

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

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



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,683	5,027	5,266	5,367	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,683	5,027	5,266	5,367	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,683	5,027	5,266	5,367	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	4,683	5,027	5,266	5,367	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	4,695	5,036	5,272	5,371	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,695	5,036	5,272	5,371	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	21,805	23,255	24,625	24,476	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21,805	23,255	24,625	24,476	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.48%	21.62%	21.38%	21.93%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.48%	21.62%	21.38%	21.93%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.48%	21.62%	21.38%	21.93%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.48%	21.62%	21.38%	21.93%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	21.53%	21.66%	21.41%	21.95%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.53%	21.66%	21.41%	21.95%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	56,523	56,566	58,929	60,196	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	8.29%	8.89%	8.94%	8.92%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,683	5,027	5,266	5,367	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	4,683	5,027	5,266	5,367	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	56,523	56,566	58,929	60,196	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	56,523	56,566	58,929	60,196	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.29%	8.89%	8.94%	8.92%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.29%	8.89%	8.94%	8.92%	[A.2]/[B.2]	



2022 EU-wide Transparencv Exercise Capital

			ı	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
			(iiiii daily iii)						
Part					,	,			* * *
Part			transitional adjustments)	· ·		· ·			
### 15			instruments)						
18									
Part									
18									
18									
1									
Part									
Part			, , , , , , , , , , , , , , , , , , , ,					(r0340,c0010)	
Part									
Part									
Part				0	0	0	0	C 01.00 (r0390,c0010)	
Part		A.1.12	(-) Reciprocal cross holdings in CET1 Capital						
Part		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
Part		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CR9; Articles 36(1) point (k) (i), 243(1) point (b), 344(1) point (b) and 258 of CR9; Articles 36(1) point (k) (ii) and 379(5) of CR9; Articles 36(1) point (k) (iv) and 153(8) of CR9; Articles 36(1) point (k) (iv) and 153(4) of CR9.
지 등 1		A.1.14.1		0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
Page		A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
1.5		A.1.16		0	0	0	0	C 01.00 (r0400,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
Manual Properties 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1		A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Note 1		A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 0s.00 (r0510,c0010)	Article 48 of CRR
1		A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
No.		A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
1.23		A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
ALT Transition disclared		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
A 12 Transferred and performed CPT Coded minimums (crit)		A.1.20	CET1 capital elements or deductions - other	-68	-68	-36	-36	C 01.00 (r0529,c0010)	
		A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
ACTION A		A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 0s.00 (r0220,c00s0)	Articles 483(1) to (3), and 484 to 487 of CRR
Act Millional Tax Copies Registration of all and control and plantament 0 0 0 0 0 0 0 0 0		A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
Action Text Control Control (Control Control Con		A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
A		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
A23 Common Authorities Teal Experiment and delectrices 0 0 0 0 0 0 0 0 0		A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
A24 Additional fire 3 transformers 0		A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
A.2. Title 2 CAPITAL (part of districtions and effort transitional adjustments) 4,683 5,027 5,266 5,367 C.C. (0.0105,000) Ann. 2 of OR		A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0310) + C 01.00 (r0700,0030) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
A4 TER 2 CAPTAL (net of deductions and after transitional adjustments) 11 9 6 4 5.00 (1950,cdis) A60.8 7.7 of CR		A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
A-1 Time 2 Capital components and deductions		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,683	5,027	5,266	5,367	C 01.00 (r0015,c0010)	Article 25 of CRR
A42 Other Ter 2 Capital components and deductors		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	11	9	6	4		Article 71 of CRR
A42 Other Ter 2 Capital components and deductors A43 Ter 2 Institutional adjustments 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		A.4.1	Tier 2 Capital instruments	11	9	6	4	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
CAPITAL RATIOS (%) Transitional period C1 COMMON EQUITY TILE 1 CAPITAL RATIO (transitional period) 21.48% 21.62% 21.89% 21.99% C3 (1) .		A.4.2		0	0	0	0	(r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C	
CAPITAL RATIOS (%) Transitional period C1 COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) 21.48% 21.89% 21.89% 21.99% C4 (1) .				0					
CAPITAL RATIOS (%) Transitional period C1 COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) 21.48% 21.62% 21.38% 21.99% C3 (1) .	OWN FUNDS REQUIREMENTS								Articles 92(3), 95, 96 and 98 of CRR
C2 TIER 1 CAPITAL RATIO (transitional period) 21.48% 21.69% 21.38% 21.99% CA (1)								,	
Transitional period C2 Total California (unantional period) 21.50% 21.66% 21.41% 21.55% 21.55% 21.66% 21.41% 21.55% 21.66% 21.41% 21.55% 21.66% 21.41% 21.55% 21.66% 21.41% 21.55% 21.66% 21.41% 21.55% 21.66% 21.41% 21.55% 21.66% 21.41% 21.55% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66% 21.66%	CARITAL PATTOS (SM		COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)						•
CETI Capital D COMMON EQUITY TIER 1 CAPITAL (bully loaded) 4,683 5,027 5,266 5,367 4,43,13,4,121+499(A,2+A,11)- A,43,001 Mayor A,43,001 May	Transitional period		TIER 1 CAPITAL RATIO (transitional period)	21.48%		21.38%	21.93%	CA3 (3)	
CETT ARTIO (%) Fully loaded*									
Fully loaded	Fully loaded	1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,683			5,367	A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.01.01)	
Memo items		E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	21.48%	21.62%	21.38%	21.93%	[D.1]/[B-B.1]	•
Memo Rems F Adjustments to 12 due to IFRS 9 transitional arrangements 0 0 0 0 c 65 (c (6402,0330))		F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
F Adjustments to 17 2 due to 1985 9 transitional arrangements 0 0 0 0 CSS ((print)(2003))	Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
F Adjustments included in RWAs due to BFS 9 transitional arrangements 0 0 0 5 550 (p648)(2649)		F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
		F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	

⁽I)The fully loaded CETT ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not taken into account in this calculation.
Fully loaded CETT capital ratio estimation is based on the formulae stated in column "COBP CODE" - disease rate that this middle self of differences to fails loaded CETT capital ratios calculated by the cardiocation basis or in the PPIRE 3 disclosure



Overview of Risk exposure amounts

		RW	/As]
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	18,326	19,447	20,609	20,378	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0220, s002) + C 08.01 (r0040, c0220, s002) + C 08.01 (r0040, c0220, c022) + C 08.01 (r0040, c0220, c
Of which the standardised approach	213	223	5,629	5,493	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	10,188	9,922	5,463	5,501	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IR8 (AIR8) approach	1,646	1,655	1,694	1,737	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	5,659	7,107	7,271	7,048	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	443	442	580	680	C 07.00 (r0090, c3220, s001) + C 07.00 (r0110, c3220, s001) + C 07.00 (r0130, c3220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0040, c3260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0040, c3260, s002) + C 08.01 (r0040, c3260, s002) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0040, s0020, s002) +
Credit valuation adjustment - CVA	115	123	143	138	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	16	12	11	11	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	454	678	695	650	C 02.00 (r0520, c0010)
Of which the standardised approach	454	678	695	650	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, cds01)*12.5+C 20.00 (r0010, cds0)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010, c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,029	1,083	1,083	1,083	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,029	1,083	1,083	1,083	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	1,421	1,469	1,502	1,535	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	21,805	23,255	24,625	24,476	

