ō	ō
	Other non credit-obligation assets												
	IRB Total												

(3) Original emosure, unlike Emosure value, is reported before taking into account any effect due to credit convenien factors or credit risk militation techniques (e.g., substitution effect)

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustme
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisio
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	5	0	0	6		0	4	0	9	5		
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0		0	0	0	0	0	0	0
	Retail	9	0	9	2	0	0	8	0	8	1	0	
	Retail - Secured on real estate property	8	0	8	i	0	0	7	0	7	i	0	
	Retail - Secured on real estate property - Of Which: SME	ō	ō	ō	ō	ō	ō	o o	ō	ò	ō	ō	
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Si	8	0	8	1	0	0	7	0	7	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	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	1	0	0	1	0	1	1	0	0
	Equity		0	0		0	0	0	0	. 0		0	
	Other non credit-obligation assets												_
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e 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 Corporates Corporates - Of Which: Specialised Lending	0	0 0	0 0 0	0 0 0 0	0	0000	0	0	0000	0 0 0 0	0 0	0000
Other Countries	Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0 0	0
Other Countries	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non-credit-obligation assets	0 0 7	0 0	0 0 7	0 0 26	0 0	0	0 0 8	0 0	0 0 8	0 0 29	0	0
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central ba Institutio	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	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		1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1 0	0	0	0
CANADA		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI		0	0	0		0	0	0	0	0		0
CANADA		Retail - Qualifying Revolving		0		0		0		0	0			0
		Retail - Other Retail	0	0	0	ů .	0	0	0	0	0	0	0	ő
		Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail - Of Which: non-SME	0	0	ō	0	0	ō	ō	0	ō	0	0	ō
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												

		i						IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	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 ba	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		0
	Retail	Corporates - Of Which: SME	17	0	16	0	0		15	0	14			0
	receam	Retail - Secured on real estate property	1/	0	10	,	0		15	0	8	1 7		0
		Retail - Secured on real estate property - Of Which: SME	0	0					0		0			0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-Si	8	0	8	i	0	0	8	0	8	i	0	ő
		Retail - Qualifying Revolving	ō	ō	ō	ò	ō	ō	ő	ō	ō	ō	ō	ō
		Retail - Other Retail	8	0	8	8	0	1	7	0	6	3		
		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	7	0	7	7	0	1	6	0	6	3	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	18	0	9	12	0	0	18	0	9	12	0	0
	Corporates - Of Which: Specialised Lending	0	0		0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	2	0	177	3		0	2	0	3	3	0	0
	Retail - Secured on real estate property	179 105	3	105	46 19	8		179		177 104	39 13	1 1	0
	Retail - Secured on real estate property - Of Which: SME	105	2	103	19	,		104	1	0	13		0
BELGIUM	Retail - Secured on real estate property - Of Which; She		0	105	19			104		104	13		0
	Retail - Qualifying Revolving	105		103	19	,	0	104	0	0	13		0
	Retail - Other Retail	74	i	72	27	i	1	75	i	73	26	1	i
	Retail - Other Retail - Of Which: SME	3	ō	3	1	ō	ō	4	ō	4	1	ō	ō
	Retail - Other Retail - Of Which: non-SME	70	1	69	26	1	1	71	1	70	25	1	1
	Equity	0	ō	0	2	ō	ō	0	ō	0	2	ō	ō
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central ba Institution	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		1	0	1	1	0	0	2	0	2	1	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	1	0	1	1	0	0	2	0	2 11	1	0	0
	Retail		10	3	10	3	2	0	11	2	- 11	3	1	
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	5	0	5	0	0	0	5	0	5	0		0
SPAIN		Retail - Secured on real estate property - Of Which; non-St	5	o o	5	ő	ő	ő	5	ő	5	ő	ő	ő
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
		Retail - Other Retail	5	3	5	3	2	0	6	2	6	2	1	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
I		Retail - Other Retail - Of Which: non-SME	5	3	5	3	2	0	6	2	6	2	1 0	0
	Equity	credit-obligation assets		0		0	0	0		0		0	-	
	Other non	credit-odigation assets												-

