



2018 EU-wide Transparency Exercise

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

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

2018 EU-wide Transparency Exercise

Capital

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

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	2,934	3,973		
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,855	3,904		
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	174	174	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.2	Retained earnings	2,850	3,020	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	546	580	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	331	312	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2	-3	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-19	-18	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	0	0	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-85	-20	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	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) (ii) 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	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	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	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-161	-140	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	-778	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	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-778	0	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0			
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,r010) + C 01.00 (r670,r010)	Article 61 of CRR	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,855	3,904			
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	79	69			
A.4.1	Tier 2 Capital instruments	79	69	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	TOTAL RISK EXPOSURE AMOUNT	15,576	16,922			
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,r040)	Articles 92(1), 95, 96 and 98 of CRR	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.33%	23.07%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.33%	23.07%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.84%	23.48%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,634	3,904	A.1-A.1.13-A.1.21-MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0,0))	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	23.33%	23.07%	(D.1)/(B-B.1)	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r040)	

(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

2018 EU-wide Transparency Exercise

Leverage ratio

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

		(mln EUR, %)			
		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,855	3,904	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	3,634	3,904	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	48,946	50,820	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	48,946	50,820	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.8%	7.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.4%	7.7%	C 47.00 (r330,c010)	

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Risk exposure amounts

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

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	13,314	14,506
Risk exposure amount for securitisation and re-securitisations in the banking book	291	62
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	13,023	14,444
Risk exposure amount for position, foreign exchange and commodities (Market risk)	41	61
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	148	200
Risk exposure amount for operational risk	1,088	1,084
Other risk exposure amounts	985	1,070
Total Risk Exposure Amount	15,576	16,922

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mln EUR, %)									
Consolidated data	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	252	252	252		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total	252	252	252	0	0	0	0	0	

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

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Credit Risk - IRB Approach

Banque et Caisse d'Épargne de l'État, Luxembourg

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted ²⁾		Of which: defaulted			Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments	13,414	0	13,034	981	0	0	11,797	0	11,486	933	0	1
	Institutions	15,328	2	15,105	3,067	0	2	17,170	0	16,995	3,185	0	7
	Corporates	7,150	215	6,414	5,101	0	61	6,986	208	6,271	4,354	0	97
	Corporates - Of Which: Specialised Lending	1,497	20	1,381	1,038	0	13	1,555	20	1,435	1,103	0	21
	Corporates - Of Which: SME	239	1	227	210	0	0	2,022	24	1,975	1,597	0	24
	Retail	15,702	98	15,624	1,261	145	20	16,634	96	16,557	1,267	143	38
	Retail - Secured on real estate property	12,580	56	12,581	880	19	6	13,235	56	13,235	891	27	16
	Retail - Secured on real estate property - Of Which: SME	400	7	400	48	2	1	508	6	508	58	3	2
	Retail - Secured on real estate property - Of Which: non-SME	12,180	49	12,180	832	17	5	12,727	50	12,727	833	24	15
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,123	42	3,043	380	127	14	3,400	40	3,321	376	116	22
	Retail - Other Retail - Of Which: SME	637	15	611	88	44	5	656	13	631	90	34	6
	Retail - Other Retail - Of Which: non-SME	2,485	28	2,432	292	82	8	2,744	27	2,690	286	82	15
	Equity	635	1	635	1,955	3		1,271	1	1,271	4,233	3	
	Securitisation	94		94	291			137		137	62		
Other non credit-obligation assets				456						472			
IRB Total				13,061						14,506			

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⁾ For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted ²⁾		Of which: defaulted			Of which: defaulted		Of which: defaulted				
LUXEMBOURG	Central banks and central governments	10,310	0	9,838	396	0	0	8,643	0	8,214	375	0	0
	Institutions	256	2	198	61	0	2	343	0	284	72	0	0
	Corporates	5,681	215	4,949	4,644	0	60	5,408	208	4,778	3,883	0	95
	Corporates - Of Which: Specialised Lending	1,493	20	1,377	1,034	0	13	1,552	20	1,432	1,100	0	21
	Corporates - Of Which: SME	234	1	223	207	0	0	2,147	24	1,835	1,572	0	24
	Retail	15,224	87	15,148	1,187	116	16	16,108	85	16,033	1,187	110	33
	Retail - Secured on real estate property	12,291	51	12,292	856	17	5	12,936	51	12,936	867	25	16
	Retail - Secured on real estate property - Of Which: SME	388	5	388	47	2	1	493	5	493	55	2	1
	Retail - Secured on real estate property - Of Which: non-SME	11,903	46	11,904	809	16	4	12,443	47	12,444	812	23	14
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,932	36	2,856	331	99	11	3,173	33	3,097	320	86	17
	Retail - Other Retail - Of Which: SME	619	14	593	83	41	5	628	12	603	74	32	6
	Retail - Other Retail - Of Which: non-SME	2,314	22	2,263	248	57	6	2,545	21	2,494	246	54	11
	Equity	585	1	585	1,811	3		1,233	1	1,233	4,118	3	
	Securitisation												
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 31/12/2017						As of 30/06/2018					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted ²⁾		Of which: defaulted			Of which: defaulted		Of which: defaulted				
FRANCE	Central banks and central governments	496	0	554	99	0	0	474	0	531	94	0	0
	Institutions	3,349	0	3,291	523	0	0	4,433	0	4,381	518	0	1
	Corporates	327	0	322	107	0	0	325	0	317	109	0	1
	Corporates - Of Which: Specialised Lending	3	0	3	3	0	0	3	0	3	3	0	0
	Corporates - Of Which: SME	1	0	1	1	0	0	7	0	1	1	0	0
	Retail	134	3	134	26	13	1	165	3	165	29	13	2
	Retail - Secured on real estate property	1	0	1	7	0	0	76	1	76	7	1	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	4	0	4	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	66	1	66	6	0	0	71	1	71	6	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	66	2	65	19	13	1	90	2	89	22	13	1
	Retail - Other Retail - Of Which: SME	4	0	4	1	1	0	15	0	15	4	1	0
	Retail - Other Retail - Of Which: non-SME	62	2	61	18	12	0	75	2	74	19	12	1
	Equity	17	0	17	49	0	0	13	0	13	40	0	0
	Securitisation												
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 31/12/2017						As of 30/06/2018					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted ²⁾		Of which: defaulted			Of which: defaulted		Of which: defaulted				
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,277	0	3,277	452	0	0	3,058	0	3,058	441	0	1
	Corporates	45	0	45	19	0	0	64	0	64	25	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	9	0	9	1	0	0	9	0	9	1	0	0
	Retail - Secured on real estate property	6	0	6	1	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	0	0	0	3	0	3	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banque et Caisse d'Épargne de l'État, Luxembourg

		IRB Approach																	
		As of 31/12/2017						As of 30/06/2018											
		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			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
		(min EUR, %)																	
GERMANY	Central banks and central governments	155	0	176	14	0	0	161	0	209	14	0	0	0					
	Institutions	926	0	906	292	0	0	1,284	0	1,262	254	0	1	0					
	Corporates	100	0	96	34	0	0	141	0	111	41	0	0	0					
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0					
	Corporates - Of Which: SME	2	0	2	2	0	0	10	0	5	6	0	0	0					
	Retail	148	2	148	21	8	1	152	3	151	24	11	1	0					
	Retail - Secured on real estate property	99	1	99	8	0	0	99	1	99	8	0	0	0					
	Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	6	0	6	1	0	0	0					
	Retail - Other Retail	94	1	94	8	0	0	92	1	92	7	0	0	0					
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Other Retail - Of Which: SME	1	1	49	13	8	1	53	2	53	16	10	1	0					
	Retail - Other Retail - Of Which: non-SME	5	0	5	2	1	0	6	0	6	2	1	0	0					
	Equity	44	1	44	11	6	0	48	2	47	15	9	1	0					
	Securitisation	0	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).

		IRB Approach																	
		As of 31/12/2017						As of 30/06/2018											
		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			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
		(min EUR, %)																	
UNITED STATES	Central banks and central governments	5	0	5	0	0	0	4	0	4	0	0	0	0					
	Institutions	1,135	0	1,135	357	0	0	1,164	0	1,163	337	0	1	0					
	Corporates	366	0	355	97	0	0	357	0	347	97	0	0	0					
	Corporates - Of Which: Specialised Lending	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	4	0	4	1	0	0	5	0	7	8	0	0	0					
	Retail - Secured on real estate property	2	0	2	0	0	0	4	0	4	0	0	0	0					
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Other Retail	2	0	2	0	0	0	4	0	4	0	0	0	0					
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	2	0	2	1	0	0	0					
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0					
	Equity	1	0	1	1	0	0	1	0	1	1	0	0	0					
	Securitisation	0	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).

		IRB Approach																	
		As of 31/12/2017						As of 30/06/2018											
		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			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
		(min EUR, %)																	
NETHERLANDS	Central banks and central governments	32	0	32	2	0	0	32	0	32	2	0	0	0					
	Institutions	1,109	0	1,109	263	0	0	1,165	2	1,157	271	0	1	0					
	Corporates	182	0	176	59	0	0	204	0	201	67	0	0	0					
	Corporates - Of Which: Specialised Lending	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	4	0	4	0	0	0	4	0	4	0	0	0	0					
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0	0					
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Other Retail	2	0	2	0	0	0	2	0	2	0	0	0	0					
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0					
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0	0					
	Equity	4	0	4	11	0	0	4	0	4	10	0	0	0					
	Securitisation																		
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 31/12/2017						As of 30/06/2018											
		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			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
		(min EUR, %)																	
BELGIUM	Central banks and central governments	650	0	650	131	0	0	578	0	578	118	0	0	0					
	Institutions	343	0	303	68	0	0	355	0	321	62	0	1	0					
	Corporates	99	0	87	40	0	0	98	0	86	38	0	0	0					
	Corporates - Of Which: Specialised Lending	1	0	1	0	0	0	0	0	0	0	0	0	0					
	Corporates - Of Which: SME	0	0	0	0	0	0	22	0	17	5	0	0	0					
	Retail	133	3	132	18	7	0	140	3	139	20	7	1	0					
	Retail - Secured on real estate property	83	2	83	6	1	0	84	2	84	6	1	0	0					
	Retail - Secured on real estate property - Of Which: SME	3	1	3	1	0	0	3	1	3	1	0	0	0					
	Retail - Other Retail	80	1	80	6	0	0	81	1	81	5	0	0	0					
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Other Retail - Of Which: SME	50	1	49	11	6	0	56	1	54	14	6	1	0					
	Retail - Other Retail - Of Which: non-SME	7	0	7	1	1	0	5	0	5	1	0	0	0					
	Equity	43	1	42	10	5	0	51	1	49	13	5	1	0					
	Securitisation	0	0	0	1	0	0	1	0	1	2	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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banque et Caisse d'Épargne de l'État, Luxembourg

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		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				
(min EUR, %)													
CANADA	Central banks and central governments	65	0	65	7	0	0	91	0	91	10	0	0
	Institutions	926	0	927	297	0	0	1,053	0	1,054	327	0	0
	Corporates	8	0	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	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
	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	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
	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	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).

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		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				
(min EUR, %)													
Other Countries	Central banks and central governments	647	0	646	50	0	0	821	0	820	63	0	0
	Institutions	13	0	13	3	0	0	13	0	13	3	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	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	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
	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	3	0	3	13	0	0
Securitisation													
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 31/12/2017					As of 30/06/2018						
		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				
(min EUR, %)													
CHINA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	342	0	342	85	0	0	648	0	648	153	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	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	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
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).

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

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

As of 30/06/2018

		Direct exposures												Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet				
						Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
	U.S.													
	China													
	Switzerland													
	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0
	Middle East	0	9	0	0	0	0	0	0	0	0	0	0	0
	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0
		67	67	0	0	0	67	0	0	0	0	0	0	14
		39	39	0	0	0	39	0	0	0	0	0	0	6

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Banque et Caisse d'Épargne de l'État, Luxembourg

As of 30/06/2018

(mln EUR)		Direct exposures												Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
Residual Maturity	Country / Region														
	Africa														
	Others														
	Total	133	133	0	0	0	133	0	0	0	0	0	0	0	13

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties 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 counterparties (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 counterparties (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, Dillibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, 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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.