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

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



2022 EU-wide Transparency Exercise Market Risk

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

i																						
	SA					I	М									IM						
			VaR (Memorai	ndum item)	STRESSED VaR (Memorandum item)	AND MIC	NTAL DEFAULT GRATION RISK FAL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE		VaR (Memori	andum item)	STRESSED VaR (I	Memorandum item)	INCREI DEFAU MIGRATI CAPITAL	ILT AND ION RISK	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)		LASI	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	/2021					
Traded Debt Instruments Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	434	6//	0	0	0	0							l ,	0	0	0						
Total	454	678	o o	0	0	0	0	0	0	0	0	0	Ů	0	0	0	0		0	0	0	-
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/06						
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	o o	0	ō	0	ō	ō							0	ō	o o	Ō						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	695	650	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	695	650	. 0	0	. 0	0	0	0	0	0	U	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.

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

					Standardise	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
Consolidated data	Control decommentar or control basis in Control and Co	0 0 0 0 241 0 0 0 17 78 0	0 0 0 0 0 0 151 0 0 0 0 1 1 7 8	0 0 0 0 0 151 0 0 0 0 0 0 0 0 0 0 0 0 0	16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 143 0 0 0 0 0 0	0 0 0 0 143 0 0 0 0 0 777	16
	Claims on incitiutions and commonates with a ST rendit accessment Collective investments undertakings (CIU) Equity Other exposures	0 2 0	0 2 0 0	0 22 0 0		0 4 0	0 4 0 0	0 56 0	
	Standardised Total ²	338	233	292	16	301	199	276	16

**Oppose oppose, valle Eproser value, a spondo blank silar, pie se sount et yr fiet à leis soul convenire historis or ceall min mitigation horizone (e.g. soluthistore effects).

**Sponderfeet fiet des en charles de Societarise potation value in the reads or to the 200 annue.

**Obje the result elevant countries are decisioned. These have been well-not the first the 200 annue.

**Obje the result elevant countries are decisioned. These have been well-not first first first representation of municipacity coverage (e.g. to 57% of total original approace or Top 10 countries revised by original appearance.)

		Carculated as or sain quarter							
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Control deversements or control shares Reciscal occurrence or foot at strictifies Reciscal control or foot at strictifies Reciscal control or foot	0 0 0 0 0 0 0 241 0 0 0 0 0 0 78 0 0 0 2 2 2 2 2 2 3 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 151 0 0 0 0 0 1 7 8 8 9	0 0 0 0 0 0 0 0 0 0 0 0 0 2 117 0 0 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	16	0 0 0 0 0 0 0 0 0 0 0 0 16 52 0 0 0 0 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0 0 0 0 0 143 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 143 0 0 0 0 0 77 77 0 0 0 0 0 0 0 0 0 0 0	16
İ	Standardised Total ²	Ů		Ü	16			Ů	16

¹⁰ Chignial appearary, unlike Epocaser value, is reported before taking into account any effect due to coeff convention factors or coeff mix mispation suchrapans (e.g. adaptation effects).
(2) That value adaptaments and provisions per country of counterpairy encludes those for securitation exposures, additional valuation adjustments (NIAs) and other coen funds enductions related to the approprint, but includes general coefficial designations of the coefficial and the coefficial coefficial and the coeff

		exposures, but includes gene	rai dedit risk adjusements.						
					Standardise	ed Approach			
			As of 30	/09/2021			As of 31	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
FRANCE	Com La construente a Comuni de Cont. Control de Comunica de Control de Contr	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				0				

				Standardisc	d Approach			
		As of 30,	/09/2021			As of 31	/12/2021	
(refe ELR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control discretimental or central banks. Regional personnels or local action of less Regional	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0

		(2) Total value adjustments a exposures, but includes gene		unterparty excludes those for se	curitisation exposures, additiona	i valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
	(min EUR. *%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Central occurrences or central shakes Residual convernment or local archiffes Multiflerand Evolutions of the Central State Multiflerand Evolutions of the Central State Multiflerand Evolutions of the Central State For State State General Sta	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0
1	Standardised Total ²				0				

	Banque et Caisse d'Epargne de l'Etat, Luxembourg								
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
	(min ELIR. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM S	untel dissertamenta or cultural basiss and dissertamenta del sindi anticomiss sicilitàrica i Devolupment Basis sicilitàrica i Devolupment B	0 0 0 0 0 0 0	0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
It	xoosures in default neme associated with particularly high risk	0	0	0	0	0	0	0	0

		(2) tota valual applications and provisions per country or counterparty excussion industrial exposures, applications applications (XVA) and cover over turns industrials related to the exposures, the find date opening over over turns industrials related to the exposures, the find date opening over over turns industrials.								
					Standardisc	d Approach				
			As of 30	/09/2021			As of 31	/12/2021		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
CANADA	County of Control Cont		000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0			0	
	Standardised Total ²				0					

		exposures, but includes general credit risk adjustments.							
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Coming deversements or coming hashing decisional conversionals or local arthritism sectional and conversional	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %) 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		
	International Organisations Institutions			0		0	0		
	Corporates	0	0	ō		ō	ō	i o	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Other Countries	of which: SME	0	0	0		0	0	0	
Other Countries	Secured by mortgages on immovable property	0	0	0		0	0		
	of which: SME Exposures in default		0	U		U	U		
	Exposures in default Items associated with particularly high risk			0		0	0		
	Covered bonds	i i	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	ō		ō	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1 0				

		(2) Total value adjustments a exposures, but includes gene		unterparty excludes those for se	curtisation exposures, additiona	i valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31	/12/2021	
		Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
BELGIUM	Gentle commence of control (see No. 9). Gentle commence of control (see No. 9). Public access entitles Public access entitles Public access entitles Public access entitles Institution (Commence Lauke Institution (Commenc	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0
	Standardised Total ²				0				0

				Standardisc	d Approach			
		As of 30	/09/2021			As of 31	/12/2021	
(ritle ELR. *fg)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Combing depresentation or colored banks. Analysis of power services or local authorities Analysis of the colored or local authorities Analysis of the colored or local Analysis of the colored or local Colored or local SWITZERLAND SWITZERLAND SWITZERLAND SWITZERLAND To colored or local Colo	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

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

13,218 1,506 1,688 820 178 3,721 5,063 0 0 13,924 1,513 1,855 854 160 3,653 4,998 0

		calculated as of last quarter				calculated as of list quarter									
					Standardise	d Approach									
			As of 31,	/03/2022			As of 30,	06/2022							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²						
	(min ELR, %) Central governments or central banks	11,764	11,760			12,495	12.487								
	Central governments or central banks Regional governments or local authorities	957	774			933	759	0							
	Public sector entities	1,334	891	ů		1,676	1.049	40							
	Multilateral Development Banks	0	0	ō		0	0	0							
	International Organisations	0	0	0		0	0	0							
	Institutions	156	126	53		152	124	48							
	Corporates	1,045	697	614		713	550	469							
	of which: SNE	0	0	0		0	0	0							
	Retail	0	0	0		0	0	0							
LUXEMBOURG	of which: SME	0	0	0		0	0	0							
LONEINDOUNG	Secured by mortgages on immovable property	0	0	0		0	0	0							
	of which: SME Exposures in default	0	U	0	16	10	U	0							
	Exposures in default Items associated with particularly high risk	44	44	66	10	24	24	26							
	Covered bonds	10	1	00			1	30							
	Claims on institutions and corporates with a ST credit assessment	370	334	171		289	251	129							
	Collective investments undertakings (CIU)	5	5	63		6	6	71							
	Equity	0	0	0		0	0	0							
	Other exposures	0	0	0		0	0	0							
	Standardised Total ²				17										

		exposums, but includes general credit risk adjustments.							
					Standardisc	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Control Contro	140 162 408 0 0 1,074 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	171 162 405 0 0 1,045 641 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 32 8 0 430 474 0 0 0 0 0 0 0 0 0 0 0 0 0 131 141 141 141 141 141 141 141 141 141	0	140 111 44.0 0 1,025 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	170 1111 407 0 0 999 615 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 222 16 0 0 448 475 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	·
	Other exposures Standardised Total ²				3		0	0	2

		exposures, but includes gener		anapaty escapes oras for se	CLITATION EXPORATE, BOSTON	r vacancer acquainments (Anna)	and delet dest lands reported	a readable to the	
					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30)	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments am provisions ²
	(mh EUR, %) Central oovernments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	l ő	0	
	Multilateral Development Banks	ō	ō	i i		ō	l ō	o o	
	International Organisations	0	0	0		0	0	0	
	Institutions	121	121	36		26	27	13	
	Corporates	1,196	1,195	791		1,270	1,269	828	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
UNITED STATES	of which: SME	0	0	0				0	
ONLIED SIMILES	Secured by mortgages on immovable property	0		0				0	
	of which: SME Exposures in default	0							
	Exposures in default Items associated with particularly high risk	0	0		U		l ő		
	Covered bonds	ů	0	0		ů ů	l ő	0	
	Claims on institutions and corporates with a ST credit assessment	12	12	7		14	14	7	
	Collective investments undertakings (CIU)	0	0	i o		0	0	0	
1	Equity	0	0	0		0	0	0	
	Other exposures	0	0			0		0	
	Plan double of York S								

	exposures, but includes general credit risk advertments.								
				Standardisc	d Approach				
		As of 31,	03/2022			As of 30	/06/2022		
(min E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Central assessments or control basiss. Residual on any measure to acch antitrollies Residual on any measure to acch antitrollies Residual on a control on acch antitrollies Residual on account to	0 41 65 0 0 0 0 7 339 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 44 45 55 0 0 288 392 0 0 0 0 0 0 0 33 223 22 0 0 0 0 0 0 0	0 0 0 0 124 227 0 0 0 0 0 0 0 3 228 0 0 0	0	0 40 70 0 335 345 0 0 0 0 0 0 2 2 239 6 6 6	0 0 0 333 343 0 0 0 0 0 0 2 2 2 2 3 3 3 0 0 0 0 0 0	0 0 0 0 138 239 0 0 0 0 0 0 0 3 3 225 0 0		



	bunque et cuisse à épargne de l'état, coxembourg										
					Standardise	d Approach					
			As of 31,	/03/2022			As of 30	06/2022			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central descriptions of the Central State of Central Stat	0 0 0 0 159 690 0 0 0 0 0 0 0 131 131 131	0 0 0 0 0 0 159 688 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 10 0 0 22 397 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 10 0 0 0 156 697 0 0 0 0 0 0 130 237 237 0 0	0 0 0 0 1556 696 0 0 0 0 0 130 989 9	0 0 0 0 0 2 2 413 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
-		(1) Orional exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g. substitution effects).									

(2) Total val	ue adjustments ar	nd provisions per co	untry of counterpart	y excludes thos	e for securitisation exposures	, additional valuation a	idjustments (AVAs)	and other own funds red	actions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 31,	/03/2022			As of 30	(06/2022		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
CANADA	Control Contro	0 228 42 17 0 0 0 0 0 0 785 44 4 0	0 228 45 0 0 42 17 0 0 0 0 0 0 0 784 4 4 0 0	0 18 0 0 14 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 223 45 0 0 41 15 0 0 0 0 0 0 752 1 1 0	0 223 45 0 0 41 16 0 0 0 0 0 0 751 1 0 0	0 17 0 0 14 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Standardised Total ²				1				0	

;) total value adjustments and provisions per country or counterparty esculpsia those for securpsiation exposumes, additional valuetion adjustments (ARAR) and other own runos reductions	rese
opposures, but includes general credit risk adjustments,	

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(1000 f)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	South of southern and the control of	13 0 3 3 3 3 3 2 45 551 0 0 0 0 0 101 188 0 0 0	13 0 33 0 0 245 557 57 0 0 0 0 0 101 8 0	0 7 8 384 0 0 0 0 10 14 4	0	13 0 3 0 0 0 699 0 0 0 0 0 0 9 9 9 9 9 9 9 9 9	13 0 33 0 0 245 599 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 7 0 85 433 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o
	Standardised Total ²				1				1

Standardised Approach
exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Control of commencing or control of a Control of Contro	0 0 821 192 0 0 0 0 0 0 0	0 0 0 820 178 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 854 174 10 0 0 0 0 0	0 0 0 854 160 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	۰
	Eouity Other exposures Standardised Total ²	0	0	0	0	0	0	0	0

					Standardise	ed Approach			
			As of 31,	03/2022			As of 30	/06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	307 104	307 103	0		298 139	298 139		
	Public sector entities Multilateral Development Banks	39	39	0		38	38		
	International Organisations Institutions	0	0	0 5		0	10	0 5	
	Corporates of which: SME	56 0	56 0	4S 0		69 0	69 0	58 0	
BELGIUM	Retail of which: SME	0	0	0		0	0	0	
BELGION	Secured by mortpages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	0		0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment	106 63	106 23	11 6		110 72	110 30	11 9	
	Collective investments undertakings (CIU) Equity Other exposures	0	0				0	0	
	Standardised Total ²		Ü		0				0

					Standardisc	d Approach			
			As of 31	/03/2022			As of 30,	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks						0	0	
	Central governments or central banks Regional governments or local authorities	0				0	0	0	
	Public sector entities	ō	0	0		i i	ō	o o	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	524	525	213		524	525	206	
	Corporates	63	63	57		56	56	50	
	of which: SME Retail	0				0	0	0	
	of which: SME	0				0	0	0	
SWITZERLAND	Secured by mortgages on immovable property	ů		0		0	0	0	
	of which: SME	ō	0	0		i i	ō	o o	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Crevered honds	0	0	0		0	0	0	