⁽ii) Original emposure, unlike Emposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects)

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

							IRB Ap	proach					
				As of	31/03/2023					As of	80/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	xposure ^s	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)	Value ¹ and Value ¹											provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	7.412	152	6.396	5.834	0	106	7,494	245	6.471	5.853	0	120
	Corporates - Of Which: Specialised Lending	2,439	104	2,241	1,506	0	106	2,469	245 96	2,275	1,539	0	120
	Corporates - Of Which: SME	2,020	38	1.736	1,300	0	30	2,469	90 80	1.719	1,339	0	22
	Retail	22.066	136	21.964	1,730	151	65	21.894	170	21.792	1.746	166	89
	Retail - Secured on real estate property	18,272	78	18.272	1.166	82	29	18,116	110	18,116	1.187	99	45
Consultation distant	Retail - Secured on real estate property - Of Which: SME	6	0	6	1	0	0	7	0	7	1	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-Si	18,266	78	18,266	1,165	82	28	18,109	110	18,109	1,185	99	45
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,795	57	3,692	564	69	37	3,778	60	3,676	560	67	44
	Retail - Other Retail - Of Which: SME	687	16	671	157	20	11	677	15	663	151	15	16
	Retail - Other Retail - Of Which: non-SME	3,107	41	3,020	407	50	26	3,100	46	3,013	409	52	28
	Equity	1,832	0	1,832	6,365	0		1,275		1,275	4,402	0	
	Other non credit-obligation assets				491						474		
	IRB Total ²				14,421						12,476		

(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 effects).

(3) Only the most relevant countries are disclosed. These have been selected under the following race: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated

			as of last quarter											
								IRB Ap	proach					
					As of	31/03/2023					As of 3	0/06/2023		
			Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and
		(min EUR, %)	Value ¹ and Value ²										provisions	
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporati		7,208	152	6,211	5,589	0	105	7,292	245	6,284	5,617	0	120
		Corporates - Of Which: Specialised Lending	2,437 2.003	104	2,239 1,722	1,505 1.418	0	34	2,466	96 80	2,272 1,701	1,537 1.381		36
	Retail	Corporates - Of Which: SME	2,003	38 123	21,294	1,418	139	30 57	1,988 21,203	80 159	21,113	1,581	155	33 79
	Retail	Retail - Secured on real estate property	17.912	75	17,912	1,580	75	27	17,746	107	17,746	1,593	93	43
		Retail - Secured on real estate property - Of Which: SME	17,912	/3	17,912	1,123	/3	2/	17,746	107	17,740	1,140	93	93
LUXEMBOURG		Retail - Secured on real estate property - Of Which: SME	17.906	75	17.906	1.122	75	27	17,739	107	17.739	1.139	93	43
		Retail - Qualifying Revolving	0	0	0,,000	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	3,472	47	3.382	457	64	29	3.457	53	3.367	453	62	36
		Retail - Other Retail - Of Which: SME	658	15	643	151	19	10	648	14	634	144	14	16
		Retail - Other Retail - Of Which: non-SME	2.815	32	2.739	306	45	19	2,809	39	2.733	309	48	20
	Equity		1,821	0	1,821	6,324	0	0	1,268	0	1,268	4,375	0	0
		credit-obligation assets												
	IRB Total													

(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 effects).

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	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 banks and central governments Institutions Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SME	0 0 12 2	0	0 0 9 2 7	0 0 10 1	0 0 0	0 0 0 0	0 0 11 3 8	0 0 0 0	0 0 11 3 8	0 0 4 2	0 0 0	0
FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S	158 79 0 79	4 1 0	157 79 0 79	33 13 0 13	4 2 0 2	3 0 0	164 85 0 85	4 1 0	163 85 0 85	34 14 0 14	4 2 0 2	3 1 0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Equity Equity	0 79 17 62 3	0 2 0 2	0 78 17 61 3	0 20 3 17 10	0 1 0 1	0 2 0 2 0	0 80 17 63 2	0 2 0 2 0	0 78 17 62 2	0 21 3 18 8	0 2 0 2	0 2 0 2
	Other non credit-obligation assets IRB Total												

(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 effects).

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
		0		0	0		0	42	0		0		0
	Corporates Corporates - Of Which: Specialised Lending	43	0	36	70	0	0	42	0	36 0	69	0	2
	Corporates - Of Which: Specialized bending Corporates - Of Which: SME	ů	0	2	2	0	0			2	4		0
	Retail	190	2	188	30	4		189	2	187	30	2	
	Retail - Secured on real estate property	115	í	115	14	,	0	114	î	114	14	- 5	
	Retail - Secured on real estate property - Of Which: SME	0	i i	0	0	ő	n	0	n n	0	0	n	o o
GERMANY	Retail - Secured on real estate property - Of Which: non-Sh	115	1	115	14	3	ō	114	1	114	14	2	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	75	2	73	17	1	2	75	2	73	16	1	2
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	74	2	72	16	1	2	73	2	71	16	1	2
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets TRB Total												

(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 effects).

							IRB Ap	proach					ı
				As of	31/03/2023					As of	30/06/2023		1
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Contral banks and central governments Institutions Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SME	0 0	0 0 0	0 0	0	0 0	0 0 0	0 0	0 0	0 0	0 0 0	0 0	0 0 0
NETHERLANDS	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-St Retail - Secured on real estate property - Of Which: non-St	6 4 0	0	6 4 0	0	0	0	6 4 0	0	6 4 0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	0 2 0	0	2 0	0	0	0	0 2 0	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0	0	0	0	0	0	0	0	0	0	0	0

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

	Banque et Calsse d'Epargne de l'Etat, Luxembourg												
	•						IRB Ap	proach					
				As of 3	31/03/2023					As of 3	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustm
	(min ELR. %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	3	0 5	0	0	3	0	0 3	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	8	0	8	1	0	0	8	0	8	1	0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	7	0	7	1	0	0	7	0	7	1 0	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Si	7	ō	7	ī	ō	ō	7	ō	7	1	0	- 6
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	ō	ō	0	ō	0	ō	ō	0	0	ō	ō	
					1	0	0	1	0	1	1		
	Retail - Other Retail - Of Which: non-SME	1	0	1									
	Equity Other non credit-obligation assets	0	0	0	0	Ö	0	Ö	0	0	0	, i	C
	Equity Other non credit-obligation assets IRB Total	0	0	0		0	0	0	0			0	
	Equity Other non credit-obligation assets IRB Total	0	0	0	0	0	0	0 lit conversion fa	0			0	
	Equity Other non credit-obligation assets IRB Total	0	0	0 cosure value, is n	0	0	0 effect due to creo	0 lit conversion fa	0	sk miligation tech		0	
	Equity Other non credit-obligation assets IRB Total	0 (1) Original ex	0	O O O O O O O O O O O O O O O O O O O	0 eported before taking in	0 nto account any	O IRB Ap	0 lit conversion fa	0 ctors or credit ris	As of Exposure	niques (e.g. substitutio	0 on effects).	Val adjusti
	Equity Other non-credit-obligation assets SNR Tetral	0 (1) Original ex	0 posure, unlike Ex	O cosure value, is re	0 eported before taking in s1/03/2023	0 nto account any	0 effect due to crec	0 lit conversion fa	0 ctors or credit ric Exposure ¹ Of which:	k mitigation tech	iniques (e.g. substitutio	o on effects).	Val adjust
	Equity Other near craft obligation assets (In 1964) (In	0 (1) Original exp	Docure, unlike Exposure ¹ Of which:	As of 3 Exposure Value ³	o eported before taking in 11/03/2023 Risk exposure	o account any	IRB Ap Value adjustments and provisions	0 iit conversion fa proach Original I	O Consor credit ris Exposure ⁴ Of which: defaulted O	As of 3 Exposure Value ³	niques (e.g. substitution 30/06/2023 Risk exposur	o effects).	Va adjust ar provi
	Equity Other non craft abligation assets (bits treat) (only Edd, %)	0 (1) Original ex	Of which:	As of 3 Exposure Value ³	o sported before taking in s1/03/2023 Risk exposure	o amount of which:	IRB Ap Value adjustments and provisions	0 Sit conversion fa	O ctors or credit ris	As of 3 Exposure Value ³	niques (e.g. substitutio 30/06/2023 Risk exposur	o on effects).	Va adjust ar provi
	Equity Observance could ubligation seeds 36.8 Tidad Contral banks and contral governments Settlinions Comparison Compar	Original ex	Exposure Of which detailed	As of 3 Exposure Value ² 0 0 0	exported before taking in 11/03/2023 Risk exposure	o account any amount of which: defaulted 0 0 0 0	Value adjustments and provisions 0 0 0	Original I	O ctors or credit ris	As of 3 Exposure Value ¹ 0 0 0	niques (e.g. substitution of the control of the con	o effects). amount Of which: defaulted 0 0 0	Va adjust a provi
	County books and contral governments Control books and contral governments Control books and contral governments Composites Corporates Corporates	Original ex	Exposure ⁴ Of which: defaulted 0 0	As of 3 Exposure Value ⁵ 0 0 0	sported before taking in	onto account any	Value adjustments of provisions	Original I	Octors or credit ris	As of 3 Exposure Value ³ 0 0	niques (e.g. substitution 30/06/2023 Risk exposure	o e amount Of which: defaulted 0	Va adjust an provi
	Contral banks and contral governments Contral banks and contral governments Australians Comparison	Original exp	Exposure* Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of S Exposure Value 0 0 0 0 0	aported before taking in	amount or which: defaulted or or or or or or or or or o	Value adjustments and provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Original I	Credit ris	As of : Exposure Value 0 0 0 0	30/06/2023 Risk exposure	o amount Of which: defaulted O O O O	Va adjust au provi
Other Countries	Countries banks and control of the Countries of the Countries of the Countries banks and control of the Countries banks and control of the Countries banks and control of the Countries of the Co	Original exp	Exposure* Of which: defaulted 0 0 0 0 0 0	As of 3 Exposure Value 1 0 0 0 0 0	sported before taking in state of the state	o account any state account any state account any of which: defaulted 0 0 0 0 0 0 0 0 0	Value adjustments and provisions	Original I	O ctors or credit ris	As of S Exposure Value 0 0 0 0 0	30/06/2023 Risk exposure	a amount Of which: defaulted O O O O O	Va adjust au provi
Other Countries	Control Banks and control growing Corporates Control Banks and control growing Corporates Comparison Comparison	Original exp	Exposure* Cf which: defaulted 0 0 0 0 0 0	As of S Exposure Value ¹	poorted before taking in	amount Cf which: defaulted 0 0 0 0 0 0	Value adjustments and provisions	Original I	O tooks or credit ris	As of 3 Exposure Value ³ 0 0 0 0 0	30/06/2023 Risk exposur	C smount Of which: defaulted	Va adjust an provi
Other Countries	Countries banks and control of the Countries of the Countries of the Countries banks and control of the Countries banks and control of the Countries banks and control of the Countries of the Co	Original exp	Exposure* Construction Of which defaulted 0 0 0 0 0 0 0 0 0 0 0	As of 3 Exposure Value 1 O O O O O O O O O O O O O O O O O O	ported before taking is 11/03/2023 Risk exposure 0 0 0 0 0 0 0	o account any	IRB Ap Value adjustments and provisions	Original I	Cryosure ¹ Cryosure ¹ Or which: drawhed	As of 3 Exposure Value ⁴ 0 0 0 0 0 0 0	niques (e.g. substitution and substituti	o effects).	Val adjust ar provi
Other Countries	Control banks and control growing to the Control banks and Con	Original exp	Exposure* Of which: defaulted 0 0 0 0 0 0 0 0	As of 3 Exposure Value 0 0 0 0 0 0 0 0	0 11/03/2023 Risk exposure 0 0 0 0 0 0 0	o account any	O TRB Ap Waltus adjustments and provisions O O O O O O O O O O O O O O O O O O O	Original I	Exposure ¹ Of which: defaulted 0 0 0 0 0 0 0 0 0	As of : Exposure Value*	Risk exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o effects).	Val adjustan provis
Other Countries	Control banks and control departine seeds 18. Total Control banks and control governments (MA DJP, Nc) Control banks and control governments Corporates Corporates Corporates Corporates Anti- Control banks and Corporates Anti- Co	Original exp	Exposure* Construction Of which defaulted 0 0 0 0 0 0 0 0 0 0 0	As of 3 Exposure Value 1 O O O O O O O O O O O O O O O O O O	ported before taking is 11/03/2023 Risk exposure 0 0 0 0 0 0 0	o account any	IRB Ap Value adjustments and provisions	Original I	Cryosure ¹ Cryosure ¹ Or which: drawhed	As of 3 Exposure Value ⁴ 0 0 0 0 0 0 0	niques (e.g. substitution and substituti	o effects).	

								IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central b Institution	anks and central governments	0	0	0 0	0	0 0	0	0	0	0 0	0	0	0
	Corporat		0	0		0		0				0		0
	Corporat	Corporates - Of Which: Specialised Lending	0	0	0	n	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	ō	0	ō	0	ō	ō	ō	ō	ō	ō	ō	0
	Retail		1	0	1	0	0	0	2	0	2	0	0	0
		Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
CANADA		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CANADA		Retail - Secured on real estate property - Of Which: non-Si	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0		0	0	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
		Retail - Other Retail - Of Which: non-SME	0	0	0	i i	0	0	0			ň		0
	Equity	Netal - Other Netal - Or Willer, Hartonia	0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets						-						
	IRB Tota													

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustment:
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0		0		0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	15	0	14	0	0	0	16		16	0	0	0
	Retail - Secured on real estate property	15		14	7	0	0	10	0	9	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0					0	ő		ó		0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Sh	8	0	8	i	0	o o	9	0	9	1	0	0
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ő	ō	ō	ō
	Retail - Other Retail	7	0	6	4		0	7		7	4	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	6	0	6	3	0	0	6	0	6	3	0	0
	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	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	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 banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	17	0	9	12	0	0	17	0	12	14	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0		0	0	0		0			0	0
	Retail	175		177	36			175		172	35		0
	Retail - Secured on real estate property	98	1	98	10	1	0	98	1	98	10	1	0
	Retail - Secured on real estate property - Of Which: SME	0			0		0			0	0		0
BELGIUM	Retail - Secured on real estate property - Of Which: non-S	98	1	98	10	1	0	98	1	98	10	1	0
	Retail - Qualifying Revolving	0	ō	0	0	ō	ō	0	ō	0	0	ō	ō
	Retail - Other Retail	78	1	74	26	1	2	77	1	74	25	1	2
	Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	74	1	71	25	1	2	74	1	70	25	1	2
	Equity	0	0	0	2	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of 1	80/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	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 banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	,	0	0	0	0	0		0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2	ō	2	1	ō	ō	2	ō	2	1	ō	ō
	Retail	12	2	10	2	1	0	11	0	11	3	0	0
	Retail - Secured on real estate property	6	0	6	0	0	0	7	0	7	1	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SIAIN	Retail - Secured on real estate property - Of Which: non-S	6	0	6	0	0	0	7	0	7	1	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0		0		0		0		0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	, i	0	0	0
	Retail - Other Retail - Of Which: non-SME	6	2	5	2	1	ő	5	ő	4	3	ı ö	ŏ
	Equity	0	0	0	0	0	0	0	o o	o o	0	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 Caisse d'Epargne de l'Etat, Luxembourg As of 31/12/2022										
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	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 [Austria	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 0 0	0 0 0 0 0 0 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 [Belgium	10 155:33 44 6 155:40 417	7 37 9 49 9 9 5 155 0 0	0 0 0 0 0			10 157 37 45 9 155 0		0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M [Bulgaria													
Total [0 - 3M [1 3M - 1 Y [1 1 Y - 2 Y [2 Y - 3 Y [3 Y - 5 Y [5 Y - 10 Y [10 Y - more Total	Cyprus													
[0 - 3M [Czech Republic	(((((((((((((((((((0 0 0 0 0 0 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 28 0	0 0 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 [Denmark													
10 - 3M	Estonia													



General governments exposures by country of the counterparty

				Banque et Caisse d'Epargne de l'État, Luxembourg As of 31/12/2022										
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfoli)	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
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)									Nominal	Provisions	Risk weighted exposure amount
				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	Nomina	FIUVISIUIS	
[0 - 3M [Finland	(((((((((((((((((((0 0 0 0 0 0 0 0 1 3 0 0 1 3	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 13 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 - 3M [France	6 194 134 6 6 11 8 8 8 0	19 1 81 0	0 0 0 0 0 0	0		6 105 106 114 44 44 19 81 0 370	0 0	0 0 0 0 0	0 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 [Germany	() 11 2 4 4 4	0 0 10 10 15 5 5 5 6 6 6 9 43 0 74	0 0 0 0 0	0 0 0 0 0		0 100 15 0 0 43 0	0 0 0 0	0 0 0 0 0	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	Croatia													
[0 - 3M [3M - 1Y [Greece													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Hungary													
[0 - 3M [Ireland	() () () () () () () () () ()	0 0 2 12 11 0 29 17 0 70	0 0 0 0 0 0	0 0 0 0 0		0 0 12 11 11 29 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 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Italy													
[0 - 3M [Latvia	110	0 6 0 0 0 0 3 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 3 3 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

			Banque et Caisse d'Epargne de l'Etat, Luxembourg As of 31/12/2022											
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	heet exposures	
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 [Lithuania	(() 2 ((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 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 [0 - 3M [13M - 1Y f	Luxembourg	99 211 50- 22 144 277 555 1,800	5 96 210 24 504 504 509 149 3 273 5500 1,806	000000000000000000000000000000000000000	0 0 0 0 0	11	0 96 0 210 0 504 0 25 4 145 6 257 0 550			0 0 0 0	126 0 0 0 0 0 0 0	79 214 519 80 60 68 31 1,051	0	26
[0 - 3M [Maita													
[0 - 3M 13M - 14 13M - 14 15M - 14 1	Netherlands	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	(
Total	Poland	4 2 2 2 2 2	2 2 2 3 3 43 44 2 4 4 2 2 2 2 2 2 2 3 3 0 0 114	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 2 0 0 0 43 0 24 22 0 23 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Portugal	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 0 0 0 0 0 0 0 0 0 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	Romania	16	18	0			10		0		U			U
Total	Slovakia	2 2 2 1 3 3	0 0 28 8 28 8 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 288 0 255 0 0 9 0 0 30 0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		5
10 - 3M 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Slovenia	22	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 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 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 Caisse d'Epargne de l'Etat, Luxembourg As of 31/12/2022 Direct exposures											
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			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 [Spain	0 11 15 21 26 20 21 21 25	0	0 0 0 0 0 0	0 0 0 0 0 0	(((((((((((((((((((0 10 15 21 20 219 0 0	0	0 0 0 0 0	0 0 0 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 [Sweden	0 17 10 0 0 0	0 0 17 10 0 0	0 0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 17 17 10 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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	United Kingdom													
Total	Iceland													
[0 - 3M [3M - 1Y [Liechtenstein													
0 - 3M 1	Norway	0 3 3 22 22 5	0 0 3 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 3 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 - 3M [Australia													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Canada	0 7 15 22 9 67 60	0 7 1 15 26 97 67 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 7 15 26 97 67 0 213	0 0 0 0 0 0	0 0 0 0 0	0 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 Total	Hong Kong													



General governments exposures by country of the counterparty

				Banque et Caisse d'Epargne de l'Etat, Luxembourg As of 31/12/2022										
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet	Dile	ct exposures		Derivat	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	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	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 7 7 23 0 0	0 0 7 23 0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 7 23 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [u.s.		3.0				5	·	J	·		J		
[0 - 3M [China													
10-3M1 13M-171 13Y-271 13Y-371 13Y-371 13Y-371 13Y-1071 10Y-1071 11Y-271 12Y-271 13Y-371 13Y-571 13Y-571	Switzerland													
[10Y - more	Other advanced economies non EEA	55 53 33 73 6	0 0 53 4 35 73 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 53 4 35 73 0	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
10 - 3M	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East	0 0 4 33 36 37	0 0 4 36 36 0	0 0 0 0 0	0 0 0 0 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 36 36 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 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	Latin America and the Caribbean	13	73	v	·		73	v	J	· ·		, and the second		



General governments exposures by country of the counterparty

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

							Danque et C	aisse u' chaigile de i cu	at, Luxeribourg						
								As of 31/12/2022	2						
							Direc	t exposures							
		(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
) · · · · ·											Off-balance s	heet exposures	
						Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
٠	esidual 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 [Africa													
	[0 - 3M [[3 M - 1 Y [[1 Y - 2 Y [[2 Y - 3 Y [[3 Y - 5 Y] [5 Y - 10 Y [[10 Y - more	Others	66	0 0 0 6 66 66 6 7 7 7 7 4 4 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 62 66 6 7 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		

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) or sovereign credit risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Interpe

(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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Paroguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Paroguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Paroguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Paroguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadenia, Guiana, Faller, Guiana, Gu

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Chana, Guinea, Guinea,

(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

				As of 30/06/2023										
						Direc	ct exposures							
	(mln EUR)			On balance si	heet		at exposures		Deriva	tives		Off bala	nce sheet	†
	(MIN EUR)												heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	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 [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	(0 0 0 4 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	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0
[0 - 3M [Belgium	2 5 5 6 41 111	0 0 0 28 9 59 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 28 54 0 47 116 0	000	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0	0
Total [0 - 3M	Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M	Czech Republic	2 2 4: 33 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 24 43 30 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0	0
To - 3M	Denmark	2										·		
Total	Estonia													



General governments exposures by country of the counterparty

						Banque et 0	Caisse d'Epargne de l'Et							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			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	
10 - 3M 13M - 1Y 13Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Finland	(((((((((((((((((((0 0 0 0 0 0 0 0 1 3 0 0 1 3	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 13 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 - 3M [France	(6) 265 77 44 33 66 6	75 49 33 7 67 0	0 0 0 0 0 0	0		0 0 1777 55 28 6 67 0 361	0 0 0	0 0 0 0 0	0 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 [Germany	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 21 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
Total	Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland	1 1 1 1 2 5 5	0 12 10 20 9 9 18	0 0 0 0 0 0	0 0 0 0 0		0 12 10 20 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 - 3M [Italy													
[0 - 3M [Latvia		0 0 0 0 0 0 8 8	0 0 0 0 0	0 0 0 0 0		0 0 0 0 8 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 Caisse d'Epargne de l'Etat, Luxembourg											
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
			Total carrying amount of non-derivative financial								negative iam 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 [1 3M - 1 1 Y] [1 1 Y - 2 Y] [1 2 Y - 3 Y] [1 3 Y - 5 Y] [1 3 Y - 5 Y] [1 0 Y - more Total [0 - 3M [Lithuania	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 - 3M [Luxembourg	29 51 1 1 24 20 681	8 288 8 8 5 5 515 0 240 0 200 668 8 668	000000000000000000000000000000000000000	0 0 0 0 0	11	0 298 0 88 0 515 11 4 225 6 184 600 L 1,859			122 0 0 0 0 0 0	000000000000000000000000000000000000000	121 290 470 11 106 0 38 1,036	0	
[0 - 3M 1 1 1 1 1 1 1 1 1	Malta	3.23												
10 - 3M	Netherlands	1	0 0 0 0 0 0 0 0 0 2 1 2	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 0 0	0 0 0 0 0		
10 - 3M	Poland	4 2 2 3	0 39 2 2 2 2 3 6 4 3 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 39 0 22 0 21 6 0 33 0 0 33			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Portugal	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 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	Romania				·					·		·		
Total	Slovakia	2: 3 1: 2: 2:	0 29 9 4 34 0 0 2 12 5 2 12 5 26 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 29 0 34 0 0 12 0 12 0 26 0 0 10		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		6
10 - 3M	Slovenia	11	0 2 2 2 3 5 6 6 7 7 8 8 8 8 8 8 9 9 9 9 9 9 9 9 9 9 9 9	000000000000000000000000000000000000000	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 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	(



General governments exposures by country of the counterparty

						Banque et (Caisse d'Epargne de l'Eta	at, Luxembourg						
							As of 30/06/2023							
						Dire	ct exposures							
-	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	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	exposure amount
[0 - 3M [Spain	2 2 3 3 1 199	0 0 25 5 25 0 0 0 30 1 31 1 31 5 195 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 25 0 0 30 30 31 1 195 0 281		000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		1
[0 - 3M [Sweden	20	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0		0 0 0 26 0 0 0 0 0 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 0		3
Total [0 - 3M	United Kingdom									·		·		
Total [0 - 3M [3 M - 1 Y [1 Y - 2 Y [2 Y - 3 Y [3 Y - 5 Y [5 Y - 10 Y [10 Y - more Total	Iceland													
[0 - 3M f	Liechtenstein													
[0 - 3M []	Norway	16	0 0 3 3 5 5 6 16 3 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 3 16 3 0 0 0 2 2 2		0	0 0 0 0	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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Australia				·									
Total	Canada	11 22 55 44 66 6	7 5 5 5 5 5 5 5 6 8 6 8 0 0 8 2 6 8 0 2 6 8 0 1 6 1 6 1 6 1 8 1 8 1 8 1 8 1 8 1 8 1 8	000000000000000000000000000000000000000	000000000000000000000000000000000000000		7 15 26 5 5 5 40 68 0 0		0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		22
10-3M	Hong Kong	213	112	0	U		AZ		0		0		U	22



General governments exposures by country of the counterparty

				Banque et Caisse d Epargne de I Etat, Luxembourg As of 30/06/2023										
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Tatal coming amount of		Non-derivative financial as	sets by accounting portfolio	,	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 [Japan	0 0 13 14 0 0	0 0 13 14 0 0	0 0 0 0 0	000000000000000000000000000000000000000	(0 0 13 14 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 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 [u.s.									J	J	J		
[0 - 3M [China													
1048 10 - 3M1 13M - 1Y1 11Y - 2Y1 12Y - 3Y1 13Y - 3Y1 13Y - 3Y1 13W - more Total 10 - 3M1 10 - 3M1 11 - 3M1 12 - 3Y1 12 - 3Y1 13 - 3	Switzerland													
[10Y - more	Other advanced economies non EEA	55 55 4 34 75 6	0 52 0 4 34 75 0	0 0 0 0 0	0 0 0 0 0	(0 52 0 4 34 75 0	0 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 - 3M	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East	0 4 3 3 5 3 3 7	0 0 4 35 5 0 35 0	0 0 0 0 0	0 0 0 0 0	(0 0 4 35 0 35 0 73	0 0 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	Latin America and the Caribbean		7							, and the second	J	J		



General governments exposures by country of the counterparty

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

							disse a Epaigne de l'Et							
	As of 30/06/2023													
		Direct exposures												
	(mln EUR)	On balance sheet						Derivatives				Off balance sheet		
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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				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	Africa													
[0 - 3M [Others	4.	0 0 0 0 7 7 7 7 7 7 7 7 9 6 6 6 6 7 7 7 7 7 7 1 41 8 8 8 9 1 39 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 77 0 6 7 41 8 8	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			14		

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 conomic 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. (S) Residual countries not reported separatively in the Transparency exercise.

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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Paroguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Paroguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Paroguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Paroguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadenia, Guiana, Faller, Guiana, Gu

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Chana, Guinea, Guinea,

- (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. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP