

Bank Name	Banque et Caisse d'Epargne d
LEI Code	R7CQUF1DQM73F
Country Code	LU

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

e de l'Etat, Luxembourg

3HUTV1078



Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,002	3,929	3,976	3,977	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,002	3,929	3,976	3,977	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	4,002	3,929	3,976	3,977	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	4,002	3,929	3,976	3,977	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	4,065	3,987	4,030	4,026	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,065	3,987	4,030	4,026	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				_		
Total risk-weighted assets	17,321	18,201	18,511	18,784	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17,321	18,201	18,511	18,784	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	23.10%	21.59%	21.48%	21.17%	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	23.10%	21.59%	21.48%	21.17%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	23.10%	21.59%	21.48%	21.17%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.10%	21.59%	21.48%	21.17%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	23.47%	21.91%	21.77%	21.43%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.47%	21.91%	21.77%	21.43%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	51,644	49,848	52,540	53,754	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.75%	7.88%	7.57%	7.40%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,002	3,929	3,976	3,977	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	4,002	3,929	3,976	3,977	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	51,644	49,848	52,540	53,754	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	51,644	49,848	52,540	53,754	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.8%	7.9%	7.6%	7.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.8%	7.9%	7.6%	7.4%	C 47.00 (r330,c010)	



2019 EU-wide Transparency Exercise Capital

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

			As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
		(mln EUR, %) OWN FUNDS	4,065	3,987	4,030		C 01.00 (r010,c010)	
	A	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional						Articles 4(118) and 72 of CRR
	A.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	4,002	3,929	3,976		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	174	174	174		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2		3,020	3,020	3,156		C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	677	639	554		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	312	312	282		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3	-6	-5	-5	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-18	-27	-26	-25	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of 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 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-20	-42	-49	-72	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-140	-140	-110	-110	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	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 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,002	3,929	3,976	3,977	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	64	59	54	49	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	64	59	54	49	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
	B	TOTAL RISK EXPOSURE AMOUNT	17,321	18,201	18,511		C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included		10,201			C 02.00 (r010,c010) C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	23.10%	21.59%	21.48%	21.17%		
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	23.10%	21.59%	21.48%	21.17%		
Transitional period	C.2	TOTAL CAPITAL RATIO (transitional period)	23.10%	21.59%	21.40%	21.17 %		
CET1 Capital	D D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,002	3,929	3,976	2.077	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER I CAPITAL (fully loaded) COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	23.10%	21.59%	21.48%		A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)] [D.1]/[B-B.1]	
Fully loaded ¹			23.10%	~	21.40%			
		Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r440,c010)	
Memo items		Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		R	NAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	14,476	15,524	15,858	16,103	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.0 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	0	0	0	0	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	8,198	9,178	9,749	9,582	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	1,327	1,479	1,498	1,533	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	4,575	4,474	4,220	4,569	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	353	346	310	297	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c
Credit valuation adjustment - CVA	199	126	125	133	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	57	49	23	20	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	80	78	75	79	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	80	78	75	79	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010_100,C 24.00_010,C 24.00_000,C 24.00_00,C 24.00_00,C 24.00_000
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,084	1,032	1,032	1,032	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,084	1,032	1,032	1,032	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	1,072	1,045	1,087	1,119	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	17,321	18,201	18,511	18,784	





	SA					IM								IM						
		VaR (Memorandum item) STRESSED VaR (Memorandum item) INCREMENTAL DEF VaR (Memorandum item) STRESSED VaR (Memorandum item) AND MIGRATION F		GRATION RISK	ALL PRICE RISKS CHARGE FO			VaR <i>(Memor</i> a	andum item)	STRESSED VaR (Memorandum item)		DEFAUL MIGRATI	INCREMENTAL DEFAULT AND ALL PRICE RISKS CAPIT MIGRATION RISK CHARGE FOR CTP CAPITAL CHARGE			TAL				
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	F PREVIOUS DAY (VaRt-1)	ULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 VORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1) 12 WEEKS AVERAGE MEASURE	LAST MEASURE	12 WEE FLOOR AVERAC MEASU	KS LAST BE MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS - AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/09/2018								As of 31/1	2/2018					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 0 0 0 0 80 0 80	0 0 0 0 0 0 0 78 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0				0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 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	As of 31/03/2019	78 As of 30/06/2019	0			As of 31/03/2019			<u> </u>				0	As of 30/0	Ŭ	0			<u> </u>	0
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 0 0 0 0 0 75 0	0 0 0 0 0 0 79 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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	75	79	0	0	0	0 0	0	0	0 0	0	0	0	0	0	0	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 OV1 template.

2019 EU-wide Transparency Exercise

Market Risk



									Standardis	ed Approach							
			As of 30/	09/2018			As of 31,	/12/2018			As of 31	/03/2019			As of 30/	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value a and p
	(mln EUR, %)																
	Central governments or central banks Regional governments or local authorities Public sector entities	0 0 0	0 0 0		0 0 0				0 0 0				0 0 0	0 0 0	0 0 0	((()) 0
	Multilateral Development Banks International Organisations	0	0		0				0		(0	0	0	() 0
	Institutions Corporates of which: SME	0	0		0				0				0	0	0	(0
Consolidated data	Retail of which: SME	0	0		0				0		(0	0	0	(0
	Secured by mortgages on immovable property of which: SME Exposures in default	0	0		0				0				0	0	0	()) 0.0
	Items associated with particularly high risk Covered bonds	0	0		0				0))	0	0	0	()) 0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0 0		0				0		())	0	0	0 0	(0
	Equity Other exposures	0	0		0	0) 0 0		0	0)	0	0	0	(0
1	Standardised Total ²	0	0		0 0	0	0		0 0	0	C		0 0	0	0	C	נ

⁽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). ⁽²⁾ Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

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





Credit Risk - IRB Approach

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

							IRB Ap	proach							
				As of 30/	09/2018			As of 31/12/2018							
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and		
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions		
	Central banks and central governments	13,296	0	12,851	951	0	1	12,107	0	11,793	940	C) 1		
	Institutions	16,250	0	16,086	3,113	0	6	14,408	0	14,239	3,524	C) 6		
	Corporates	7,169	196	6,456	4,486	0	92	7,729	193	6,933	5,061	C	91		
	Corporates - Of Which: Specialised Lending	1,540	20	1,415	1,091	0	20	1,606	22	1,473	1,147	C	21		
	Corporates - Of Which: SME	2,164	18	1,861	1,570	0	20	,	15	1,880	1,690	C) 18		
	Retail	16,810	89	16,735	1,328	175	38	17,103	78	17,113	1,479	160	38		
	Retail - Secured on real estate property	13,437	48	13,437	918	22	16	13,821	40	13,821	1,013	25	5 17		
Consolidated data	Retail - Secured on real estate property - Of Which: SME	501	6	502	58	2	1	556	5	557	71	3	8 2		
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	12,935	42	12,935	860	20	15	13,264	35	13,264	942	22	15		
	Retail - Qualifying Revolving	566	0	566	3	0	1	471	0	471	3	0	1		
	Retail - Other Retail	2,807	41	2,731	406	153	20	2,811	37	2,821	463	135	20		
	Retail - Other Retail - Of Which: SME	642	14	619	87	43	6	632	12	635	95	45	5		
	Retail - Other Retail - Of Which: non-SME	2,165	27	2,112	319	109	14	2,179	25	2,186	367	90	15		
	Equity	1,365	1	1,365	4,572	3		1,326	1	1,326	4,474	3	5		
	Other non credit-obligation assets				376						393				
	IRB Total ²	(1) Original expos			14,826						15,870				

(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).
 (2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.



	Original E	xposure ⁺	Exposure	Risk exposu	re amount	adjustments	Original E	xposure ⁺	Exposure	Risk exposu	re amount	adjustments and
(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Central banks and central governments	10,042	0	9,488	402	0	0	8,826	0	8,384	386	C) (
Institutions	368	0	314	75	0	0	360	0	303	93	C	0
Corporates	5,554	196	4,909	4,006	0	91	6,032	193	5,312	4,542	C	93
Corporates - Of Which: Specialised Lending	1,537	20	1,412	1,089	0	20	1,604	22	1,470	1,144	C	22
Corporates - Of Which: SME	2,116	18	1,823	1,548	0	20	2,170	15	1,856	1,676	C	19
Retail	16,293	78	16,220	1,248	139	33	16,599	68	16,608	1,383	120	
Retail - Secured on real estate property	13,132	44	13,133	894	21	15	13,523	38	13,524	986	24	
Retail - Secured on real estate property - Of Which: SME	487	5	488	56	2	1	542	5	543	68	3	
Retail - Secured on real estate property - Of Which: non-SME	12,645	39	12,645	838	19	14	12,981	33	12,981	917	20	
Retail - Qualifying Revolving	514	0	514	3	0	1	427	0	427	3	C	
Retail - Other Retail	2,647	34	2,573	351	118	17	2,649	30	2,657	394	97	,
Retail - Other Retail - Of Which: SME	624	13	601	83	41	5	615	12	618	92	42	
Retail - Other Retail - Of Which: non-SME	2,023	21	1,973	269	77	11	2,034	19	2,039	303	55	
Equity	1,331	1	1,331	4,466	3	0	1,308	1	1,308	4,416	3	
Other non credit-obligation assets												
IRB Total												
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	(min EUR, %)Central banks and central governments10,042Institutions368Corporates5,554Corporates - Of Which: Specialised Lending1,537Corporates - Of Which: SME2,116Retail16,293Retail - Secured on real estate property13,132Retail - Secured on real estate property - Of Which: SME487Retail - Secured on real estate property - Of Which: SME12,645Retail - Qualifying Revolving514Retail - Other Retail2,647Retail - Other Retail - Of Which: SME624Retail - Other Retail - Of Which: non-SME2,023Equity1,331Other non credit-obligation assets4	(min EUR, %)defaultedCentral banks and central governments10,0420Institutions3680Corporates5,554196Corporates5,554196Corporates - Of Which: Specialised Lending1,53720Corporates - Of Which: SME2,11618Retail16,29378Retail - Secured on real estate property13,13244Retail - Secured on real estate property - Of Which: SME4875Retail - Secured on real estate property - Of Which: non-SME12,64539Retail - Qualifying Revolving51400Retail - Other Retail0f Which: SME624113Retail - Other Retail - Of Which: SME2,0232111Retail - Other Retail - Of Which: non-SME2,0232111Retail - Other Retail - Of Which: non-SME2,0232111Cother non credit-obligation assetsIIIIOther non credit-obligation assetsIIIIRetail - Other Retail - Of Which: non-SMEI <td>Exposure Value1(min EUR, %)Exposure Value1Of which: defaultedcentral banks and central governments10,04209,488Institutions3680314Corporates5,5541964,909Corporates - Of Which: Specialised Lending1,537201,412Corporates - Of Which: SME2,116181,823RetailSecured on real estate property113,1324413,133Retail - Secured on real estate property - Of Which: SME4875488Retail - Secured on real estate property - Of Which: SME12,6453912,645Retail - Secured on real estate property - Of Which: non-SME12,6453912,645Retail - Other RetailQieff 34Qieff 34Qieff 34Qieff 34Retail - Other Retail - Of Which: SME62413601Retail - Other Retail - Of Which: SME62413601Retail - Other Retail - Of Which: SME2,023211,973Equity1,33111,3311Other non credit-obligation assetsIIII</td> <td>(min EUR, %) Of which: defaulted Value¹ Central banks and central governments 10,042 0 9,488 402 Institutions 368 0 314 75 Corporates 5,554 196 4,909 4,006 Corporates - Of Which: Specialised Lending 1,537 20 1,412 1,089 Corporates - Of Which: SME 2,116 18 1,823 1,548 Retail Secured on real estate property 13,132 44 13,133 894 Retail - Secured on real estate property - Of Which: SME 487 5 488 56 Retail - Secured on real estate property - Of Which: non-SME 12,645 39 12,645 838 Retail - Qualifying Revolving 514 0 514 3 Retail - Other Retail Of Which: SME 624 13 601 838 Retail - Other Retail - Of Which: non-SME 2,023 21 1,973 269 Retail - Other Retail - Of Which: non-SME 2,023 21 1,973 269 <</td> <td>Image: market all - Secured on real estate property Of Which: SME Exposure Value¹ Of which: defaulted Retail - Secured on real estate property Of Which: SME 10,042 0 9,488 402 0 Corporates 05,554 196 4,909 4,006 0 Corporates - Of Which: Specialised Lending 1,537 20 1,412 1,089 0 Retail Secured on real estate property 16,293 78 16,220 1,248 139 Retail - Secured on real estate property 13,132 44 13,133 894 21 Retail - Secured on real estate property 0f Which: SME 487 5 488 56 2 Retail - Secured on real estate property - Of Which: non-SME 12,645 39 12,645 838 19 Retail - Other Retail - Of Which: SME 624 13 601 83 118 Retail - Other Retail - Of Which: SME 624 13 601 83 118 Retail - Other Retail - Of Which: SME 2,023 21 1</td> <td>Exposure Value*adjustments and provisionsCentral banks and central governments10,04209,48840200Institutions36803147500Corporates05,5541964,0094,0060911Corporates - Of Which: SME2,116181,8231,5480220Corporates - Of Which: SME2,116181,8231,5480200Retail - Secured on real estate property011,3124413,13389421115Retail - Secured on real estate property011,2453912,64583819114Retail - Secured on real estate property - Of Which: non-SME12,6453912,64583819114Retail - Qualifying Revolving51405143011Retail - Other Retail - Of Which: SME62413601834155Retail - Other Retail - Of Which: SME6241336177</td> <td>Image: constraint of the constraint of the</td> <td>Image: Constraint of the constraint of the</td> <td>Image: constraint con</td> <td>Image: Control banks and central governments 10,042 0 9,488 402 0 0 8,826 0 8,384 386 Institutions 368 0 314 75 0 0 8,826 0 8,384 386 Corporates Of which: defaulted 64/909 4,006 0 9,488 402 0 0 8,826 0 8,384 386 Corporates Of which: defaulted 0 314 75 0 0 8,826 0 8,384 386 Corporates Of which: defaulted 1,537 20 1,412 1,089 0 20 1,604 22 1,412 1,537 33 1,559 68 1,660 1,383 Retail Secured on real estate property 13,132 44 13,133 894 21 13 33 15,599 68 16,608 1,383 Retail - Secured on real estate property - Of Which: sME 487 5 488 56</td> <td>Image: constraint of which: specialized Lending image: c</td>	Exposure Value1(min EUR, %)Exposure Value1Of which: defaultedcentral banks and central governments10,04209,488Institutions3680314Corporates5,5541964,909Corporates - Of Which: Specialised Lending1,537201,412Corporates - Of Which: SME2,116181,823RetailSecured on real estate property113,1324413,133Retail - Secured on real estate property - Of Which: SME4875488Retail - Secured on real estate property - Of Which: SME12,6453912,645Retail - Secured on real estate property - Of Which: non-SME12,6453912,645Retail - Other RetailQieff 34Qieff 34Qieff 34Qieff 34Retail - Other Retail - Of Which: SME62413601Retail - Other Retail - Of Which: SME62413601Retail - Other Retail - Of Which: SME2,023211,973Equity1,33111,3311Other non credit-obligation assetsIIII	(min EUR, %) Of which: defaulted Value ¹ Central banks and central governments 10,042 0 9,488 402 Institutions 368 0 314 75 Corporates 5,554 196 4,909 4,006 Corporates - Of Which: Specialised Lending 1,537 20 1,412 1,089 Corporates - Of Which: SME 2,116 18 1,823 1,548 Retail Secured on real estate property 13,132 44 13,133 894 Retail - Secured on real estate property - Of Which: SME 487 5 488 56 Retail - Secured on real estate property - Of Which: non-SME 12,645 39 12,645 838 Retail - Qualifying Revolving 514 0 514 3 Retail - Other Retail Of Which: SME 624 13 601 838 Retail - Other Retail - Of Which: non-SME 2,023 21 1,973 269 Retail - Other Retail - Of Which: non-SME 2,023 21 1,973 269 <	Image: market all - Secured on real estate property Of Which: SME Exposure Value ¹ Of which: defaulted Retail - Secured on real estate property Of Which: SME 10,042 0 9,488 402 0 Corporates 05,554 196 4,909 4,006 0 Corporates - Of Which: Specialised Lending 1,537 20 1,412 1,089 0 Retail Secured on real estate property 16,293 78 16,220 1,248 139 Retail - Secured on real estate property 13,132 44 13,133 894 21 Retail - Secured on real estate property 0f Which: SME 487 5 488 56 2 Retail - Secured on real estate property - Of Which: non-SME 12,645 39 12,645 838 19 Retail - Other Retail - Of Which: SME 624 13 601 83 118 Retail - Other Retail - Of Which: SME 624 13 601 83 118 Retail - Other Retail - Of Which: SME 2,023 21 1	Exposure Value*adjustments and provisionsCentral banks and central governments10,04209,48840200Institutions36803147500Corporates05,5541964,0094,0060911Corporates - Of Which: SME2,116181,8231,5480220Corporates - Of Which: SME2,116181,8231,5480200Retail - Secured on real estate property011,3124413,13389421115Retail - Secured on real estate property011,2453912,64583819114Retail - Secured on real estate property - Of Which: non-SME12,6453912,64583819114Retail - Qualifying Revolving51405143011Retail - Other Retail - Of Which: SME62413601834155Retail - Other Retail - Of Which: SME6241336177	Image: constraint of the	Image: Constraint of the	Image: constraint con	Image: Control banks and central governments 10,042 0 9,488 402 0 0 8,826 0 8,384 386 Institutions 368 0 314 75 0 0 8,826 0 8,384 386 Corporates Of which: defaulted 64/909 4,006 0 9,488 402 0 0 8,826 0 8,384 386 Corporates Of which: defaulted 0 314 75 0 0 8,826 0 8,384 386 Corporates Of which: defaulted 1,537 20 1,412 1,089 0 20 1,604 22 1,412 1,537 33 1,559 68 1,660 1,383 Retail Secured on real estate property 13,132 44 13,133 894 21 13 33 15,599 68 16,608 1,383 Retail - Secured on real estate property - Of Which: sME 487 5 488 56	Image: constraint of which: specialized Lending image: c

⁽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 30/	09/2018				As of 31	f 31/12/2018				
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and		
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions	Of which defaulter	:		Of which: defaulted	provisions		
FRANCE	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	477 3,545 328 3 2 150 75 3 72 14 61 5 56 9	0	530 3,492 325 3 1 149 75 3 72 14 60 4 56 9	94 514 111 3 1 26 7 0 6 0 6 0 19 1 1 18 28	0 0 0 13 1 0 13 1 0 13 1 12 0	0 1 0 0 1 0 1 0 0 0 1 0 1 0	477 2,439 316 3 2 145 74 3 70 11 60 4 56 3	0 527 0 2,389 0 313 0 1 3 146 1 74 0 3 1 70 0 11 2 61 0 4 2 56 0 3	94 518 110 3 2 27 7 0 7 0 7 0 20 1 19 10		0 0 1 1 0 1 0 0 0 0 0 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 0 0 0 0		
	IRB Total	(1)						rsion factors or credit risk mitigat						

⁽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	Approach
As of 30/09/2018	As of 31/12/2018

				Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(mln 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	C) 0	0	0	0	0	C	0
	Institutions	2,757	0	2,757	409	C) 1	2,492	0	2,492	462	C	1
	Corporates	64	0	64	23	C	0	70	0	70	25	C	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	C	0	0	0	0	0	C	0
	Corporates - Of Which: SME	0	0	0	0	C	0	0	0	0	0	C	0
	Retail	10	0	9	1	C	0	9	1	. 10	6	5	0
	Retail - Secured on real estate property	5	0	5	1	C	0	5	0	5	1	C	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	C	0	0	0	0	0	C	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	C	0	4	0	4	1	C	0
	Retail - Qualifying Revolving	2	0	2	0	C	0	1	0	1	0	C	C
	Retail - Other Retail	3	0	3	1	C	0	3	1	. 3	6	5	c C
	Retail - Other Retail - Of Which: SME	1	0	1	0	C	0	1	0	1	0	C	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	C	0	2	1	. 2	6	5	0
	Equity	0	0	0	0	C	0	0	0	0	0	C	0
	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	pproach				
				As of 30/	/09/2018			As of 31,	/12/2018		
		Original	Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposure ¹	Exposure	Risk exposı	ire amount	Value adjustments
	(mln 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		2 0	2	0	0 0) 2	0 2	0	(0 0
	Institutions	1,198		1,198		0 1	1,241	0 1,241	407	C	0 1
	Corporates	366	6 0	356	101	0 0	375	0 365	106	(0 0
	Corporates - Of Which: Specialised Lending	(0	0	0	0 0	0 0	0 0	0	(0 0
	Corporates - Of Which: SME	6	0	6	7	0 0	16	0 16	6	(0 0
	Retail		0	7	1	0 0	6	0 6	1	1	1 0
	Retail - Secured on real estate property		0	5	0	0 0	5	0 5	0	(0 0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME			0	0	0 0	0	0 0	0	(0 0
	Retail - Secured on real estate property - Of Which: non-SME			5	0	0 0	5	0 5	0	(0 0
	Retail - Qualifying Revolving			0	0	0 0	0	0 0	0		0 0
	Retail - Other Retail			1		0 0			1		
	Retail - Other Retail - Of Which: SME			0	1				0		
	Retail - Other Retail - Of Which: non-SME								1		
	Equity Other non credit-obligation assets	l l	0	0	U	0 0		0 0	0	L L	0 0
	IRB Total										
		(1)									

⁽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).



Credit Risk - IRB Approach

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

							IRB Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposı	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
NETHERLANDS	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	31 1,164 215 0 0 2 1 0 1 0 1 0 1 4		33 1,162 213 0 0 2 1 0 1 0 1 0 1 4	1 239 68 0 0 0 0 0 0 0 0 0 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	31 1,171 263 0 0 2 1 0 1 0 1 0 1 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31 1,171 257 0 0 2 1 0 1 0 1 0 1 3	1 289 83 0 0 0 0 0 0 0 0 7		0 0 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
	IRB Total			e value, is reported t									

⁽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 30/	/09/2018					As of 31,	/12/2018		
		Original Exposure ¹ Ex		Risk exposu	ire amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposi	ure amount	Value adjustments
	(mln 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	158 0	198	13	C	0 0	158	0	199	12		0 (
	Institutions	875 0	862	261	C) 1	857	0	844	321		0
	Corporates	162 0	130	48	C	0 0	154	0	122	44	(0 (
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0 0	0	0	0	0	(0 (
	Corporates - Of Which: SME	8 0	5	5	C	0 0	10	0	4	3		0 (
	Retail	153 3	153	24	11	1 1	145	2	146	25	10	0 (
	Retail - Secured on real estate property	99 1	99	8	C	0 0	94	0	94	9	(0 (
GERMANY	Retail - Secured on real estate property - Of Which: SME	6 0	6	1	C	0	6	0	6	1		
	Retail - Secured on real estate property - Of Which: non-SME	93 1	93	/	(0	88	0	88	8		
	Retail - Qualifying Revolving	15 0	15	0	(0	13 38	0	13	0		
	Retail - Other Retail	39 2	38	16	11		38	2	39	16		
	Retail - Other Retail - Of Which: SME	0 U 22 2	0	2	1		5 20	0	0	2 15	-	
	Retail - Other Retail - Of Which: non-SME	55 2	52	14	5		52	2	33	13		
	Equity Other non credit-obligation assets		0	0			0	0	0	0		
	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	oproach					
			As of 30,	/09/2018					As of 31/	/12/2018		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original Expo	osure ¹	Exposure	Risk exposı	ıre amount	Value adjustments
	(mln 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	118 () 118	14) 0	148		148	18		0 0
	Institutions	1,101	1,101			0	1,064	0	1,064	387		0 0
	Corporates	8 (8	1		0 0	8	0	. 8	1	(0 0
	Corporates - Of Which: Specialised Lending	0 0	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 0
	Retail	1 0) 1	0	(0 0	1	0	1	0	(0 0
	Retail - Secured on real estate property	0 0	0 0	0	(0 0	0	0	0	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 0
CANADA	Retail - Secured on real estate property - Of Which: non-SME	0 0	0 0	0	0	0 0	0	0	0	0	(0 0
	Retail - Qualifying Revolving	0 0	0 0	0	(0 0	0	0	0	0	(0 0
	Retail - Other Retail	0 0	0 0	0	(0	0	0	0	0	(0 0
	Retail - Other Retail - Of Which: SME	0 0	0 0	0	(0 0	0	0	0	0	(0 0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	(0	0	0	0	0	(0 0
	Equity	0 0	0	0		0	0	0	0	0	(0 0
	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 Approach									
			As of 30/	/09/2018				As of 31	/12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustment and
	(mln 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		D
	Institutions	575 0	575	140	0 0	779		0 779	150		D
	Corporates	48 0	48	15	0 0	58	3	0 58	21		D
	Corporates - Of Which: Specialised Lending	0 0	0 0	0	0 0	0		0 0	0		D
	Corporates - Of Which: SME	6 0	6	2	0 0	0 0		0 0	0		D
	Retail	8 0	8	1	0 0	15	5	0 15	7		0
	Retail - Secured on real estate property	4 0	4	0	0 0	6		0 6	0		0
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0		0 0	0		0
SWITZEREARD	Retail - Secured on real estate property - Of Which: non-SME	4 0	4	0	0 0	6		6	0		
	Retail - Qualifying Revolving		1	0	0 0	1			0		
	Retail - Other Retail	3 0	3	1	0 0	8	5	0 8	/		5
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME			1						,	
	Equity	2 0	2	1		0			/		
	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	oproach					
				As of 30/	09/2018					As of 31/	/12/2018		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	574		574	112		0	576		576	109	uerauiteu () 0
	Institutions	464	0	433	83	0	0	276	0	245	45	C) 0
	Corporates	90	0	81	36	0	0	70	0	66	32	C	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	C	0
	Corporates - Of Which: SME	21	0	16	5	0	0	2	0	1	1	C	0 0
	Retail	142	2	141	18	5	1	135	2	135	19	5	0
	Retail - Secured on real estate property	87	1	87	7	0	0	83	1	83	7	1	. 0
BELGIUM	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	C	0 0
DELOIOM	Retail - Secured on real estate property - Of Which: non-SME	84	1	84	6	0	0	80	1	80	7	C	0
	Retail - Qualifying Revolving	12	0	12	0	0	0	10	0	10	0	C	0
	Retail - Other Retail	44	1	42	11	5	0	42	1	42	12	4	+ 0
	Retail - Other Retail - Of Which: SME	6	0	5	1	0	0	5	0	5			0
	Retail - Other Retail - Of Which: non-SME Equity	38	1	3/	10	5	0	3/	1	3/		4	
	Other non credit-obligation assets	1	0	1	2	0	0	1	0	L L	2	L L	0
	IRB Total												
		⁽¹⁾ Original expectu											

⁽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	oproach				
				As of 30,	/09/2018				As of 31/	/12/2018	
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value	Of which: defaulted	provisions		Of which: defaulted	value	Of which: defaulted	provisions
Other Countries	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	931 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		923 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	934 13 0 0 0 0 0 0 0 0 0 0 0 0 4		933 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
	IRB Total				before taking into account any effect						

⁽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).



Credit Risk - IRB Approach

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

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original E	exposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	12,386	0	12,107	992	0	1	13,239	0	12,934	980	0	1
	Institutions	15,807	0	15,579	3,487	0	6	14,883		14,731	3,391	0	8
	Corporates	8,339	190	7,420	5,580	0	93	8,469	230	7,614	5,508	0	88
	Corporates - Of Which: Specialised Lending	1,714		1,555	1,219	0	21	1,786	22	1,623	1,250	0	20
	Corporates - Of Which: SME	2,320		1,963	1,842	0	21	2,247	18	1,932	1,714	0	23
	Retail	17,555	81	17,566	1,498	165	37	,	83	17,865	1,533	190	35
	Retail - Secured on real estate property	14,079	40	14,079	1,009	25	16	14,352	37	14,352	1,015	23	13
Consolidated data	Retail - Secured on real estate property - Of Which: SME	559	4	559	71	2	2	544	4	544	68	2	. 1
consolidated data	Retail - Secured on real estate property - Of Which: non-SME	13,520	36	13,520	938	22	14	13,808	34	13,808	947	21	12
	Retail - Qualifying Revolving	575	0	575	4	0	1	588	0	588	4	0	1
	Retail - Other Retail	2,902	41	2,912	485	140	21	2,910	45	2,925	514	167	21
	Retail - Other Retail - Of Which: SME	650	13	653	98	45	6	649	12	652	85	34	6
	Retail - Other Retail - Of Which: non-SME	2,251	27	2,259	387	95	14	2,261	33	2,273	429	133	15
	Equity	1,250	1	1,250	4,220	3		1,352	1	1,352	4,569	3	
	Other non credit-obligation assets				390						420		
	IRB Total ²				16,168						16,400		

(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).
 (2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.



		Original	Original Exposure ¹		Risk expos	ure amount	adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposu	re amount	adjustments and
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	8,979	0	8,550	384	0	0	9,996	0	9,559	366	C	0
	Institutions	543	0	438	127	0	0	401	0	343	110	0	0
	Corporates	6,342	190	5,512	4,881	0	96	6,235	230	5,455	4,808	0	90
	Corporates - Of Which: Specialised Lending	1,711	22	1,552	1,216	0	22	1,783	22	1,621	1,247	0	21
	Corporates - Of Which: SME	2,301	12	1,951	1,830	0	23	2,230	18	1,920	1,705	C	25
	Retail	17,028	70	17,037	1,398	120	7	17,312	73	17,324	1,440	152	7
	Retail - Secured on real estate property	13,776	37	13,777	983	23	1	14,038	35	14,038	988	22	1
	Retail - Secured on real estate property - Of Which: SME	544	4	545	69	2	. 1	531	4	531	67	2	1
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	13,232	34	13,232	914	21	0	13,508	31	13,508	922	20	0
	Retail - Qualifying Revolving	522	0	522	3	0	0	534	0	534	4	0	0
	Retail - Other Retail	2,730	33	2,738	412	97	6	2,740	38	2,752	449	130	6
	Retail - Other Retail - Of Which: SME	632	13	634	94	44	6	632	11	635	82	32	6
	Retail - Other Retail - Of Which: non-SME	2,098	20	2,103	317	54	0	2,108	26	2,117	367	98	0
	Equity	1,235	1	1,235	4,172	3	0	1,337	1	1,337	4,520	3	0
	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 Approach									
				As of 31/	03/2019					As of 30/	06/2019		
				Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original Ex	posure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	454	0	515	92	C	0	449	0	507	89) 0
	Institutions	3,191	0	3,130	569	C	1	2,719	0	2,660	530	() 1
	Corporates	375	0	372	136	C	0	419	0	417	165	(0 0
	Corporates - Of Which: Specialised Lending	3	0	3	3	C	0	3	0	3	3	(0 0
	Corporates - Of Which: SME	2	0	1	1	C	0	1	0	1	1	(0 0
	Retail	150	3	151	26	12	0	151	3	153	26	11	0
	Retail - Secured on real estate property	72	1	72	7	1	. 0	74	1	74	7	1	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	C	0 0	4	0	4	0	(0 0
TRANCE	Retail - Secured on real estate property - Of Which: non-SME	68	1	68	6	1	. 0	70	1	70	6	1	0
	Retail - Qualifying Revolving	14	0	14	0	C	0	15	0	15	0	(0 0
	Retail - Other Retail	64	2	65	20	12	0	63	2	65	19	10	0
	Retail - Other Retail - Of Which: SME	4	0	4	1	1	. 0	4	0	4	1	[0
	Retail - Other Retail - Of Which: non-SME	59	2	61	19	11	0	59	2	61	18	10	0
	Equity	3	0	3	10	C	0	3	0	3	11	(0
	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 Approach								
As of 31/03/2019	As of 30/06/2019							

		Exposure Exposure and ad		Value adjustments andOriginal Exposure1 ExposureExposure Value1				Value adjustments and					
	(mln 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	2,892	0	2,892	477	0	1	2,674	0	2,674	498	0	1
	Corporates	79	0	79	29	0	0	108	0	108	35	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	10	1	10	9	8	0	9	0	9	1	0	0
	Retail - Secured on real estate property	5	0	5	1	0	0	5	0	5	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	0	4	0	4	0	0	0
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	4	1	4	8	8	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	1	3	8	8	0	2	0	2	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	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).

		Original Exposure ¹	As of 31/0	03/2019					As of 30/	06/2010				
		Original Exposure ¹			As of 31/03/2019 As of 30/06/202							06/2019		
			Exposure Value ¹	Risk exposı	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and		
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions		
	tral banks and central governments	1 0	1	0	0	0	1	0	1	0	0	0		
Instit	itutions	1,227 0	1,227	392	0	1	1,077	0	1,077	341	0	1		
Corpo	porates	478 0	468	127	0	0	558	0	548	149	0	0		
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0	0	0		
Co	Corporates - Of Which: SME	6 0	6	5	0	0	7	0	7	5	0	0		
Retail		6 0	6	1	1	0	7	0	7	1	0	0		
	Retail - Secured on real estate property	5 0	5	0	0	0	6	0	6	1	0	0		
	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	5 0	5	0	0	0	6	0	6	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	1	0		0	1	1	0	0		
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0		0	0	0	0	0		
Equity	Retail - Other Retail - Of Which: non-SME				1	0		0			0	0		
	er non credit-obligation assets	0	U	0	0	U	0	0	0	U	0	0		
IRB T														

(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).



Credit Risk - IRB Approach

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

							IRB Ap	proach				
				As of 31/	/03/2019				As of 30/	06/2019		
		Original I	Exposure ¹	Exposure	Risk exposu	ure amount	Value adjustments	Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions	Of which: defaulted	– Value ¹		Of which: defaulted	and provisions
NETHERLANDS	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	31 1,193 353 0 0 2 1 0 1 0 1 0 1 3	0	31 1,193 347 0 2 1 0 1 0 1 0 1 3	1 283 201 0 0 0 0 0 0 0 0 0 7		0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	31 1,197 377 0 0 3 1 0 1 0 1 0 1 0 1 2	0 31 0 1,197 0 372 0 0 0 0 0 0 0 3 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 2	1 254 109 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		D 0 D 1 D 0 D 0 D 0 D 0 D 0 D 0 D 0 D 0
	IRB Total							ersion factors or credit risk mitigatio				

(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 31/03/2019 As of 30/06/2019									
		Original Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(mln 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	169 0	212	13	; (0 0	159	(208	12		D (
	Institutions	887 0	872	277	'	0 1	877	(855	266		0
	Corporates	149 0	118	42	2 (0 0	174	(0 141	53		D
	Corporates - Of Which: Specialised Lending	0 0	0	0) (0 0	0	(0 0	0		D
	Corporates - Of Which: SME	9 0	4	3	; (0 0	6	(3 3	2		D
	Retail	151 2	152	25	5 10	0 0	153		2 154	22		8 (
	Retail - Secured on real estate property	97 0	97	8	3 (0 0	99	(99	8		D
	Retail - Secured on real estate property - Of Which: SME	7 0	7	1	. (0 0	6	(0 6	1		D
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	90 0	90	8	3 (0 0	93	(93	7		D
	Retail - Qualifying Revolving	15 0	15	0		0 0	16	(0 16	0		D
	Retail - Other Retail	39 2	40	16	5 10	0 0	39	2	2 40	14		8 (
	Retail - Other Retail - Of Which: SME	5 0	5	1		1 0	5	(0 5	2		1 (
	Retail - Other Retail - Of Which: non-SME	34 2	. 34	14	+ <u> </u>	9 0	34	1	1 35	12		7 (
	Equity	0 0	0	0) (0 0	0	(0 0	0		0 (
	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 31/03/2019							As of 30/	06/2019		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
CANADA	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets		' 0	177 1,043 8 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0	22 393 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	183 987 8 0 0 1 0 0 0 0 0 0 0 0 0 0	0	183 987 8 0	23 365 1 0 0 0 0 0 0 0 0 0 0 0 0 0	(
	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/	03/2019					As of 30/	/06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	(0 0	0	0	0	0	() (
	Institutions	887	0	887	178	(0 0	889	0	889	196	() (
	Corporates	58	0	58	20	(0 0	58	0	58	19	() (
	Corporates - Of Which: Specialised Lending	0	0	0	0	(0 0	0	0	0	0	()
	Corporates - Of Which: SME	0	0	0	0	(0 0	0	0	0	0	(J
	Retail	16	0	16	7	(0 0	14	0	14	7	(J
	Retail - Secured on real estate property	6	0	6	0		0 0	5	0	5	1	()
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	(0	0	0	0	0	(
	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	0		0	5	0	5	1	(,
	Retail - Qualifying Revolving	1	0	1	0		0	1	0	1	0	(
	Retail - Other Retail	8	0	8	6			/		/	6		
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0		0						0		
	Equity		0	/	0			/		/	0		
	Other non credit-obligation assets	0	0	0	0			0			0		
	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/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
BELGIUM	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	489 312 82 0 1 144 87 3 84 12 45 6	0 0 0 0 0 2 1 0 1 0 1 0 1	489 281 79 0 1 144 87 3 84 12 45 6	97 45 35 0 1 20 8 1 7 0 12 1	0 0 0 0 5 1 0 0 0 4 0		457 244 74 0 1 143 87 2 85 13 44 5	0 0 0 0 1 1 1 0 0 0 0 1 0	457 244 71 0 1 143 87 2 85 13 44 5	90 38 31 0 1 18 7 0 7 0 11 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
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	39 1	1	39 1	12	4		38 1	1	38 1	10 3	4	

(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/	03/2019				As of 30/	/06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original Exposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	value⁻		Of which: defaulted	and provisions	Of which: defaulted	value [_]		Of which: defaulted	and provisions
Other Countries	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	1,049 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	1,048 13 0 0 0 0 0 0 0 0 0 0 0 0 4	77 3 0 0 0 0 0 0 0 0 0 14		0 0 0 0 0 0 0 0 0 0 0 0 0 0	852 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 844 0 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	77 2 0 0 0 0 0 0 0 0 0 0 13		
	IRB Total							ersion factors or credit risk mitigatic				

(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).



	(mln EUR)			On balance
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 asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	63 0 70 0 10 0 0 142	63 0 70 0 10 0 0 142	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Belgium	88 41 84 56 202 82 0 554	88 41 84 56 202 82 0 554	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Bulgaria			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Cyprus			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Czech Republic	0 0 13 17 0 28 0 59	0 0 13 17 0 28 0 59	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Denmark			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Estonia			

General governments exposures by country of the counterparty

			As of 31/12/2018	3			
		Direc	ct exposures	_			
e sl	neet				Deriva	tives	
				Derivatives with pos	sitive fair value	Derivatives with	negative fa
ets	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	Notiona
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	63 0 59 0 10 0 0 12 0 132	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	88 41 84 56 202 82 0 554	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 13 17 0 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	59	0	0	0	

	Off balar	nce sheet	
	Off-balance sl	neet exposures	
air value			
			Risk weighted exposure amount
	Nominal	Provisions	
al amount			
0	0	0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	9
0 0 0 0	0 0 0 0	0 0 0 0	104
			104
0 0 0	0 0 0	0 0 0	
0 0 0 0	0 0 0 0	0 0 0 0	12



	(mln EUR)			On balance st
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
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland	0 0 4 0 0 0 0 0 0 4	0 0 4 0 0 0 0 0 4	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	France	0 45 11 54 188 100 0 398	0 45 11 54 188 100 0 398	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Germany	0 21 5 19 0 10 0 56	0 21 5 19 0 10 0 56	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Croatia			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Greece			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hungary			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Ireland	0 6 0 12 50 0 69	0 6 0 12 50 0 69	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Italy	0 26 0 0 0 0 0 0 26	0 26 0 0 0 0 0 0 26	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latvia	0 0 5 0 0 0 0 5	0 0 5 0 0 0 0 5	0 0 0 0 0 0 0 0

General governments exposures by country of the counterparty

				As of 31/12/2018	3			
			Direc	ct exposures				
	On balance sh	heet				Deriva	tives	
					Derivatives with pos	sitive fair value	Derivatives with	negative fa
t of cial t	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	Notiona
0 0 4 0 0 0	0 0 0 0 0 0 0			0 0 4 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	
4 0 45 11 54 188 100 0 398	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 45 11 54 134 100 0 344	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 5 19 0 10 0 56	0 0 0 0 0 0 0 0 0 0	0 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 5 19 0 10 0 56	0 0 0 0 0 0 0 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 12 50 0 69	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 0 0 12 50 0 69	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 26 0 0 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 0 0 0 0 0	0 26 0 0 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 0	
0 0 5 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 5	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	
5	1 0	0	1 0	1 5	. 0		0	1

	Off balar	nce sheet	
	Off-balance sł		
air value			
			Risk weighted
			exposure amount
	Nominal	Provisions	
al amount			
0 0	0 0	0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	0
0 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 0 0 0	
0 0 0 0	0 0 0	0 0 0	3
			5
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	0 0	0 0	
0 0 0	0 0 0	0 0 0 0	
0 0 0	0 0 0	0 0 0	9
0 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
~			-



	(mln EUR)			On balance sl	heet
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 whic design thro
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Lithuania	0 0 9 9 4 0 0 0 22	0 0 9 9 4 0 0 0 22	0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Luxembourg	840 5 189 4 299 367 435 2,139	840 5 189 4 299 367 435 2,138	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	Malta				
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Netherlands	0 0 31 0 0 0 0 0 0 31	0 0 31 0 0 0 0 0 31	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	Poland	15 16 4 26 31 53 0 147	15 16 4 26 31 53 0 147	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	0 26 0 0 0 0 0 0 0 26	0 26 0 0 0 0 0 0 0 26	0 0 0 0 0 0 0 0 0 0 0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Romania		26	0	
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia	0 0 11 0 35 31 0 77	0 0 11 0 35 31 0 77	0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovenia	0 0 0 0 0 0 21 0 21 0 21	0 0 0 0 0 21 0 21 0 21	0 0 0 0 0 0 0 0 0 0 0 0	

General governments exposures by country of the counterparty

				As of 31/12/2018	}			
	On balance sl	neet				Derivat	tives	
					Derivatives with pos	itive fair value	Derivatives with	negative fa
ng amount of ive financial et of short ions)	of which: Financial assets	designated at fair value	fair value through other		Carrying amount	Notional amount	Carrying amount	Notiona
0 9 9 4 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 9 9 4 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
840 5 189 4 299 367 435	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	840 5 189 4 299 367 435	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
2,130	•			2,135				
0 31 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 31 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
15 16 4 26 31 53 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	15 16 4 26 31 53 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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 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 11 0 35 31 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 11 0 35 31 0	0 0 0 0 0 0	0 0 0 0 0 0		
0 0 0 0 0 21 0 21	0 0 0 0 0 0 0 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 21	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	

	Off balar	nce sheet	
	Off-balance sł		
fair value			
			Risk weighted exposure amount
	Nominal	Provisions	
al amount			
0 0	0	0 0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	6
65 0 0	88 587 8	000	
0 0 0 0	88 587 8 36 73 123 9 925	0 0 0 0	
65	925	0	215
0 0	0 0	0	
0 0 0 0	0 0 0 0	0 0 0 0	
0 0	0 0	0 0	1
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0 0	
0 0 0	0 0 0	0	53
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0	0	0	12
000	0 0 0	000	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	23
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0	0	0	10



	(mln EUR)			On balance sh
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
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	0 68 10 0 12 47 0 137	0 67 10 0 12 47 0 137	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Sweden	0 0 0 0 0 30 0 30 0 30	0 0 0 0 30 0 30 30	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Liechtenstein			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Norway			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Australia			
Iotal [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Canada	5 10 0 0 8 124 0 148	5 10 0 0 8 124 0 148	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hong Kong			

General governments exposures by country of the counterparty

			As of 31/12/2018	}			
		Direc	ct exposures				
ce sl	neet				Deriva	tives	
				Derivatives with pos	itive fair value	Derivatives with	negative fa
sets	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	Notiona
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 67 10 0 12 47 0 137	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 30 0 30 30	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
0 0 0 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 10 0 8 124 0 148	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0	0		148			0	

	Off balar		
	Off-balance sh		
air value			
			Risk weighted
			exposure amount
	Nominal	Provisions	
al amount			
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0 0 0 0	0 0 0 0	0 0 0	45
0 0	0 0	0 0 0 0	
0 0 0 0	0 0 0 0	0 0 0 0 0	7
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



	(mln EUR)			On balance
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 asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Japan			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	U.S.			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	China			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Switzerland			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Other advanced economies non EEA	0 0 25 0 41 0 66	0 0 25 0 41 0 66	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Other Central and eastern Europe countries non EEA			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Middle East	0 9 14 3 14 0 0 0 39	0 9 14 3 14 0 0 39	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latin America and the Caribbean			

General governments exposures by country of the counterparty

			As of 31/12/2018	3			
		Direc	ct exposures				
e sl	heet				Deriva	tives	
				Derivatives with pos	itive fair value	Derivatives with	negative fa
ts	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	Notiona
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 25 0 41 0 66	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
<u> </u>							
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 9 14 3 14 0 0 0 39	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
-							

	Off balar	nce sheet			
	Off-balance sł				
air value					
			Risk weighted exposure amount		
	Nominal	Provisions			
al amount					
0	0	0			
0 0 0	0 0 0	0 0 0			
0 0 0	0 0 0	0 0 0			
0	0	0	14		
0 0 0 0	0 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		



		As of 31/12/2018												
			Direct exposures											
	(mln EUR)		On balance sheet						Deriva	tives		Off balar	ice sheet	
											Off-balance sh	leet exposures		
								Derivatives with po	ositive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets 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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Others	0 0 59 17 22 0	0 0 59 17 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 59 17 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	
Total	ļ	98	98	ļ0	0	0	98	0	0	0	0	0	0	11

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 have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others". (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities. (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen. Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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.

2019 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe,



	(mln EUR)			On balance sł
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
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	0 67 5 21 0 0 0 93	0 67 5 21 0 0 0 0 93	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Belgium	10 25 59 67 219 54 0 434	10 25 59 67 219 54 0 434	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	Bulgaria			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Cyprus			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Czech Republic	0 14 6 11 0 69 0 99	0 14 6 11 0 69 0 99	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	Denmark			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Estonia			

General governments exposures by country of the counterparty

			As of 30/06/2019				
		Direc	ct exposures				
nce sl	heet				Derivat	tives	
				Derivatives with pos	itive fair value	Derivatives with	negative fa
Issets	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	Notiona
0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 57 5 21 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	82 10 25 59 67 219 54 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0	0	0	434	0	0	0	
0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 14 6 11 0 69 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
0	0	0	99	0	0	0	

	Off balar	nce sheet	
	Off-balance sł	neet exposures	
fair value			
			Risk weighted exposure amount
	Nominal	Provisions	
al amount	Nominal	Provisions	
0 0 0 0	0 0 0 0	0 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 0 0	0 0 0 0	0 0 0 0	
0	Ő	Ŏ	86
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0	0	0	23



	(mln EUR)			On balance sh
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
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland	0 0 4 0 0 0 0 0 4	0 0 4 0 0 0 0 0 4	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	France	14 32 40 51 215 64 0 416	14 32 40 51 215 64 0 416	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Germany	1 10 15 9 0 10 0 46	1 10 15 9 0 10 0 46	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	Croatia			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Greece			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hungary			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Ireland	0 0 12 14 37 0 63	0 0 12 14 37 0 63	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Italy	26 0 0 0 0 0 0 26	26 0 0 0 0 0 0 26	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latvia	0 5 0 0 0 0 0 5	0 5 0 0 0 0 0 5	0 0 0 0 0 0 0 0

General governments exposures by country of the counterparty

				As of 30/06/2019				
			Direc	value through other of which. Financial assets at Carrying amount Notional amount Carrying amount Notiona				
	On balance sl	heet				Derivat	tives	
					Derivatives with pos	itive fair value	Derivatives with	negative fa
nt of cial t	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	or which. Finalicial assets at	Carrying amount	Notional amount	Carrying amount	Notiona
0 0 4 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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	
4 14 32 40	0 0 0	0 0 0 0	0 0 0	4 14 32 40	0 0 0	0 0 0	0 0 0	
51 215 64 0	0 0 0	0 0 0 0	0 0 0 0	51 160 64 0	0 0 0	0 0 0	0 0 0	
416 1 15 9 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	0 0 0 0 0 0 0 0 0 0 0 0	361 1 10 15 9 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 0 0 0 0 0 0	
46	0	0	0	46	0	0	0	
0 0 12 14 37 0 63	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 12 14 37 0 63	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
26 0 0 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 0 0 0 0	26 0 0 0 0 0 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	
0 5 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	20 0 5 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	

	Off balar	nce sheet	
	Off-balance sh	neet exposures	
air value			
			Risk weighted
			exposure amount
	Nominal	Provisions	
-1	Nomman	FIOUSIONS	
al amount			
0 0	0 0	0 0	
0 0 0	0 0 0	0 0 0	
0 0	0 0	0 0	-
0 0 0 0	0 0 0 0	0 0 0 0	0
0 0 0	0 0 0	0 0	
0 0	0 0	0 0 0	
0 0 0	0 0 0	0 0 0	78
0 0	0 0	0 0 0 0 0 0	
0 0 0	0 0 0	0	-
0	0	0	3
0	0	0	
0 0 0	0 0	0 0 0 0	
0 0 0	0 0 0	0 0 0	20
0 0	0 0 0 0 0 0 0 0 0		20
0 0 0 0 0 0	0 0 0	0 0 0 0 0 0	
0	0 0	0 0 0	9
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	1
v	· · · · · ·	v	±



	(mln EUR)			On balance sh
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
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Lithuania	0 9 4 0 0 0 22	0 9 4 0 0 0 22	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Luxembourg	335 816 4 68 298 309 467 2,296	335 816 4 68 298 309 467 2,296	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Malta			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Netherlands	0 0 31 0 0 0 0 0 31 31	0 0 31 0 0 0 0 0 31 3	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	Poland	12 4 26 30 44 24 0 139	12 4 26 30 44 24 0 139	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	Portugal			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Romania			
Iotal [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovakia	0 10 0 8 28 43 0 89	0 10 0 8 28 42 0 89	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovenia	89 0 0 0 0 2 25 0 25 0 27	89 0 0 0 0 2 25 0 0 27	0 0 0 0 0 0 0 0 0

General governments exposures by country of the counterparty

				As of 30/06/2019)			
			Direc	nrough other amount Carrying amount Notional amount Carrying amount Notional				
	On balance sh	neet				Derivat	tives	
					Derivatives with pos	itive fair value	Derivatives with	negative fa
mount of financial short	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	Notiona
0 9 4 0 0 0 0 22 335 816	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0	0 9 9 4 0 0 0 0 22 335 816		0 0 0 0 0 0 0 0 0	0	
4 68 298 309 467 2,296	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	816 4 68 298 309 467 2,296	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 1	
0 0 31 0 0 0 0 0 31	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 31 0 0 0 0 0 31	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
12 4 26 30 44 24 0 139	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	12 4 26 30 44 24 0 139	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
139				139				
0 10 0 8 28 42 0 89	0 0 0 0 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 0 8 28 42 0 89	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
89 0 0 0 2 25 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	89 0 0 0 0 2 25 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	

	Off balar	nce sheet	
	Off-balance sł	neet exposures	
air value			
			Risk weighted exposure amount
	Nominal	Provisions	
al amount			
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0 0 82	0	0 0 0	5
0 0 0	132 552 32 4 78 72 80 951	0 0 0	
0 0 0	78 72 80	0 0 0	
82	951	0	209
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	1
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0	0	0	52
0	0	0	
0 0 0	0 0 0 0	0 0 0 0	
0 0 0	0 0 0 0	0 0 0 0	26
0 0 0	0 0	0 0 0	20
0 0 0	0 0 0 0	0 0 0 0	
0 0 0	0 0 0	0 0 0	14



	(mln EUR)			On balance sh
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
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	0 68 10 0 30 154 0 262	0 68 10 0 30 154 0 261	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Sweden	0 0 0 0 31 0 31 31	0 0 0 0 31 0 31 0 31	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Liechtenstein			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Norway	0 0 0 0 0 24 0 24	0 0 0 0 24 0 24	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Australia		24	
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	0 10 0 0 22 151 0 183	0 10 0 22 151 0 183	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hong Kong	103	103	

General governments exposures by country of the counterparty

			As of 30/06/2019				
		Direc	ct exposures				
ce sl	neet				Deriva	tives	
				Derivatives with pos	itive fair value	Derivatives with	negative fa
sets	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	Notiona
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 68 10 0 30 154 0 261	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 31 0 31 0 31	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 24 0 24	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
0 0 0 0 0 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 0 22 151 0 183	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
<u> </u>			105				

	Off bala	nce sheet	
	Off-balance sh	neet exposures	
air value			
			Risk weighted
			exposure amount
	Nominal	Provisions	
al amount			
0 0 0	0 0 0	0 0 0	
0 0 0 0	0 0 0 0	0 0 0 0	
0 0 0 0	0 0 0 0	0 0 0 0	107
0 0	0 0 0	0 0 0	
0 0 0 0	0 0 0	0 0 0	7
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 0 0	0 0 0	0 0 0	
0 0 0 0	0 0 0 0	0 0 0 0	
0 0	0 0	0 0	23



	(mln EUR)			On balance					
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 asset held for trading					
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Japan								
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	U.S.								
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	China								
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Switzerland								
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Other advanced economies non EEA	0 0 25 41 14 0 80	0 0 25 41 14 0 80						
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Other Central and eastern Europe countries non EEA								
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Middle East	0 14 3 14 0 18 0	0 14 3 14 0 18 0						
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latin America and the Caribbean	49	49						

General governments exposures by country of the counterparty

			As of 30/06/2019)			
		Direc	ct exposures				
e sl	heet				Deriva	tives	
				Derivatives with pos	Derivatives with negative fa		
ts	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	Notiona
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 25 41 14 0 80	0 0 0 0 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 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 14 3 14 0 18 0 49	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
-							

		nce sheet	
	Off-balance st		
air value			
			Risk weighted exposure amount
	Nominal	Provisions	
al amount			
0 0	0 0	0 0	
0 0 0	0 0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	16
0	0	0	
0000	0 0 0	0 0 0	
0 0 0	0 0 0	0 0	
0	0	0	8



		As of 30/06/2019												
		Direct exposures												
	(mln EUR)			On balance sheet				Derivatives				Off balan	ce sheet	
										Off-balance sh	eet exposures			
							Derivatives with positive fair value Derivatives with negative fair value							
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets 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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Others	0 0 58 5 26 9 0 97	0 0 58 5 26 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 58 5 26 9 0 97	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 28 0 0 0 28	0 0 0 0 0 0 0 0 0	12

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.

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities. (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise Regions:

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

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey. Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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.

2019 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

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

(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 have 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".

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guadeloupe,