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

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

							IRB Ap	proach						
				As of	30/09/2021			As of 31/12/2021						
		Original Exposure ¹		Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	
	(min EUR, %)		Of which: defaulted	• 50.00		Of which: defaulted	provisions		Of which: defaulted	· ince		Of which: defaulted	provisions	
	Central banks and central governments	16,312	0	16,171	1,087	0	1	15,570	0	15,425	1,068	0	1	
	Institutions Corporates	8,916 12.019	0 87	8,619 11.039	2,319 7.145	0		8,910 11.908	0 80	8,599 10.950	2,273 6.969	0	6	
	Corporates - Of Which: Specialised Lending	2.191	18	1,039	7,145 1.430	0	23	2.382	17	2.151	1,532	0	78	
	Corporates - Of Which: SME	2,141	68	1,990	1,413	0	29	2.096	62	1,816	1,348	0	27	
	Retail	20.959	112	20.956	1.647	182	41	21.372	106	21.368	1.656	171	38	
	Retail - Secured on real estate property	17,289	57	17,289	1,161	36	18	17,675	54	17,675	1,171	34	18	
Consolidated data	Retail - Secured on real estate property - Of Which: SME	539	10	539	72	6	1	535	8	535	71	5	1	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SI	16,750	47	16,750	1,088	30	17	17,140	46	17,140	1,100	29	17	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	3,670	55	3,667	485	147	23	3,697	52	3,694	485	137	19	
	Retail - Other Retail - Of Which: SME	617	19	614	107	56	6	611	18	608	100	50	5	
	Retail - Other Retail - Of Which: non-SME	3,053 1.635	35	3,052 1,635	380 5,659	91	17	3,086 2.035	34	3,086 2,035	385 7.107	86	15	
	Equity Other non credit-obligation assets	1,635	0	1,635	619	0		2,035	0	2,035	7,107 540			
					18.477						19.613			
	IRB Total ²				18,4//						19,613			

(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) Bits I cotal does not incuse the Securitisation position unise in the results pinc to the autorities energial electrical does not incuse the Securitisation position unise in the results pinc to the autorities energial electron the securities are disclosed. This see have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original.

		IRB Approach												
				As of	30/09/2021			As of 31/12/2021						
		Original	Original Exposure ¹ Expo		Risk exposure amount		Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustments	
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions	
	Central banks and central governments	12,666	0	12,451	326 236	0	0 0	11,963	0	11,725 786	311 247	0	0	
	Institutions Corporates	936 7.113	87	6,109	2.96 5.315	0	75	7.038	0 80	6,098	5.192		72	
	Corporates - Of Which: Specialised Lending	2.188	18	1.988	1.428	0	23	2,380	17	2,149	1,531		23	
	Corporates - Of Which: SME	2,135	68	1,839	1,410	0	28	2.086	62	1.806	1,340	0	26	
	Retail	20.362	99	20.359	1.545	140	36	20,756	94	20.754	1.547	129	32	
	Retail - Secured on real estate property	16,952	53	16,952	1,134	33	17	17,324	50	17,324	1,140	32	17	
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SM	528	10	528	71	6	1	523	8	523	69	5	1	
LUXEMBOURG	Retail - Secured on real estate property - Of Which: nor	16,424	44	16,424	1,063	27	16	16,801	42	16,801	1,071	26	16	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	3,410	46	3,408	411	107	18	3,432	44	3,430	407	97	15	
	Retail - Other Retail - Of Which: SME	600	19	598	104	54	6	594	18	592	97	49	4	
	Retail - Other Retail - Of Which: non-SME	2,810 1,626	27	2,810 1.626	307 5.624	53	13	2,838 2.025	26	2,838 2,025	309 7.071	48	11	
	Equity Other non-credit-obligation assets	1,626		1,626	9,029	0		2,025		2,025	7,071			
	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	30/09/2021		As of 31/12/2021							
			Original			Exposure		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and		
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions	
	Central banks a	nd central governments	517	0	594	89	0	0	512	0	579	83	0	0	
	Institutions		2,005	0	1,938	488	0	2	2,167	0	2,100	533	0	1	
	Corporates		679	0	679	255	0	1	646	0	646	232	0	1	
		porates - Of Which: Specialised Lending	2	0	2	2	0	0	2	0	2	2	0	0	
		porates - Of Which: SME	1	0	1	0	0	0	1	0	1	23	0	0	
	Retail		155	3	155 76	23	9	1 0	155 77	3	155 77	23	9	1 0	
	Re	tail - Secured on real estate property	76	1	/6	6	1		//	1	//	6	1		
FRANCE		Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	3	0	3	0	0	0	
HOUTEL		Retail - Secured on real estate property - Of Which: non-Sh	74	1	74	6	1	0	75	1 0	75	6	1	0	
		tail - Qualifying Revolving			0		0		0	0				0	
	Re	tail - Other Retail	78	2	78	17	9	1	78	2	78	16	8	1	
		Retail - Other Retail - Of Which: SME	3	0	3	1 16	1	0	4 74	0	4 74	1 15	1	0	
		Retail - Other Retail - Of Which: non-SME	75	2	75		7	1	74	2	74		7	1	
	Equity		3		3	12	0	0	3	0	3	10	0	0	
		-obligation assets													
	IRB Total														

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

		IRB Approach											
				As of	30/09/2021			As of 31/12/2021					
		Original Exposure ¹		Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	186	0	185	70	0	0	157	0	157	58	0	0
	Corporates	1,181	0	1,177	390	0	1	1,174	0	1,169	389	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0		0	0
		6	0	ь	1	0	0	/	0	ь	1	0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	6	0	6	1	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Sh					0	0		0				0
	Retail - Qualifying Revolving	3		3	1	0	0	0	0	0	1		0
	Retail - Other Retail	,		1	0	0	0	,	0	1			0
	Retail - Other Retail - Of Which: SME	n n	0	i î	0	0	0	i i	0	0			0
	Retail - Other Retail - Of Which: non-SME	ĭ	ı ö	1	ō	ŏ	ő	i	ő	lĭ	ō	1 0	ő
	Equity	,	o o	0	0	ō	0	ō	ō	ō		0	ō
	Other non credit-obligation assets												
	TRR Total												

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

		IR8 Approach													
				As of	30/09/2021					As of	31/12/2021				
		Original			Exposure				Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		
	Central banks and central governments Institutions	175 502	0	175 503	11 200	0	0	127	0	127 454	9 208	0	0		
	Corporates	329	0	343	123	0	ô	387	0	400	171	0	î		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	3	0	1	1	0	0	7	0	4	4	0	0		
	Retail	166 98	2	166 98	22	6	1 0	175	2	175	23	7	1		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	38	1	98		0	0	110	1	110	9	1	0		
GERMANY	Retail - Secured on real estate property - Of Which: non-Sh		1	95	7	0	0	107	1	107		,	0		
-	Retail - Qualifying Revolving	0	0	0	n	0	0	0	0	0	0		ő		
	Retail - Other Retail	68	1	68	14	6	1	65	1	65	14	6	1		
	Retail - Other Retail - Of Which: SME	5	0	5	1	0	0	4	0	4	1	0	0		
	Retail - Other Retail - Of Which: non-SME	63	1	63	14	6	1	61	1	61	14	6	1		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0		
	Other non credit-obligation assets														
	IRB Total														

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

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

		IRB Approach												
		As of 30/09/2021							As of 31/12/2021					
		Original Exposure ¹		Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment	
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	95	0	95	55	0	0	103	0	103	60	0	0	
	Corporates	1,058	0	1,078	364	0	1	1,010	0	1,010	326	0	1	
	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	15	1	15	2	1	0	14	0	14	2	1	0	
	Retail - Secured on real estate property	9	0	9	1	0	0	8	0	8	1		0	
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	2		2		0			0	2			0	
ONLIED MINOROLL	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	,		,	1	0	0	6	0	6	0		0	
	Retail - Other Retail						0		0		2		0	
	Retail - Other Retail - Of Which: SME				1	1			0			1 1	0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1		1			0	5	0	1	0		0	
	Recall - Other Retail - Of Which: non-SME Equity			3		1	0	0	0	0	2		0	
	Other non-credit-obligation assets			0		0			0		0			
	IRB Total												1	

							IRB Ap	proach					
				As of	30/09/2021					As of :	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	284	0	284	74	0	0	285	0	285	73	0	0
	Institutions	804	0	804	90	0	0	836	0	836	96	0	0
	Corporates	17	0	17	4	0	0	17	0	17	4	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	,	0	1	0	0	0	1	0	1			0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1			0
	Retail - Secured on real estate property - Of Which: SME	i i	0	n	0	0	0	â	0	i i	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: non-:	. 1	0	i	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	1	0	0	0	0	0	1	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
	Other non credit-obligation assets												
	IRB Total												

[5] 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	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	13	0	13	2	0	0	13	0	13 409	2	0	0
	Institutions	463		463	153	0			0		138	0	
	Corporates	578		539	194	0	1	571	0	532	173		1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0		0	0	0	0		0	0	0	0	0
	Corporates - Or Which: SME Retail			0		0	0		0		0	0	0
	Retail - Secured on real estate property	5		5	1	0	0	4	0	9	0	0	0
	Retail - Secured on real estate property - Of Which: SME	3		3		0	0	3	0	3	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-Sh	2		2			o o	2	0	2	0	0	
	Retail - Qualifying Revolving	0	0	1 0	n n	0	0	1 6	1 0	1 1	0	0	0
	Retail - Other Retail	1	ı ö	l i	0	0	0	1	0	l ĭ	0	0	0
	Retail - Other Retail - Of Which: SME		ı ö	l î	0	0	0	ا أ	0	i .	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	ō	1	ō	ō	ō	1	ō	i	ō	ō	ō
	Equity	0		0	0	0		0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba	nks and central governments	1,030	0	1,009	115	0	0	1,029	0	1,026	113	0	0
	Institution		10	0	10	2	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0		0	0	0	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates * Or Willot: SHE	0		0	0	0	0		0	0		0	0
	recuir.	Retail - Secured on real estate property	0		0		0	0	0			o o	0	0
		Retail - Secured on real estate property - Of Which: SME	0		0		0	0	0			o o	0	0
Other Countries		Retail - Secured on real estate property - Of Which: non-Si	ő	ő	ő	ő	ő	ő	ő	ő	ő	ŏ	ő	ő
		Retail - Qualifying Revolving	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		6	0	6	21	0	0	7	0	7	24	0	0
	Other non	credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	440	0	440	83	0	0	469	0	469	87	0	0
	Institutions	229	0	191	31	0	0	206	0	167	30	0	0
	Corporates	76	0	67	31	0	0	63	0	56 0	30	0	0
	Corporates - Of Which: Specialised Lending			0		0	0		0				
	Corporates - Of Which: SME Retail	160	0	160	20	0		163	0	3 162	3 24		0
	Retail - Secured on real estate property	99	2	99	8	7	1	98	2	98	24	1	1
	Retail - Secured on real estate property - Of Which: SME		2	22	0	0	0	20	2	20	9		ô
BELGIUM	Retail - Secured on real estate property - Of Which: non-	5) 96	2	96	8	1	1	95	2	95	9	i	i
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	ō
	Retail - Other Retail	61	1	61	12	3	1	65	1	64	15	3	ō
	Retail - Other Retail - Of Which: SME	6	0	6	1	0	0	6	0	6	1	0	0
	Retail - Other Retail - Of Which: non-SME	56	1	55	11	3	1	59	1	59	14	3	0
	Equity	1	0	1	2	0	0	1	0	1	2	0	0
	Other non credit-obligation assets												
	IRB Total												

	i												
							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ^t		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	828	0	829	225	0	1	828	0	829	221	0	1
	Corporates	186	0	250	179	0	0	186	0	227	168	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	23	0	23	0 8	0	0	26	0	26	0		
		23		23	8	0	0	26	0	26	9		
	Retail - Secured on real estate property	,			0	0	0	6	0	6	1		
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh			6	0	0	0		0		0	0	
	Retail - Qualifying Revolving			0	0				0				
	Retail - Other Retail	17	0	16	8	0	0	20	0	20	8	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	16	ō	16	7	ō	ō	20	ō	20	8	ō	ō
	Equity	0	ō	0	0	ō	ō	0	ō	0	ō	ō	ō
	Other non credit-obligation assets												
1	IRB Total												

Credit Risk - IRB Approach

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0 44	0	0	0	0
	Corporates - Of Which: Specialised Lending	7,146 2,374	72 18	6,185 2.152	5,473 1.542	0	72	7,230 2,432	25	6,260 2.199	5,506 1,559	0	22
	Corporates - Of Which: SME	2,374	54	1.816	1,353		24	2,932	18	1,785	1,359	0	22
	Retail	21.894	110	21.888	1,555	176	40	22,396	118	22.390	1,380	184	20
	Retail - Secured on real estate property	18,104	59	18.104	1,202	37	71	18.476	66	18,476	1,230	41	71
	Retail - Secured on real estate property - Of Which: SME	528	8	528	68	5	1	528	10	528	71	6	i
Consolidated data	Retail - Secured on real estate property - Of Which: non-S		51	17,576	1,133	32	20	17,948	56	17,948	1,159	35	20
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,790	51	3,784	493	139	19	3,920	52	3,915	508	142	20
	Retail - Other Retail - Of Which: SME	612	18	605	102	52	5	606	17	600	98	49	5
	Retail - Other Retail - Of Which: non-SME	3,178	33	3,178	391	86	15	3,314	34	3,314	410	93	15
	Equity	2,081	333	2,081	7,271	1,200		2,009	0	2,009	7,048	0	
	Other non credit-obligation assets				551						600		
	IRB Total ²				14,990						14,891		

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	6,950 2.372	72 18	6,009 2.150	5,250 1.541	0	72 24	6,960 2,430	44 25	5,984 2.197	5,171 1.557		66 22
	Corporates - Of Which: SME	2,372	54	1,808	1,346		25	2,089	18	1 777	1,357		20
	Retail	21,275	98	21.271	1,588	134	36	21,745	104	21.741	1,533	138	36
	Retail - Secured on real estate property	17.757	55	17.757	1,172	34	20	18.118	62	18.118	1,199	38	20
	Retail - Secured on real estate property - Of Which: SME	516	8	516	66	5	1	516	10	516	69	5.	1
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-S		47	17.241	1.106	29	19	17,602	52	17.602	1.130	32	19
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	3.519	43	3.514	415	100	16	3.627	42	3.622	425	100	16
	Retail - Other Retail - Of Which: SME	594	18	590	99	51	4	589	16	585	95	47	4
	Retail - Other Retail - Of Which: non-SME	2,924	25	2,924	316	49	11	3,037	26	3,037	330	53	12
	Equity	2,071	326	2,071	7,235	1,176	0	1,999	0	1,999	7,010	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	4	0	3	2	0	0	3	0	3	2	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2	0	2	2	0	0	2	0	2	2	0	0
	Retail	148	0	148	24			154		154	24	10	,
	Retail - Secured on real estate property	69	3	69	24	7		70	3	70	6	10	0
	Retail - Secured on real estate property - Of Which: SME	2		2				70		70	0		0
FRANCE	Retail - Secured on real estate property - Of Which: non-:	66	1	66	6	i	0	67	i	67	6	i	0
	Retail - Qualifying Revolving		ō	0	0	ō	ō	0	ō	0	0	ō	ō
	Retail - Other Retail	79	2	79	17	9	1	84	2	84	18	9	1
	Retail - Other Retail - Of Which: SME	3	0	3	2	1	0	3	0	3	1	1	0
	Retail - Other Retail - Of Which: non-SME	77	2	77	16	7	1	82	2	82	16	8	1
	Equity	3	0	3	10	0	0	3	0	3	10	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	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		5	0	5	6	0	0	5	0	5	6	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	0	0				0	0	0	0	0	0	0
	Poetani	Retail - Secured on real estate property	6	0	,			0						0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	ń	0	ń	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-St	6	0	6	i	0	0	7	0	7	i	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		0	0	0
		Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	36	0	28	47	0	1	48	0	40	76	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	7	0	4	4	0	0	6	0	4	4	0	0
	Retail	175	2	175	23	7	1	184	3	184	24	8	1
	Retail - Secured on real estate property	107	1	107	9	1	0	111	2	111	9	1	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	4	0	4	1	0	0
OLIGIAN	Retail - Secured on real estate property - Of Which: non-St		1	103	8	1	0	107	2	107	9	1	0
	Retail - Qualifying Revolving Retail - Other Retail	0 68	0	68	0 14	0		73		73	0 15	0	0
	Retail - Other Retail - Of Which: SME	68	1 1	68	14	6	1 0	/3	1	/3	13	l ,	0
		64		64	13			70		70	15		,
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0.4	13			,,,		70	15		0
	Other non credit-obligation assets	_	- u	Ů									ů
	IRB Total												

Credit Risk - IRB Approach

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min 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	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0		0	0	0	0	0	0
	Retail	16	0	15	3		0	15	0	14	3		0
	Retail - Secured on real estate property	10	0	13	3		0	15	0	14	3	1	0
	Retail - Secured on real estate property - Of Which: SME	î	0	1	0	0	0	1	0	ů	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Si	6	0	6	0	0	0	7	0	7	1	0	0
	Retail - Qualifying Revolving	ō	0	ō	0	ō	ō	0	ō	ò	0	ō	0
	Retail - Other Retail	8	0	7	2	1	0	7	0	6	2	1	0
	Retail - Other Retail - Of Which: SME	3	0	2	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	5	2	1	0	5	0	5	2	1	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
_	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
	Retail		0		0	0	0				0		0
	Retail - Secured on real estate property		0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	â	0	n n	0	0	0	n	0	â	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: non-Si	i	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	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
1	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
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0		0	0	0	0	0	0
	Corporates	0	0	0			0	0	0		0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0				0		0		,	0	0
	Retail - Secured on real estate property	7	0	3		0	0	3		3	i .	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0		0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SI	2	0	2	0	0		3	0	3	0	0	0
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

		_												
								IRB Ap	proach					
					As of :	31/03/2022					As of	30/06/2022		
			Original	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central b	sanks and central governments	0	0	0 0	0	0	0 0	0	0	0	0	0	0
	Corporat		0	0	0	0	0	0	0	0	0	0		0
		Corporates - Of Which: Specialised Lending	ō	ō	ō	0	0	ō	0	ō	ō	ō	ō	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries		Retail - Secured on real estate property - Of Which: non-Si	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	U	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0 24	24		0	0	0	0 26		0
		n credit-obligation assets				29	29	0		0	/	20	-	-
	IRB Tota												_	
	IRB I ota											and an analysis of the second		

(1) Original exp	osure, unlike Exp	oosure value, is i	reported before taking it	nto account any	effect due to crea	dit conversion fa	ctors or credit ris	k mitigation tecl	nniques (e.g. substitution	effects).

	•						IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	18	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	18	0	9	13	0	0	18	0	34	34	0	0
	Corporates - Of Which: SME		0	2	1	0		0	0	2	1	0	0
	Retail	171	3	171	24	4	1	184	3	184	25	4	1
	Retail - Secured on real estate property	104	2	104	9	1	1	107	2	107	10	1	1
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	3	0	3	0	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: non-Si	101	2	101	9	1	1	105	2	105	10	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	67	1	67	15	3	0	77	1	77	15	3	1
	Retail - Other Retail - Of Which: SME	6	0	6	0	0	0	6	0	6	1	0	0
	Retail - Other Retail - Of Which: non-SME	61	1	61	15	3	0	71	1	71	14	3	1
	Equity	1	0	1	2	0	0	0	0	0	2	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exp	osure, unlike Exp	osure value, is r	reported before taking in	nto account any o	effect due to cres	dit conversion fa	ctors or credit ris	k mitigation tecl	nniques (e.g. substitution	effects).

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustme
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisio
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	123	0	120	139	0	0	122	0	119	138	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	24	0	0 24	0 8	0	0	25	0	0	0	0	0
	Retail	24	0	29	8		0	25		24	8	0	0
	Retail - Secured on real estate property	/	0	/	1	0		8		8	1	0	
SWITZERI AND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf	0	0	0		0	0	0	0	0	0	0	0
SWITELKEUD	Retail - Secured on real estate property - Or Which: non-se Retail - Qualifying Revolving		0	,	0	0	0			_ ′	1	0	0
	Retail - Qualifying Revolving Retail - Other Retail	17	0	17			0	17		17	0		0
	Retail - Other Retail - Of Which: SME	1/	0	0	ń		0	17		1/		0	0
	Retail - Other Retail - Of Which: non-SME	17	0	17			0	17		17			0
	Recall - Other Recall - Of Which: non-SME Equity	1/	0	1/	,		0	0		0	0	0	0
	Other non credit-obligation assets	_	Ů	Ů		Ů	Ů		Ů	Ů	Ů	Ů	, i
	IRB Total												-



General governments exposures by country of the counterparty

						banque et C	aisse d'Epargne de l'Et							
							As of 31/12/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial a	ssets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Austria	0 20 0 0 4 0 0	0 20 0 0 4 0 0			0 0 0	0 20 0 0 0 0				0 0 0	0 0 0 0		
Total Tota	Belgium	29 10 21 11 12 33 37 57 11 14 20	10 21 167 39 7 57 114			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 10 21 167 39 52 114 20				000000000000000000000000000000000000000	0 0 0 0 0		78
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria	122	****				7.5					·		,,
To - 3M	Cyprus													
Total Tota	Czech Republic	0 0 0 24 75 5 9	0 0 0 0 0 24 75 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 24 75 0			() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0		32
To - 3M	Denmark	2					,					, and the second		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

						Banque et C	aisse d'Epargne de l'Et	at, Luxembourg						
							As of 31/12/2021							
						Direc	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non desirative financial a			Dovingting with up	sitiva fair valva	Donium tivos veith	a monativo fair valvo	Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial a	ssets by accounting portfolio	'	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	, Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Finland	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 13 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		3
[0 - 3M [France	(2: 200 121 6 (101)	0 0 0 0 27 27 27 27 29 29 8 128 68 68 128 60 100 0 3 53 533			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 17 115 108 48 100 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Germany	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 10 16 6 9 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary													
[0 - 3M [Ireland	1: 1: 3: 2: 2:	2 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12 0 0 13 35 25 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		22
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Italy													
[0 - 3M [Latvia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 7 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

ned for trading through profit or loss comprehensive income amortised cost. [15-384]					tat, Luxembourg	Caisse d'Epargne de l'Et	Banque et C						
Country / Region Total gross carrying amount of non-derivative financial assets Country / Region Total gross carrying amount of non-derivative financial assets Carrying amount Notional amount Carrying a					1	As of 31/12/2021							
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income 1.0-2811						ct exposures	Dire						
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets from-derivative financial assets of which: Financial assets of sprace of a region which: Financial assets of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income Total gross carrying amount of non-derivative financial assets of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets of which: Financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through othe	Off balance sheet		atives	Deriva				sheet	On balance s			(mln EUR)	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets from non-derivative financial assets for which: Financial assets of which: Financial assets at fair value through order comprehensive income Total gross carrying amount of non-derivative financial assets from non-derivative financial assets for which: Financial assets at fair value through order comprehensive income Total gross carrying amount of non-derivative financial assets from non-derivative financial assets for which: Financial assets at fair value through order comprehensive income Total gross carrying amount of non-derivative financial assets for which: Financial assets at fair value through order comprehensive income Total carrying amount of non-derivative financial assets for which: Financial assets at fair value through order comprehensive income Total carrying amount of non-derivative financial assets for which: Financial assets at fair value through order comprehensive income Total carrying amount of non-derivative financial assets for which: Financial assets at fair value through order comprehensive income Total carrying amount of non-derivative financial assets for which: Financial assets at fair value through order comprehensive income Total carrying amount of non-derivative financial assets for which: Financial assets at fair value through order comprehensive income Total carrying amount of non-derivative financial assets at fair value through order comprehensive income Total carrying amount of non-derivative financial assets at fair value through order comprehensive income Total carrying amount of non-derivative financial assets at fair value through order comprehensive income Total carrying amount of non-derivative financial assets at fair value through order comprehensive income Total carrying amount of non-derivative financial assets at fair value through order comprehensive income Total carrying amount of non-derivative financial assets at fair value through order comprehensiv	Off-balance sheet exposures		Darivativas with nagativa fair valua	with nocitive fair value	Darivativas with m		crate by accounting portfolio	Non-derivative financial a					
positions) of which: Financial assets held for trading of which: Financial assets at designated at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other compreh	Ris	egative iaii vaiue	Derivatives with negative fall value	will positive fall value	Denvauves with pr		ssets by accounting portions	Non-derivative infancial a		Total carrying amount of	Total gross carrying amount of non-		
	Nominal Provisions	Notional amount	Carrying amount Notional amount	int Notional amount	Carrying amount	of which: Financial assets at amortised cost	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets	assets (net of short positions)	derivative financial assets	Country / Region	Residual Maturity
	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 5 5 0 0 4 8 8	4 5 0 0 0 1 1 18 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		4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	1	Lithuania	「1Y - 2Y 「 「2Y - 3Y 「 「3Y - 5Y 「 [5Y - 10Y [「10Y - more Total
F0 -3Mf	129 92 0 0 200 0 0 2 2 0 0 129 0 0 534 0 0 40 0 129 1,075 0	129 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 0 0 0 0 0 0 0 0 0 0 0 0	D 4 7 1 2 2	0 0 234 50 507 5 101 7 352	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 4 234 7 507 6 106	23 50 10 35	Luxembourg	[0 - 3M [
10 - 341												Malta	[0 - 3M [
F0-3Mf F	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Netherlands	[3M - 1Y [
10-3M1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	8 0 2 5 4 8 8 0	28 0 2 1 45 44 18 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		8 28 28 29 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 4 4 1	Poland	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y
[0 - 391] [34 - 1Y1] [34 - 1Y1] [47 - 2Y1] [57 - 2Y1] [0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 22 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	Portugal	[0 - 3M [
10 - 34												Romania	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more
	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	D B B B B B B B B B B B B B B B B B B B	0 8 8 8 26 50 10 10 10 15 4 9 90	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 1 1 1 1 9 9 9	Slovakia	[0 - 3M [
10 - 341	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 2 0 4 4 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	Slovenia	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y



General governments exposures by country of the counterparty

						Banque et C	aisse d'Epargne de l'Et	at, Luxembourg						
							As of 31/12/2021	l e		_				
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Spain	1 1 1 4 22 22	0 0 0 1 1 11 7 17 0 40 1 221				0 0 11 17 40 221 0 288	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y	Sweden	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 10 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y	United Kingdom													
[0 - 3M [3M - 1Y	Iceland													
TO - 3M	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 4 19 4	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total Tota	Australia	20	26			0	26	0	0	0	0	0		
Total	Canada	1 9 12 23	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 8 16 91 124 0 238	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total	Hong Kong	231	238			0	238	0	0	0	0	0		60



General governments exposures by country of the counterparty

						Banque et C	aisse d'Epargne de l'Et	at, Luxembourg						
							As of 31/12/2021					_		
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	0 0 0 25 9 9	0 0 0 25 9 0	(0 0 0 0 0	0 0 0 25 9 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000
[0 - 3M [u.s.	-								·		J		
[0 - 3M [China													
[0 - 3M [Switzerland	0	0 0 0 0 0	(0 0 0 0 0	0 0 0 0 0	000	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Other advanced economies non EEA	0 0 0 5 5 9 9	0 0 56 4 97 0 158			0 0 0 0 0	0 0 56 4 97 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		000000000000000000000000000000000000000
Total Tota	Other Central and eastern Europe countries non EEA													
10 - 3M 3M - 1Y 11 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Middle East	14 0 0 4 10 0	14 0 0 0 41 10 0	(0 0 0 0 0 0	14 0 0 0 41 10 0	000	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Latin America and the Caribbean	04	64		0	0	64	0	0	0	0	0		14



General governments exposures by country of the counterparty

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

							banque et e	sse u Epargiie de l'Etat, Euxembourg							
					As of 31/12/2021	12/2021									
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Off balance sheet					
											Off-balance s				
					Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value				
Residu	al Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[1 [2 [5]	0 - 3M f iM - 1Y f iY - 2Y f iY - 3Y f iY - 5Y f Y - 10Y f IY - more Total	Africa													
[3 [1 [2 [3	0 - 3M 1 - 1 1 - 2 2 - 3 2 - 3 3 - 5 4 - 10 1 - 10 1 - 10 1 - 10 1 - 10	Others	6 55 51	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000			0 64 55 0 8	0 0 0	000000000000000000000000000000000000000			0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Total		127	127	0	(0	127	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 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

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

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

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

Latin America Angentrias, Bellas, Bollvia, Brazil, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
- (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

						banque et C	aisse d'Epargne de l'Et							
							As of 30/06/2022	2						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Off balar					
											Off-balance sl			
			Total carrying amount of non-derivative financial		Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria	0 0 0 4 0	0 0 0 0 4 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0	0 0 0		
10 - 3M 13M - 1Y 14 - 1Y 14 - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Belgium	121 165 28 6 6 153 3 3 3 437	1 11 165 28 61 9 153 0 437			0 0 0 0 0 0 0 0 0 0 0 0	21 165 28 56 9 153				000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
To - 3M	Bulgaria	42.	347				772							
To - 3M	Cyprus													
To - 3M	Czech Republic	0 0 0 5 54 33 0 89	0 0 0 0 54 35 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 54 35 0			() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0		0
To - 3M	Denmark	3												
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

		Banque et Caisse d'Epargne de l'Etat, Luxembourg												
		As of 30/06/2022 Direct exposures												
						t exposures								
	(mln EUR)			On balance s	On balance sheet Derivatives				Off bala					
					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		Non-derivative financial a									Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Finland	11	0 0 0 0 0 0 0 0 0 1 3 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 13 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		
[0 - 3M [France	1 277 7. 66 88	0 11 2 7 7 7 5 6 8 8 8 8 8 1 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 111 180 56 44 88 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Germany	2	0 10 10 0 10 21 10 0 9 9	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 10 0 21 0 9 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Croatia													
0 - 3M	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0 - 3M [Ireland	1 1 1 3 1 1	0 0 3 1 1 1 0 3 30 14 4 4 4 7 2	((((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 13 11 30 14 4 72		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Italy													
[0 - 3M [3M - 1Y [1Y - 2Y [1Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Latvia		0 6 6 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 0 0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

Part	Banque et Caisse d'Epargne de l'Etat, Luxembourg											
Residual Ratesty Coming / Region Teld gross corrido personal of for delivery (manufacture) and deliv												
Residual Materity Country / Region Total correction amount of material secrets by accounting perfolio The distriction of floading amount of material secrets by accounting perfolio Total correction amount of material secrets by accounting perfolio Total correction amount of material secrets by accounting perfolio Total correction amount of material secrets by accounting perfolio Total correction amount of material secrets by accounting perfolio Total correction amount of material secrets by accounting perfolio Total correction amount of material secrets by accounting perfolio Total correction amount of material secrets by accounting perfolio Total correction amount of material secrets by accounting perfolio Total correction amount of material secrets by accounting perfolio Total correction amount of material secrets by accounting perfolio Total correction amount of material secrets by accounting perfolio Total correction amount of material secrets by accounting perfolio Total correction amount of material secrets by accounting perfolio Total correction amount of material secrets by accounting perfolio Total correction amount of material secrets by accounting perfolio Total correction amount of material secrets by accounting perfolio Total correction amount of material secrets by accounting perfolio Total correction amount of material secrets by accounting perfolio Total correction amount of material secrets by accounting perfolio Total correction amount of material secrets by accounting perfolio Total correction amount of material secrets by accounting perfolio Total correction amount of material secrets by accounting perfolio Total correction amount of materials amount of												
Randout Mainthy Country / Region Total gross carrying amount of non- derivative financial assets and of for favors and of favors a												
Residual Maturity Caustry / Region Total gross carrying amount of authorise fluorabil annuls of which Fluorabil of w												
Provided	Risk weighted exposure amount											
137-271 130-ands												
11 - Yr	0 0 0 0											
10-34 134-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-34 137-3	0 0 0 0 0 0											
F 0 - 3M F 1												
F0-3Mf F0 F0 F0 F0 F0 F0 F0 F	0 0 0 0 0											
[0-3M] [3M-1Yf] [3M-1Yf] [0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0											
TO-3MT	0 0 0 0 0 0											
111-27												
	0 0 0 0 0											
10-341	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0											



General governments exposures by country of the counterparty

		Banque et Caisse d'Epargne de l'Etat, Luxembourg												
			As of 30/06/2022 Direct exposures Derivatives Off balance sheet											
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sheet exposures		
					Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	UI WITICIT. FILIATICIAI ASSELS AL	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	2; 4: 222					0 0 26 0 43 228 0 297	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Sweden	21	0 0 0 0 3 3 2 8 2 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 28 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y	United Kingdom													
[0 - 3M [Iceland													
To -3M	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	11	0 0 0 3 3 3 4 4 4 4 2 2 2 2 3				0 0 3 3 18 4 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		000000000000000000000000000000000000000
To -3M	Australia													
Total Tota	Canada	2 2 2 10 7 7	0 0 3 23 7 27 100 0 0			0 0 0	0 0 23 27 102 70 0 223	000000000000000000000000000000000000000	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
To -3M	Hong Kong	12.					123							



General governments exposures by country of the counterparty

						Banque et Ci	aisse d'Epargne de l'Eta	at, Luxembourg						
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	On balance sheet Derivatives						Off balar	ice sheet		
												Off-balance sheet exposures		
			Total carrying amount of non-derivative financial assets (net of short positions)		Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted			
Residual Maturity	Country / Region	try / Region Total gross carrying amount of non- derivative financial assets		of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan	33	0 0 0 31 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 31 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [u.s.	3.	,				J.			·		J		
[0 - 3M [China													
[0 - 3M [Switzerland	0	0 0 0 0 0	0 0 0 0		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Other advanced economies non EEA	0 9 94 41 62 0	0 0 54 0 41 62 0	0		0 0 0 0 0	0 0 54 0 41 62 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		3
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA													
To - 3M	Middle East	33 30 0	0 0 0 4 38 35 0	000		0 0 0 0 0 0	0 0 0 4 38 35 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total [0 - 3M	Latin America and the Caribbean	76	76	0	0	0	76	0	0	0	0	0		0



General governments exposures by country of the counterparty

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

						bunque et e	aisse u' cpargne de i cu	at, Laxembourg						
			As of 30/06/2022											
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Off balance sheet					
	(Derivatives with positive fair value			Off-balance sl					
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair Value				Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [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	6 55 77 6 13 6	0 50 50 78 0 0 13 13 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 50 78 0 13 4 0	0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 27 0 0		0 0 0 0 0 0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) 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

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

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

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

Latin America Angentrias, Bellas, Bollvia, Brazil, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP