

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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,849	4,816	5,167	5,128	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	4,849	4,816	5,167	5,128	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,849	4,816	5,167	5,128	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	4,849	4,816	5,167	5,128	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	4,849	4,816	5,171	5,128	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	4,849	4,816	5,171	5,128	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	21,558	22,115	22,055	21,669	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	21,558	22,115	22,055	21,669	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	22.49%	21.78%	23.43%	23.67%	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	22.49%	21.78%	23.43%	23.67%	(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	22.49%	21.78%	23.43%	23.67%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.49%	21.78%	23.43%	23.67%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,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	22.49%	21.78%	23.45%	23.67%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.49%	21.78%	23.45%	23.67%	(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	56,182	58,498	56,978	56,885	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	8.63%	8.23%	9.07%	9.02%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,849	4,816	5,167	5,128	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	4,849	4,816	5,167	5,128	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	56,182	58,498	56,978	56,885	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	56,182	58,498	56,978	56,885	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.63%	8.23%	9.07%	9.02%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.63%	8.23%	9.07%	9.02%	[A.2]/[B.2]	



eba | European | Garling | 2024 EU-wide Transparency Exercise | Capital | Ca

		omin EUR. %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(999) EUR, %) OWN FUNDS	4,849	4,816	5,171	5,128	C 01.00 (40010,c0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,849	4,816	5,167	5,128	C 01.00 (49020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	174	174	174	174	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,796	3,796	4,077	4,077	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	1,337	1,208	1,220	1,195	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CFR
	A1.4	Other Reserves	226	226	227	227	C 01.00 (x0200,c0010)	Articles 4(117) and 26(1) point (e) of CFR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (x0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (x0230,c0010)	Article B4 et CFPR
	A1.7	Adjustments to CET1 due to prudential filters	-6	-5	-5	-5	C 01.00 (x0250,c0010)	Articles 32 to 35 of and 35 (1) point (5) of CRR
	A1.8	(-) Intangible assets (including Goodwill)	-40	-47	-46	-46	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 35(1) point (b) and 37 of CRR. Articles 4(115), 35(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-42	-4	0	-10	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 43 and 150 of CRR
	A1.11		0	0	0	0	C 01.00 (r0380,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r9430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A1.13		0	0	0	0	C 01.00 (r9440,c0010)	Article 36(1) point () of CRR
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 273(3) of CRR; Articles 36(1) point (k) (iii) and 273(3) of CRR; Articles 36(1) point (k) (iv) and
	A.1.14.1		0	0	0	0	C 01.00 (r0472,c0010) C 01.00 (r0460,c0010)	133(8) of CRR and Articles 35(1) point k) (v) and 155(4) of CRR. Articles 35(1) point (k) (l), 243(1) point (b), 244(1) point (b) and 256 of CRR
	A1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant envestment	0	0	0	0	C 01.00 (r9480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r9490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A1.17	(-) 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); 26(1) point (6; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-2	-2	-4	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (19514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A1.19		-566	-501	-449	-452	C 01.00 (49524,c0010)	Article 3 CRR
	A1.20		-28	-28	-29	-29	C 01.00 (r0529,c0010)	-
	A1.21		0	0	0	0	CA1 (1.1.6 + 1.1.1.6 + 1.1.1.26)	-
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 480(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 460 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CBR
	A.2		0	0	0	0	C 01.00 (r0530,c0010)	Article G1 of CFPR
	A2.1		0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A2.2		0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		0	0	0	0	C 01.00 (r0550,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A2.4		0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0680,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,849	4,816	5,167	5,128	C 01.00 (r0015,c0010)	Article 25 of CFFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	5	0	C 01.00 (x0750,c0010)	Article 71 of CFRI
	A4.1		0	0	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2	Other Fier 2 Capital components and deductions	0	0	5	ō	C 01.00 [r0910,c0010] + C 01.00 [r0920,c0010] + C 01.00 [r0920,c0010] + C 01.00 [r0940,c0010] + C 01.00 [r0950,c0010] + C 01.00 [r0955,c0010] +	
							C 01.00 [r9970,c0010] + C 01.00 (r9974,c0010) + C 01.00 [r9978,c0010]	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (4980,c0010) + C 01.00 (49900,c0010) + C 01.00 (49900,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	21,558	22,115	22,055	21,669	C 02.00 (r0010, c0010)	Articles 52(2), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	22.49%	21.78%	23.43%	23.67%	CA3(1)	-
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	22.49%	21.78%	23.43%	23.67%	CA3 (3)	-
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	22.49%	21.78%	23.45%	23.67%	CA3(5)	-
Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (bully loaded)	4,849	4,816	5,167		[A1-A113-A121+MN[A2+A113-A22- A24+MN[A4+A22-A43,0],0]]	•
Fully loaded ⁴	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) Adjustments to CET1 due to IFRS 9 transitional arrangements	22.49%	21.78%	23.43%	23.67%	[D.1]q8-8.1] C 05.01 (4040,c0010)	•
	F	*	0	0	0	0	C 05.01 (r0440,c0010) C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020) C 05.01 (r0440,c0030)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030) C 05.01 (r0440,c0040)	
A The felicined of CETs extends on extension		Aquistments included in RWAs due to IHKS 9 transitional arrangements and no bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view.			0	l "	A (Farmon) Annual (



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	17,597	17,917	17,823	17,431	C 02.00 (6040, c0110) (-C 07.00 (6060, c0220, s001) + C 07.00 (6110, c0220, s001) + C 07.00 (6130, c0220, s001) + C 07.00 (6130, c0220, s001) + C 08.01 (6040, c0200, s001) + C 08.01 (6040, c0200, s001) + C 08.01 (6050, c0200, s002) + C 08.01 (605
Of which the standardised approach	5,291	5,385	5,259	5,247	C 02.00 (r0060, c0010)-{C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	5,620	5,886	5,582	5,325	C 02.00 (10250, c0010) - [C 08.01 (10040, c0260, s002) + C 08.01 (10050, c0260, s002) + C 08.01 (10060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	1,763	1,772	1,804	1,814	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	4,500	4,354	4,647	4,509	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) [†]	496	612	718	737	C07.00 (6096, c0220, s601) + C07.00 (6110, c0220, s601)+ C07.00 (6130, c0220, s601)+ C08.01 (6040, c1260, s601)+ C08.01 (6040, c1260, s601)+ C08.01 (6040, c1260, s601)+ C08.01 (6040, c0260, s602)+ C08.01 (6040, s602)+ C08.01 (
Credit valuation adjustment - CVA	103	131	97	111	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)	7	6	5	4	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	600	409	416	366	C 02.00 (r0520, c0010)
Of which the standardised approach	600	409	416	366	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, c0601)*12.5+C 20.00 (r0010,c0450)*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 (r0880, c0010)
Operational risk	1,168	1,451	1,451	1,451	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,168	1,451	1,451	1,451	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	1,588	1,590	1,544	1,570	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	21,558	22,115	22,055	21,669	

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

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.



Market Risk

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

	SA						М									IM						
			VaR (Memorandum item) STRESSED VaR (Memorandum item) MIGR		INCREMEN MIGRATION R	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CTP			VaR (Memora	andum item)	STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP							
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VARAVE)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVøRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (V∂Rt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30.	/09/2023									As of 31/1:	2/2023					
Traded Debt Instruments Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	0 599	0 408	0	0	0	0							0	0	0	0						
Commodities risk Total	600	409	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	•	0
Total	As of 31/03/2024	As of 30/06/2024			,	·	/03/2024			ő	Ů	·			,	As of 30/0		Ü			ů	Ů
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 Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	416	361	0	0	0	0							ı °	0	0	0						
Commodities risk	0	5	ő	ő	0	o o							0	ō	0	0						
Total	416	366	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

			Standardised Approach										
			As of 30/09/2	023				12/2023					
	(minSUR, No	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	Central governments or central banks	2,472	10.338	19		9.204	10.001	14					
	Regional governments or local authorities	1689	1.503	53		1.729	1,588	49					
	Public sector entities	2,959	1,450	191		3,203	1,656	203					
	Multilateral Development Banks	1,054	1,053	9		1,297	1,296	10					
	International Organisations	181	173	0		375	367	0					
	Institutions	2,763	2,545	804		2,847	2,523	741					
	Corporates	5,593	5,247	3,677		5,687	5,372	3,695					
	of which: SME	0	0	0		0	0	0					
	Retail	0	0	0		0	0	0					
Consolidated data	of which: SME	0	0	0		0	0	0					
CONSCIUDING GUILD	Secured by mortivales on immovable property			0		0	0						
	of which: SME						0						
	Exposures in default	20	16	23	16	20							
	Items associated with particularly high risk Covered bands	3.577	3.575	359		3.975	3,973	398					
	Claims on institutions and corporates with a ST credit assessment	1379	1.095	564		2,713	1,793	784					
	Collective investments undertakings (CIU)	1,373	7,003	84		2,723	7	91					
	Councers investments undertainnes (Cital		· ·			ó	ó						
	Other exposures			0									
	Standardised Total 2	28,710	27.001	5,785	31	31.127	28.581	5.993	3				

					Standardised Ap	proach			
			As of 30/09/2	1023				12/2023	
	(min EUR, No	Original Exposure ^s	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	8.214	9,024	0		8.015	8,755		
	Regional governments or local authorities	1,039	854	0		1,095	885	0	
	Public sector entities	1,949	454	85		2,021	488	91	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	114	85	30		141	111	29	
	Corporates	1,157	857	752		1,153	893	765	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
LUXEMBOURG	of which: SME	0		0			0		
LONEITEGGIO	Secured by mortgages on immovable property								
	of which: SME Exposures in default								
	Exposures in default Items associated with particularly high risk	10		23	16	20			10
	Covered bands	20		0					
	Claims on institutions and corporates with a ST credit assessment	205	167	81		209	173	84	
	Collective investments undertakings (CRI)	7	7	84		7	7	91	
	Equity					· ·			
	Other exposures						0		
					10				10

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
		Original Exposure ^s	Exposure Velue ¹	Flisk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minELR, %) Central sovernments or central banks	128	165			35	65		
	Regional governments or local authorities	100	105	22		111	111	22	
	Public sector entities	385	382	14		220	296	15	
	Multilateral Development Banks	0		0			0		
	International Organisations	0	0	0		0	0	0	
	Institutions	747	720	237		688	559	174	
	Corporates	541	541	404		553	552	378	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
INNIVOL	Secured by mortalises on immovable property	0		0			0		
	of which: SME								
	Exposures in default				0				0
	Items associated with particularly high risk	691	691	69		703	703	70	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	212	174	87		/U3 #97	703	/0	
	Collective investments undertakings (CRII)	***	1/4						
	Equity	i i	·			ů.	0	· ·	
	Other exposures								
	Standardised Total ²				,				

					Standardised Ap	proach			
			As of 30/09/2	1023			As of 31	12/2023	
	(min EUR, No	Original Exposure ¹	Exposure Velue ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Central presentation or minimization Annual Conference of the Con	0 0 0 1,4564 111 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1,033 0 0 0 0 0 0 0 0		0	0 0 0 1,237 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1,7356 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 120 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Other exposures Standardised Total ³				1			-	1

		(2) Total value adjustments and provisions per c	ountry of counterparty excludes th	ose for securitisation exposures but	t includes general credit risk adjust	reets.			
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	12/2023	
		Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minELR, %)								
	Central dovernments or central banks Regional governments or local authorities	62	63	0		79	79	0	
	Public sector entities	60	69	0		192	191	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Ordanisations	0	0	0		0	0	0	
	Institutions	208	210	69		160	153	57	
	Corporates	419	421	269		358	361	254	
	of which: SME						0		
	Retail	0							
GERMANY	of which: SME	9							
	Secured by mortgages on immovable property of which: SME	9							
	Exposures in default	, a				ů,			
	Items associated with particularly high risk	0		0			0		
	Covered bands	143	143	14		174	173	17	
1	Claims on institutions and corporates with a ST credit assessment	412	412	235		524	523	285	
	Collective investments undertakings (CRR)	0	0	0		0	0	0	
1	Equity	0		0		0	0	0	
	Other exposures	0		0			0		
1	Standardised Total ²				1				

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

	banque et caisse u' epargne de t' etat, cuxenidourg								
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
		Original Exposure ^s	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)	12	12			12	12		
	Central sovernments or central banks Resignal sovernments or local authorities	12	12	0		12	12		
	Public sector entities	100	108	22		129	129	26	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	336	200	80		313	185	63	
	Corporates	565	559	434		620	605	445	
	of which: SME	0		0			0		
	Retail			0					
NETHERLANDS	of which: SME Secured by mortalisis on immovable property			0					
	of which: SME						0		
	Exposures in default	0		0	0	o o	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bands	154	154	15		247	247	25	
	Claims on institutions and corporates with a ST credit assessment	52	52	26		171	171	85	
	Collective investments undertakings (CRII)			0					
	Equity			0					
	Other exposures Standardised Total ²								
		Criginal exposure, unlike Diposure value, is re							

		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,							
					Standardised Ap	proach			
			As of 30/09/2	1023			As of 31	/12/2023	
		Original Exposure ^s	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(minSUR, %) Central governments or central banks								
	Central sovernments or central banks Resignal sovernments or local authorities			0			0		
	Public sector entities						0		
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	31	31	13		42	43	14	
	Corporates	1,357	1,356	874		1,665	1,464	894	
	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	
	Secured by mortilailes on immovable property						0		
	of which: SME Exposures in default						0		
	Exposures in default Items associated with particularly high risk						0		
	Covered bonds			0			0		
	Claims on institutions and corporates with a ST credit assessment	2	2	1		i i		4	
	Collective investments undertakings (CRII)						0		
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				

					Standardised Ap	proach	Stand ardised Approach										
			As of 30/09/2	023				12/2023									
	(mteEJR, No	Original Exposure ^s	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	13	14	0		13	14	0									
	Resional sovernments or local authorities	0	0	0		0	0	0									
	Public sector entities	1	0	0		1	0	0									
	Multilateral Development Banks International Organisations			0				0									
	Institutions	44	44	9		46	46	2									
	Corporates	35	35	25		33	22	22									
	of which: SME	0	0	0		0	0	0									
	Retail	0	0	0		0	0	0									
FINLAND	of which: SME	0	0	0		0	0	0									
FINLAND	Secured by mortalistics on immovable property	0	0	0		0	0	0									
	of which: SME	0		0		0	0	0									
	Exposures in default	0		0	0				0								
	Items associated with particularly high risk Covered bonds	218	218	22		257	257	26									
	Claims on institutions and corporates with a ST credit assessment	71	17			345	50	10									
	Collective investments undertakings (CRII)																
	Equity	0	0	0		0	0	0									
	Other exposures	0	0	0		0	0										
	Standardised Total ²				0				0								

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments an provisions ²
	(minELR, %) Central governments or central banks								
	Regional governments or local authorities					ů,			
	Public sector entities	10	10	10		10	10	10	
	Multilateral Development Banks		0	0				0	
	International Organisations			0					
	Institutions	140	140	29		109	169	35	
	Corporates	504	482	286		502	482	285	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
JNITED KINGDOM	of which: SME	0	0	0		0	0	0	
JINITED KINGDOM	Secured by mortdastes on immovable property	0	0	0		0	0	0	
	of which: SME		0	0		0	0	0	
	Exposures in default	0		0		0	0	0	
	Items associated with particularly high risk	0		0			0	0	
	Covered bonds	70	70	7 36		72	72	7	
	Claims on institutions and consorates with a ST credit assessment	73	73	36		76	76	38	
	Collective investments undertakings (CRII)								
	Equity							0	
	Other exposures								
	Standardised Total ²				0				

		(2) Total value adjustments and provisions per country of counterparty excludes those for excuritization exposures but includes general credit risk adjustments.								
					Standardised Ap	proach				
			As of 30/09/2	023			As of 31.	12/2023		
		Original Exposure ¹	Exposure Value ⁴	Flisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(minEUR, %)	115	115			122	119			
	Central sovernments or central banks Resignal sovernments or local authorities	134	134	0		129	139			
	Public sector entities	37	37	0		35	37			
	Multilateral Development Banks			0						
	International Organisations	0		0		0	0	0		
	Institutions	15	15	6		25	25	9		
	Corporates	91	91	80		94	94	82		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
BELGIUM	of which: SME	0	0	0		0	0	0		
	Secured by mortstakes on immovable property									
	of which: SME	9								
	Exposures in default Items associated with particularly high risk	, a			· ·	ů,				
	Covered bands	121	121	13		172	172	17		
	Claims on institutions and corporates with a ST credit assessment	50	13	3		58	14	3		
	Collective investments undertakings (CRR)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0		0			0			
	Standardised Total ²				1					

		Standardised Approach									
			As of 30/09/2	023			As of 31.	/12/2023			
	(minSUR-W)	Original Exposure ^s	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
CANADA	Control automates or control leads Parliad commonants or and anti-orders Parliad color anti-orde	8 220 200 20 20 20 20 20 20 20 20 20 20 2	0 200 0 9 0 0 0 0 0 0 0 0 0 0 0 0	0 22 3 0 0 0 0 0 0 0 0 0 0 0 0	0	8 226 es	0 215 65 0 0 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 17 0 0 1 1 0 0 0 0 0 0			
	Standardised Total ²				1						

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardis	ed Approach			
				03/2024			As of 30	/06/2024	
	(min DUF, No.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Expessure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	7.795	8,679	26		7.080	8.005	21	
	Regional governments or local authorities	2,185	1.854	50		2,097	1.837	47	
	Public sector entities	3,273	1,653	180		3,285	1.659	182	
	Multilateral Development Banks	1,380	1,378	10		1,412	1,411	9	
	International Organisations	351	344	0		330	323	0	
	Institutions	2,377	2,127	702		2,365	1,904	546	
	Corporates	6,156	5,604	3,800		6,186	5,622	3,825	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Consolidated data	of which: SME	0	0	0		0	0	0	
Collabilidated data	Secured by mortalistics on immovable property	0	0	0		0		0	
	of which: SME	۰	0	0					
	Exposures in default	16	0	0	25	24		6	18
	Items associated with particularly high risk		4.091						
	Covered bonds	4,093 2,099		410		4,067	4,065 1,760	409 718	
	Claims on institutions and corporates with a ST credit assessment	2,099	1,641	627		3,070	1,760	718	
	Collective investments undertakings (CIU)	3	7	91		8		97	
	Equity		0	0		0			
	Other exposures	29.738	27.383	5,974	30	29.723	25,500	5,960	-
	Standardised Total ²	29,738	27,383	5,974	30	29,723	25,600	5,960	32

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30:	06/2024	
	(min DUR, No.)	Original Exposure ^s	Exposure Value ⁴	Rhik exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	6,575	7,401	11		5,950	6,803	6	
	Regional governments or local authorities	1,377	1,048	0 79		1,264 2,011	1,005	0 81	
	Public sector entities	2,008	429	79		2,011	641	81	
	Multilateral Development Bunks International Organisations		0	0		0			
	International Organisations Institutions	113	84	24		96	70	20	
	Corporates	1325	294	540		1.275	1.013	942	
	of which: SME		0	0				0	
	Retail	0	0	0		0	0	0	
LUNGMOUDO	of which: SME	0	0	0		0	0	0	
LUXEMBOURG	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	16	0	0	35	16	0	0	
	Items associated with particularly high risk	5	5	7		0	0	0	
	Covered bonds			0					
	Ctaims on institutions and corporates with a ST credit assessment	47	10	2		47	10	2 97	
	Collective investments undertakinsis (CIU) Equity	,	,	91				20	
	County Other exposures		0						
	Standardined Tetal ²				22				

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(mis DJR, N)	Original Exposure ^L	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Expanse ⁶	Exposure Value ⁸	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks Region of governments or local authorities	36 91	65 91	0		0 91	30 91	0	
	Public sector entities	305	275	10		264	261	10	
	Multilateral Development Banks	303				0	201		
	International Organisations			0					
	Institutions	772	586	160		687	465	129	
	Corporates	605	605	412		604	604	395	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME			0				0	
11011102	Secured by mortalistics on immovable property			0				0	
	of which: SME Exposures in default			0		0		0	
	Exposures in default Hems associated with particularly high risk	,	0	0		0		0	
	Covered bonds	745	745	74		744	744	74	
ĺ	Claims on institutions and corporates with a ST credit assessment	407	179	90		426	64	32	
ĺ	Collective investments undertakings (CIU)		0	0		0	0	0	
ĺ	Equity	0	0	0		0	0	0	
	Other exposures			0			0	0	
I	Standardised Total ²				- 1				- 1

		(a) to a time aspection a stupe	owisions per country or counterparty	THE REAL PROPERTY AND ADDRESS OF THE PERSON OF	April 11 Sept. 1 Sept.	ninkaquarena.			
					Standardis	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	train DJR. Ni	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Expenses ²	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Control generation of color based of	0 1,3800 3331 0 0 0 0 0 0 0 0 0 0	0 0 1.778 344 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	0 0 1.412 330 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1,1111 2223 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.								
					Standardis	ed Approach				
			As of 31/	03/2024			As of 30	106/2024		
	(rich DUR, No	Original Exposure ^b	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	Comit of memorials or control lasels Annual and annual and annual	8 1985 1995 1995 1995 1995 1995 1995 199	0 2505 2507 2507 2507 2507 2507 2507 250	0 0 0 41 218 0 0 0 0 2 25 128 0 0 0 0 0 0	٥	9 184 307 707 0 0 0 0 101 101 101 101 101 101 1	9 184 397 377 0 0 0 101 101 101 101 101 101 101 101	0 0 0 0 24 225 0 0 0 0 0 2 2 2 2 2 2 2 2 2 2 2 2 2	۰	
	Standardised Total ²				1					

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Aud										
Original Communication Department Value Depar						Standardis	ed Approach			
Compared Policy Compared P					03/2024			As of 30	06/2024	
Control commonstend to establish plants 12		(min DP NA	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount		Original Exposure ¹	Exposure Value ⁶	Risk exposure amount	
	NETHERLANDS	Control Association of an information of an info		0 122 0 0 83 623 0 0 0 0 0 0	0 0 0 0 0	٠		0 0 0 0 0	441 0 0 0 0 0 0 0 29	0

	Madale N	Original Exposure ^b	As of 31/	03/2024	Standardise	nd Approach	As of 30/	06/2024					
	Intel DE No.	Original Exposure ¹		03/2024			As of 30/	06/2024					
	(mindle Ni)	Original Exposure ¹											
		Organ Exposurs* Deposer Value* Risk exposure amount providers* Organ Exposure* Value* Exposure amount Providers* Risk exposure amount Providers*											
Research Public to Huttlinia Hoteration Hote	of controlled to a control bank of control ban	0 0 0 1,445 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 86 2,445 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 270 0 0 0 0 0 0 0 0 0 0 0 0 0		1.4 0 0 0 0 1.4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14 a a a a a a a a a a a a a a a a a a a	0 0 0 8 874 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					

Commit assessment as control basis Commit assessment Commit						Standardis	ed Approach			
Commandment or control basis 12 54 5 5 5 5 5 5 5 5				As of 31	/03/2024			As of 30	1/06/2024	
Contra seminormous or seminor basis 12 25 5 5 5 5 5 5 5 5			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Collection investments underlating (CM) 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	FINLAND	Control automates or interestations Foreign Consequent Seath Foreign Consequent Foreign Conse	13 10 0 0 0 55 22 22 0 0 0 0 27 27 27 0 0	0 28 0 0 55 32 0 0 0 0	0 0 0 0	۰			0 0 0 0 111 222 0 0 0 0 0 27 25 25 26 0 0 0	c

Compart Expanses Compart Comparts Compart Comparts Compart										
Coginal Expenses Value of Spanners Name						Standardis	ed Approach			
Compared Segment Value Compared Segment Va					03/2024			As of 30	106/2024	
Commissionment control classics 5			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ^L	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	UNITED KINGDOM	Control description of the control based Section of common wife and destrolled Section of common wife and destrolled Section of common wife and Section of common based Section of common based	730 0 0 0 0 0 0 72	542 0 0 0 0 0 0 0 72	322 0 0 0 0 0 0 0 0 7	٥	727 0 0 0 0 0 8 0 31	429 0 0 0 0 0 6 6		2

		(2) Total value adjustments and pr	relisions per country of counterparts	excludes those for securitisation of	sposures but includes general cred	litrisk adjustments.			
					Standardise	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(minU.R. %)	Original Exposure ^L	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁸	Risk exposure amount	Value adjustments and provisions ²
BELGIUM	Control assessment or untrol banks former commonsters of untrol to the control of	1200 1200 2 25 2 25 2 25 2 25 2 25 2 20 2 20 2	119 122 25 25 26 27 27 27 27 27 27 27 27 27 27 27 27 27	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	50 128 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	99 123 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 0 0 0 2 22 60 0 0 0 0 0 0 0 0 0 0 0 0	0
	Other exposures Standardised Total ²				1	۰	٠	0	1

		(2) local value adjustments and pro	minim per county or country and	to and superior or are an area	Appearance of the second	arrat aquisiens.			
					Standardise	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	Inte DUR. No.	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
Rediction of Palasian	Make described for confidence in the confidence	0 2211 cm 6 2211	0 220 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 18 18 18 18 18 18 18 18 18 18 18 18 18	٥	9 222 20 20 20 20 20 20 20 20 20 20 20 20	0 211 21 21 21 21 21 21 21 21 21 21 21 21	9 125 4 4 0 0 0 2 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

Credit Risk - IRB Approach

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

							IRB Ap	proach					
					30/09/2023								
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VAIN		Of which: defaulted	and provisions		Of which: defaulted	Valide		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	7,397	241	6,432	5,621	0	116	7,602	322	6,622	5,890	0	165
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,440	98 84	2,273 1,722	1,526 1,405	0	40	2,521 1,936	129 88	2,340	1,552 1,365	0	57
	Corporate - Or Williams SHE Retail	21.688	224	21,586	1,763	197	32	21,558	283	21.460	1,772	235	129
	Retail - Secured on real estate property	17.926	157	17.926	1,763	127	53	17,796	203	17,796	1,772	154	81
	Retail - Secured on real estate property - Of Which: SME	7	0	7	1	0	0	7	0	7	1	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	17.919	157	17.919	1.193	127	53	17.789	206	17.789	1.189	154	81
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,762	67	3,660	569	70	42	3,763	78	3,664	582	81	48
	Retail - Other Retail - Of Which: SME	665	16	650	149	17	15	665	17	650	148	15	18
	Retail - Other Retail - Of Which: non-SME	3,097	51	3,009	420	53	28	3,097	60	3,014	434	66	30
	Equity	1,302	0	1,302	4,500	0		1,320	0	1,320	4,354	0	
	Other non credit-obligation assets				425						520		
	IRB Total ²	_			12,309						12,536		

(1) 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

q issue local code into include the accumulation possion unusual in mine results prior to the auto-session.

On the third most include the accumulation possion unusual in mine results prior to the auto-session.

On the third most include the related countries are disclosed. These have been selected under the followishin rule: Countries of countries are disclosed. The accurate the

								IRB Ap	proach					
					As of	30/09/2023					As of	31/12/2023		
			Originati	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	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and Institutions	Central governments	0	. 0	0	0	0	0	. 0	0	0	0	0	. 0
	Corporates		7.201	241	6 249	5.397	0	116	7,346	322	6 390	5.619	0	165
		progrates - Of Which: Specialised Lending	2,437	98	2 270	1524	0	40	2,518	129	2 337	1,550	0	57
		progrates - Of Which: SME	1.991	84	1.704	1394	0	32	1,907	88	1,636	1,336	0	47
	Retail		20.998	211	20.910	1.602	185	86	20.865	270	20,779	1.615	226	118
	Re	etail - Secured on real estate property	17,564	154	17,564	1,145	121	51	17,433	202	17,433	1,146	151	79
LUXEMBOURG		Retail - Secured on real estate property - Of Which: SME	7	0	7	1	0	0	7	0	7	1	0	0
LUXEMBUURG		Retail - Secured on real estate property - Of Which: non-SME	17,557	154	17,557	1,144	121	51	17,426	282	17,426	1,144	151	79
		etail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	R	rtail - Other Retail	3,434	57	3,346	456	63	34	3,432	67	3,346	469	75	40
		Retail - Other Retail - Of Which: SME	636	14	622	142	14	14	637 2.795	15	623	141	14	17
		Retail - Other Retail - Of Which: non-SME	2,799 1,295	43	2,723 1,295	314 4.473	49	20	2,795 1,313	52	2,723 1,313	329 4.327	61	22
	Equity Other non credit-o	Attention second	1,295		1,295	4,473	0	0	1,313	0	1,313	4,327	0	
	IRB Total	rogioni med												
	IND IOUR		0			an indicate into assessment case of								

							IRB App	proach					
				As of	30/09/2023					As of	31/12/2023		
		Original 8	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
FRANCE	Count of last and confid governments Companies	0 0 111 3 8 157 78 0 78 0 80 16 64 2	0 0 0 0 5 1 0 4 2 2 0	0 0 111 3 8 156 78 0 78 0 78 16 62 2	0 0 4 2 2 34 12 0 12 0 21 3 18 8	0 0 0 0 5 2 0 2 0 3 1	0 0 0 0 3 1 0 0 2 0 0 2 0 0	0 0 72 3 8 159 77 0 76 0 82 16 67 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 61 3 8 157 77 0 76 0 81 166 65 2	0 0 60 2 2 33 11 0 11 0 22 3 19 8	0 0 0 0 5 3 0 3 1 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total												

								IRB Ap	proach					
					As o	130/09/2023					Aso	f 31/12/2023		
			Original	Exposure ¹	Exposure	Risk exposure	amount	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
		s and central governments	0	0	0	0	0	0		0	0	0	0	0
	Institutions		0	0	0	0	0	0		0	0	0	0	
	Corporates		0				0			0	0		0	
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0		0	0	0	0		0	0		0	
	Retail	Colporates - Of Willow SPIE				0				0				
	PRECARE	Retail - Secured on real estate property	0		0	0	0	0		0	0		0	
		Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0		0	
Other Countries		Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0		0	0	0	0	
		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	
		Retail - Other Retail - Of Which: SME	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		5	0	5	18	0	0	5	0	5	18	0	0
		edit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	frein EUR. No		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0		0	0		0	
	Institutions	0		0	0	0	0		0	0	0	0	
	Corporates	40		34	61	0	2	41	0	35	55	0	1
	Corporates - Of Which: Specialised Lending	0		0	0	0	0		0	0	0	0	
	Corporates - Of Which: SME	5	0	3	3	0	0	18	0	15	21	0	
	Retail	188	3	186	31	3	2	190	3	188	29	2	2
	Retail - Secured on real estate property	111	1	111	14	2	0	113	1	113	11	0	
GERMANY	Renail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	111	1	111	14	2	0	113	1	113	11	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	76	2	74	17	1	2	77	2	75	18	1	2
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
1	Retail - Other Retail - Of Which: non-SME	75	2	73	17	1	2	76	2	73	17	1	2
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Yotal												

Credit Risk - IRB Approach

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
NETHERLANDS	Committee and states and country governments Comparates Comparates Comparates Comparates Comparates Comparates Committee Resist	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 5 3 0 3 0 2 0 2 0	0 0 0 0 1 0 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 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 0 0 0	0 0 0 0 5 3 0 2 0 2 4	0	0 0 0 0 5 3 0 3 0 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets	Ů		0	U								
	IRB Total				na hakinai loho arround any aff								

								IRB Ap	proach					
					As o	30/09/2023					Aso	131/12/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	******		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		is and central governments	0	0	0	0	0	0	0	0	0		0	0
	Institutions				0	0					0		0	
	Corporates	Corporates - Of Which: Specialised Lending	3		3	4	0	0	3	0	3	3	0	
		Corporates - Of Which: SME				0		0						
	Retail		10		10	2		0	10		10			
	PAGE LANC	Retail - Secured on real estate property	9		20	î	0	0	8	0	8	1	0	
		Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0		0	
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SME	9	0	9	1	0	0	8	0	8	1	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
			1	0	1	1	0	0	1	0	1	1	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non co	redit-obligation assets												

							IRBAp	proach					
				As o	30/09/2023						131/12/2023		
		Origina	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	:posure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
FINLAND	Control Justice and control genoments Institutions Corporates. Organization Controls, Specialised Lending Corporates. Organization Specialised Lending Companies. Organization Specialised Lending Retail: Second on and solded property Retail: Second on and solde	0 0 0 0 2 2 2 0	0 0 0 0 0 0 0 0	0 0 0 0 2 2 2	0 0 0 0 0 0	000000000	000000000	0 0 0 2 1 0	000000000	0 0 0 2 1 0 1 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0000000000
	Retail - Other Retail Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Equity Other non-credit - obligation assets	0 0	0 0	0 0	0 0 0	0 0	0 0	0 0 0	0 0	0 0	0 0 0	0 0 0	0 0

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	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 ²		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0		0	0	0	0		0	0	0	0	
	Corporates - Of Which: Specialised Lending	0		0	0	0			0	0		0	
	Corporates - Of Which: SME				0								
	Retail	16		16				16		16			
	Retail - Secured on real estate property	10		10	1		0	10	0	10	*	0	1
	Retail - Secured on real estate property - Of Which: SME	0							0	0			
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	8		8	1	0	0		0	8	1	0	
	Retail - Qualifying Revolving	0		0	0	0	0			0		0	
	Retail - Other Retail	8		7	4	0	0		0	7	3	0	1
	Retail - Other Retail - Of Which: SME	2	0	1	o o	0	0	2	0	1	1	0	ė.
	Retail - Other Retail - Of Which: non-SME	6		6	4	0	0	6	0	6	3		1
	Equity	0		0	0	0	0		0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
	(min EUR, No)		Of which: defaulted	Value		Of which: defaulted	and 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
	Corporates	15		12	12	0	0	15	0	11	11	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME					0			0	0		0	0
	Corporates - Or Winds: SINE Retail	177	2	173	36	1	0	178	2	174	38	2	2
	Retail - Secured on real estate property	22	1	99	11			98	i î	98	12	1	1
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	0	
BELGIUM	Retail - Secured on real estate property - Of Which: non-SME	99	1	22	11	1	0	98	1	98	12	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0
	Retail - Other Retail	78	1	74	26	1	2	80	1	76	27	1	2
	Retail - Other Retail - Of Which: SME	4	0	3	1	0	0	4	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	74	1	70	25	1	2	77	1	73	26	1	2
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
	'	(1) Original exposus	re, unlike Exposure v	siue, is reported befo	ne taking into account any eff	ect due to credit co	rversion factors or cr	edit risk mitiestion	echniques (e.e. subs	ditution effects).			

							IRB Ac	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	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	0		0	0	0	0		0	0	0	0	
	Institutions	0		0	0	0	0		0	0	0	0	0
	Corporates	0		0	0	0	0		0	0		0	
	Corporates - Of Which: Specialised Lending	0				0	0		0	0		0	
	Corporates - Of Which: SME Retail	0		0	0	0	0		0	0		0	0
		2		2	1	0	0	2	0	2	1	0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	1		1	0	0	0	1	0	1		0	0
CANADA	Retail - Secured on real estate property - Of Which: non-SME				0	0							
	Retail - Qualifying Revolving				0	0		1					
	Retail - Other Retail	1		1	0		0		0			0	
l	Retail - Other Retail - OTher Retail - Of Which: SME			1 0	0			1		1			
l	Retail - Other Retail - Of Which: non-SME	1		1 1	0	0	0	1	1 0	1 1	ı ,	0	
	Equity				0								
	Other non credit-obligation assets							-				Ů	
	IRB Total												1
	Inc roat				and tables into annual and of								

Credit Risk - IRB Approach

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

							IRBAp	proach					
				As of	31/03/2024					As o	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
Consolidated data	Control brains and central governments Institutions Corporation Corporation - Of Which: Specialised Lunding Corporation - Of Which: SPEC Asstall Retail - Secured on real staffs properly Retail	0 7,595 2,548 1,924 21,616 17,807 8	0 0 337 148 91 335 252 0	0 0 6,679 2,369 1,686 21,516 17,807 8	0 0 5,585 1,588 1,226 1,804 1,253	0 0 0 0 284 180	0 0 187 61 61 143 99 0	0 0 7,593 2,498 2,088 21,733 17,950 8	0 0 339 149 96 398 278 0	0 6,680 2,333 1,807 21,631 17,950 8	0 0 5,349 1,572 1,263 1,814 1,262	0 0 0 0 0 285 196	0 0 176 64 63 139 94
Constituated data	Bital - Second on a case poperty - O'Which nos-SHE Betal - Quellying Revokeshag Betal - Other Pades - Other Pades - O'Which SHE Betal - Other Pades - Other Pades - O'Which nos-SHE Betal - Other Pades - Other Pades - O'Which nos-SHE Equity Other nos credit-bibligation assets	17,799 0 3,809 663 3,146 1,389	252 0 83 20 63	17,799 0 3,709 647 3,062 1,389	1,252 0 551 113 438 4,647 532	180 0 85 18 67	99 0 44 14 31	17,942 0 3,783 653 3,130 1,348	278 0 88 24 64	17,942 0 3,680 638 3,042 1,348	1,260 0 553 115 438 4,509 535	196 0 89 22 67 0	93 0 46 14 32
	IRB Total ²				12,567						12,208		

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

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 93% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quant

							IRB Ap	proach					
				As o	131/03/2024					As of	30/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
	(min EUR, 16)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAIGE		Of which: defaulted	and provisions
	Central banks and central governments Institutions		0	0	0	0	. 0	0	0	. 0	0	0	0
	Institutions Corporates	7.340	337	6.489	5.388	0	187	7.321	339	6.438	5.147		176
	Corporates - Of Which: Specialised Lending	2,546	148	2,366	1.586	0	61	2,495	149	2,330	1.570		64
	Corporates - Of Which: SME	1.895	91	1.653	1.203	0	61	2.059	96	1,780	1,244		63
	Retail	20,905	319	20,819	1,648	253	133	21,006	351	20,918	1,656	274	129
	Retail - Secured on real estate property	17,431	247	17,431	1,208	175	97	17,561	273	17,561	1,214	191	91
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	8	0	8	1	0	0	8	0	8	1	0	0
LUXEMBOUNG	Retail - Secured on real estate property - Of Which: non-SME	17,422	247	17,422	1,207	175	97	17,553	273	17,553	1,213	191	91
	Retail - Qualifying Revolving	0	0	0	0	0		0	0		0		0
	Retail - Other Retail - Other Retail - Of Which: SME	3,475 635	72 18	3,389 621	440 107	78 17	36 13	3,445 625	78 22	3,357 612	442 109	83 21	38 13
		2,839	18 54	2 768	392	61	13 23	2.820	22 56	2 745	109	21 62	13 25
	Retail - Other Retail - Of Which: non-SME Equity	2,839 1,381	54	2,768 1,381	332 4.619	61	23	2,820 1,341	56	2,745	332 4.482	62	25
	Other non credit-obligation assets	1,301	0	1,301	4,019	U		1,341		1,341	4,402		
	IRB Total												

								IRB Ap	proach					
					Aso	31/03/2024					As of	30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, 96)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Vidue*		Of which: defaulted	and provisions
	Central banks Institutions	s and central governments		0	0		0	0	0	0 0		0		0
	Corporates		73	0	68	86	0	1	73	0	68	71	, ,	1
			3	0	3	2	0	0	3	0	3	2		0
			8	0	8	1	0	0	9	0	8	2	۰	0
	Retail		161	6	160	33	5	3	168	6	166	35		3
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	78	2	78	11	3	1	82	2	82	11	3	1 0
FRANCE		Retail - Secured on real estate property - Of Which: non-SME	78	0	78	11		1	82	0	82	11		1
		Retail - Qualifying Revolving	7.0		20				0.2		0.2			
		Retail - Other Retail	84	4	82	22	3	2	86	4	85	23	1 3	2
		Retail - Other Retail - Of Which: SME	15	2	15	2	1	0	15	2	15	2	1	0
		Retail - Other Retail - Of Which: non-SME	69	2	67	20	2	2	71	2	69	21	2	2
	Equity		2	0	2	8	0	0	2	0	2	8		0
	Other non cre	edit-obligation assets												

								IRBAp	proach					
					As o	31/03/2024					Aso	f 30/06/2024		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Other Countries	Institutions Corporates Retail	Coperators, O'O'Dect. Specialised Leading Coperators, O'O'Dect. Specialised Leading Coperators, O'O'Dect. Specialised Leading Coperators, O'O'Dect. Specialised Leading Ricks - Secured on and section property, O'O'Dect. Specialised Ricks - Secured on and section property, O'O'Dect. Specialised Ricks - Coperators, O'O'Dect.	0 0 0 0 0 0 0 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
ì	IRB Total													

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		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	Vatue*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments		0	0	0	0		0	0		0	0	0
	Institutions		0	0		0		0	0		0		0
	Corporates	42	0	37	40	0	1	53	0	44	49		1
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0		0	0	0
	Corporates - Of Which: SME	17	0	16	17	0	0	17	0	15	15	0	0
	Retail	201	3	199	31	2	2	204	4	202	31	2	2
	Retail - Secured on real estate property	121	1	121	12	1	0	123	1	123	13	1	1
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GENMANT	Retail - Secured on real estate property - Of Which: non-SME	121	1	121	12	1	0	123	1	123	13	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	80	2	78	19	1	2	81	2	79	19	1	2
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	79	2	77	19	1	2	80	2	78	18	1	2
	Equity Other non credit-obligation assets		0	0	0	0	۰	0	0		0	۰	0
1	IRS Total												

Credit Risk - IRB Approach

							IRB Ap	proach					
					31/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	٥	0	0	0	0	0	0
	Institutions Corporates		0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0	0		0			0		0		0
	Corporates - Of Which: SME		0	0		0		0	0		0		0
	Retail	6	0	5	1	0	0	6	0	5	1	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Equity	0	0	0	0	0	0	0	0		0		0
	Other non credit-obligation assets												
	IR8 Total	_											

Commission Com			
Description			
Company Comp			Value
Material Compose of Others Specialized Leading 0 0 0 0 0 0 0 0 0	Of which: defaulted		and provid
Coppose Coppose Circuit Set Coppose Ci	0	0	0
Companies Continues Specialisate Laneing 0 0 0 0 0 0 0 0 0	0	0	0
Composition Control DEF 0 0 0 0 0 0 0 0 0	0	0	0
Metal			0
Note: Secured on wat extend property S			0
UNITED STATES Read: Sociated rout excess propose, Controls SEF 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0
UNITED STATES Read - Sound or our as easier propose, O'Ottoich 660-595			0
		o o	0
Retail-Other Retail-Of Which: SME 0 0 0 0 0 0 0 0 0	0	0	0
	0	0	0
	0	0	0
Retail - Of their Retail - Of Which: non-SME 1 0 1 1 0 0 1 1 1	0	0	0
Equity 0 0 0 0 0 0 0 0	0	0	0
Other son crodit-biligation assets			

							IRB Ap	proach					
				As of	31/03/2024						f 30/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, 16)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
FINLAND	Committations and careful generoses Institution Copyrides Copyrid	0 0 0 0 2 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 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 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 2 1 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRS Total												

							IRBAp	proach					
				As o	31/03/2024					Aso	of 30/06/2024		
		Original	l Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ²		Of which: defaulted	and provisions
	Central banks and central governments	٥	0	0		0	0	0	0	0	0	0	0
	Institutions Corporates		0	0	0	0		0	0		0		0
	Corporates Corporates - Of Which: Specialised Lending		0	0		0		0	0		0		0
	Corporates - Of Which: SME		0	0		0			0		0		
	Retail	14	2	14	,	1		16	0	15	6		
	Retail - Secured on real estate property	7	0	7	1	0		9	0	9	1		0
	Retail - Secured on real estate property - Of Which: SME		0	0		0		0	0		0		0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	7	0	7	1	0	o o	9	0	9	1		0
	Retail - Qualifying Revolving		0	0	0	0		0	0		0		
	Retail - Other Retail	7	2	7	3	1		7	0	7	4		
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	2	5	3	1	0	6	0	6	3	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRBAp	proach					
				As o	f 31/03/2024					Aso	f 30/06/2024		
		Origina	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	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments		0	0		0		0	0		0	0	0
	Institutions Corporates	14	0	11	0	0		15	0		0		0
	Corporates Corporates - Of Which: Specialised Lending	14		11	9			15	0	6			0
	Corporates - Of Which: SME		0	2	,	0		1	0		1		0
	Retail	184	2	178	39	2		188	2	183	39	2	2
	Retail - Secured on real estate property	103	1	103	12	1	1	107	1	107	14	1	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	ė.	0	0	0	0	ė.	0
BELGIUM	Retail - Secured on real estate property - Of Which: non-SM	103	1	103	12	1	1	107	1	107	14	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	81	1	76	27	1	2	81	1	76	26	1	1
	Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	78	1	73	26	1	2	77	1	73	25	1	1
	Equity Other non credit-obligation assets		0	0	1	0		0	0		1		0
	IRB Total												
	•	(1) Original gyny	sure unlike France	revalue is renorte	d before taking into accoun	c any effect rive to	credit conversion f	actors or credit ris	k mitigation tachnic	nues le e substitue	ion offects)		

							IRB Ap	proach					
											of 30/06/2024		
		Origina	l Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value ³		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
	Institutions	0	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	0	0	0	0	0		0	0		0		0
	Corporates - Of Which: SME		0	0	0	0	0	0	0		0	0	0
	Retail	2	0	2	1	0		2	0	2	1		0
	Retail - Secured on real estate property	1	0	1	0	0		1	0	1	0		0
CANADA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0		0	0		0		0
Griffibri	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0		1	0	1	0		0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0		0		0
	Retail - Other Retail	1	0	1	0			1	0	1	0		0
	Retail - Other Retail - Of Which: SME		0	0					0		0		0
	Retail - Other Retail - Of Which: non-SME	1	0	1				1		1			
	Equity			0	0				0		0		
	Other non credit-obligation assets	_											
	IRB Total												



General governments exposures by country of the counterparty

						Banque et	Caisse d´Epargne de l´Eta	at, Luxembourg						_
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
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	amount
[0 - 3M [Austria	6 4 6 6 33 33	0 0 4 4 0 0 5 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 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		
10 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Belgium	11 26 51 41 11 10	10 10 28 1 4 1 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 5	10 28 46 4 4 48 117 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0 - 3M[Bulgaria													
[0 - 3M[Cyprus													
[0 - 3M[Czech Republic	22 25 50 22 6	0 0 0 5 5 25 52 23 0 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 25 52 23 0 99		0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		9
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark	-					33							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia	22	0 0 0 0 0 0 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 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		



General governments exposures by country of the counterparty

						Banque et	Caisse d´Epargne de l´Eta	it, Luxembourg						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balan	ice sheet	
					No. de doubles (in order	ssets by accounting portfolio		Derivatives with po	hh a falamaha	D	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative illianciat assets (net		Norventaine illiannas a	sees by accounting portions		Denvaures with po-	nuve iali value	Delivatives with	i negative ian value			Risk weighted exposure amount
			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	
]ME-0]			0 0			0	0		0	0	0	0		
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Finland	1 1 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		0 0 0	0 0 0 13		0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	
Total [0 - 3M [44	3 13			0	40		0	0	0	0		
[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [15Y - 10Y] [10Y - more	France	55 55 55	5 65 0 0 2 2 52 51			0	46 0 52 51		0 0 0	0	0	0		
Total [0.3M]		304	4 304 0 0			0	264 0		0	0	0	0		29
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Germany	11	5 15 6 0 0 0 0 0 8 8 58 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 6 0 0 58		0 0 0 0 0 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[71	9 79			0	79 0		0	0	0	0		0
[3M - 1Y [Croatia	0 0 0 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0	0 0 0 0 23		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
Total [0-3M[23	3 23			0	23		0	0	0	0	·	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
[0 - 3M] [3M - 1Y] [13Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more	Hungary													
Total [0-3M]	1	E	2 12			0	12		0	0	0	0	(
[3M - 1Y [Ireland	11: 2: 6	0 0 11 11 121 1 29 9 9 19 19			0 0 0	0 11 21 9		0 0 0 0 0	0 0 0	0	0		
f10Y - more Total		7:	2 72			0	72		0	0	0	0	(0
[0-3M[13M-11f 11f-22f 27-3f[27-5f[57-10f[10f-more	Italy													
Total	1													



General governments exposures by country of the counterparty

						ballque et	Caisse d'Epargne de l'Eta	it, Euxembourg						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
					Non dodustivo financial a	ssets by accounting portfolio		Derivatives with po	rithya fair waluo	Dordynthus with	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative illianciat assets (net											Risk weighted exposure amount
			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[13M - 17f 13M - 17f 12Y - 27f 12Y - 3Yf 13Y - 5Yf 15Y - 10Yf 10Y - more Total	Latvia	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 8 8 8 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Lithuania	1 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 15 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Luxembourg	12 55 1 6 18 24 57		0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	122 500 18 60 183 225 573		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 0 0	142 0 0 0 0 0 0	182 199 479 17 157 0 146		27
[0 - 3M [Malta													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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 0 0 0 0	0 0 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	Poland	2	2 12 12 13 19 19 19 19 14 4 24 4 24 7 7 17 6 6 6 6 8 38 18 18 177 17 17 17 17 17 17 17 17 17 17 17 17	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	12 39 4 24 17 6 38 0		0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		J
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Portugal	12	127 0 0 0 0 0 0 0 0 0 0 0 5 5 5 4 14	0		0 0 0	22/ 0 0 0 5 14		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		11
Total Total Total	Romania	1	19	0		0	19			0	0	0		



General governments exposures by country of the counterparty

						Banque et	Caisse d´Epargne de l´Eta	it, Luxembourg						
					_	_	As of 31/12/2023		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M[13M-191] 119-291 129-391 139-591 139-591 159-1091 1000	Slovakia	6 24 11 13 13 46	0 24 24 30 30 30 30 30 30 30 30 30 30 30 30 30			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 24 10 0 13 49 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 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	Stovenia	2 6 7 11 8	2 0 0 0 0 19 8 8			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 19 8	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 11Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Spain	10 10 10 10 10 10 10 10 10 10 10 10 10 1	0 0 15 15 15 17 19 19 19 19 19 19 19 19 19 19 19 19 19			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 15 21 15 71 159 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Sweden	11	0 0 0 10 10 10 10 10 10 10 10 10 10 10 1			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 18 10 0 0 0 0 0 0 0 28	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	United Kingdom													
[0.3M] [3M-1Y] [11Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [11-2Y] [12-2Y] [2Y-3Y] [33'-5Y] [53'-10Y] [10Y-more Total	Liechtenstein													
[0 - 3M [Norway	11	0 3 3 7 17 3 9 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 17 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	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		



General governments exposures by country of the counterparty

				Banque et Caisse d'Epargne de l'Etat, Luxembourg As of 31/12/2023 Direct exposures On balance sheet Derivatives Off balance sheet										
							As of 31/12/2023			_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	isets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Australia													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	64 55 55 55 55 55	0 5 16 7 27 7 56 6 63 8 53 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 16 27 56 63 53 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		17
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hong Kong													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan	11	0 0 7 7 7 7 0 0 0 27	0 0 0 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 13 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
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.		0 0 0	0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	China											,		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Switzerland													
[0 - 3M] [13M - 1Y [11Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Other advanced economies non EEA	53 4 44 77 7	0 63 64 6 6 6 72 72 0 1276	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 53 4 6 40 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 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

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

						Banque et	Caisse d'Epargne de l'Eta	it, Luxembourg						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount [*]
[0 - 3M[Other Central and eastern Europe countries non EEA													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Middle East	0 0 4 35 0 0	0 0 4 35 0 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 0	0 0 4 35 0 35		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total [0 - 3M] [13M - 1Y] [11Y - 2Y] [12Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	73	73	0		0 0	73		0	0	d	0		0
Total [0-3M[[3M-11] [13Y-21] [12Y-37] [3Y-57] [5Y-10Y] [10Y-more Total	Africa													
10 a 3 M I [3 M - 1 Y [Others	42 25 6 0 8 2777 4 3808	42 25 6 0 8 277 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	42 25 6 0 8 277 4 360		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 14 0 0		

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Reputic, Ecuador, El Salvador, Grenada, Guadetoupe, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (IRIS), Vilgo Islands

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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	Caisse d´Epargne de l´Eta	at, Luxembourg						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Austria	6 4 6 6 6 7	0 0 4 4 0 0 5 66 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 66 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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	Belgium	66 5 5 53 133 3	0 61 0 9 2 52 52 135 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 5 0 0 0 0 0 0 0 0 0 0 0 0	0 56 0 9 52 135 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic	22 23 34 20 20 100	0 0 0 5 25 36 5 20 20 22 2 0 3 103	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 25 36 20 22 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total Tota	Denmark	Aus	100	v			103							
Total	Estonia	6 6 6 7 33	0 0 0 0 0 0 3 3 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 33 0		0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

						Banque et	As of 30/06/2024	it, EdxCilibourg						
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Derivat	ives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance si	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Fintand	0 0 0 0 13 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 0	0 0 0 0 0 13 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		
[0-3M] [3M-11] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	21 55 56 56 42 46 6 0	21 57 49 15 42 46 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 57 29 15 42 46 0 188	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		21
[0-3M] [3M-11] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	5 16 0 0 163 163	5 16 0 0 0 163 0 184			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 16 0 0 0 163 0 184	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 22 2 2	0 0 0 0 22 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 2 2 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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece													
[0-3M] [3M-11] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland	0 10 22 29 9 0 18 18 9	0 10 21 9 0 18 0 59		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 10 21 9 0 18 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0·3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													_



General governments exposures by country of the counterparty

						Banque et	Caisse d´Epargne de l´Eta	it, Luxembourg						_
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	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 f [1 1 2 - 2 f [2 2 - 3 f [3 3 - 5 f] [5 2 - 10 f [10 7 - more Total	Latvia	0 6 4 10 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 4 10 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
[0-3M] [3M-11] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Uthuania	11 33 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 15 32 0 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0-3M] [3M-11] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg	116 516 7 133 266 696	7 7 129 3 133 260 260			0 0 5 10 6 0	116 510 7 125 122 254 695 1,829	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0 0	171 0 0 0 0 0 0	286 250 430 31 190 109 48 1,345	(24
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
[0-3M] [3M-1V] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	11	0 0 0 0 0 0 0 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 0 0 0 0 0	0 0 0 0 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 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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[Poland	19 22 22 44	4 18 2 2 2 2 2 3 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 18 22 0 0 21 40 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		11
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	.ue	0 0 0 0 0 1 4 4 4 5		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 14 4 15	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0-3M 13M-2Y 12Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Romania	30	33				33	0						



General governments exposures by country of the counterparty

						Banque et	As of 30/06/2024	is, caxembourg						
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Derivat	ives		Off balar	ice sheet	
	(mar EOH)					sets by accounting portfolio		Derivatives with pos			n negative fair value	Off-balance st		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M] [3M - 1y f 1 1	Stovakia	0 0 0 13 57 0	0 34 0 0 13 57 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 34 0 0 13 57 0	0 0 0 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 [Stovenia	0 0 21 19 0	0 0 0 21 19 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 21 19 0	0 0 0 0 0 0 0 0 0 0 0 0 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 - 11 [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Spain	0 31 11 171 272 0 274	0 0 30 11 170 62 0 273		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 30 11 170 62 0 273	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3M [Sweden	11 10 0 0 0 0	18 10 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18 10 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		4
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	United Kingdom													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	0 3 17 6 0 0	0 3 17 0 3 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 17 0 3 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 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'État, Luxembourg												
		As of 30/06/2024													
		Direct exposures													
(min EUR)		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region			Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value					Off-balance sheet exposures		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)							Derivatives with negative fair value				Risk weighted exposure amount	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	C arrying amount	Notional amount	Carrying amount	Notional amount	Nominat	Provisions		
[0 - 3M[Australia														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [33' - 5Y] [15Y - 10Y] [10Y - more Total	Canada	2 5 4 2 6	0 0 7 27 7 7 7 7 7 7 7 2 7 42 1 1 1 2 1 1 1 2 1 1 1 2 1 1 1 2 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(22 55 42 22 66 (() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	15	
10 - 3M 13M - 1Y 17 - 2Y	Hong Kong														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Japan	1. 1.	0 0 0 0 2 12 12 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	() 12 13 () ()	() () () () () () () () () ()	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
[0 - 3M[China														
[0 - 3M [Switzerland														
Total [0-3M[13M-1Y! 13M-1Y! 11Y-2Y! [2Y-3Y[[3Y-5Y[[5Y-10Y! [10Y-more Total	Other advanced economies non EEA	4. 33 77	0 0 0 0 4 4 4 4 4 4 1 2 32 32 32 3 152 3 1	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	41 33 76		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	a	



General governments exposures by country of the counterparty

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

						Banque et	Caisse d'Epargne de l'Eta	t, Luxembourg						
As of 30/06/2024														
Direct exposures														
	(mln EUR)	On balance sheet							Off balance sheet					
Residual Maturity	Country / Region		of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
														Risk weighted exposure
				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	amount [*]
[0 - 3M[[3M - 1Y [[1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more	Other Central and eastern Europe countries non EEA													
Total [0 - 3M[[3M - 1Y[[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [10Y - more Total	Middle East	0 4 36 9 9 26	0 4 36 0 9 26	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 36 0 9 26 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		
10131 10-334 134-14 134-24 124-24 124-34 134-54 134-54 104-more 1014	Latin America and the Caribbean	74	14	0	U	0		0	0	U	U	0		0
[0-3M] [3M-1Y] [11-2Y] [11-2Y] [2Y-3Y] [33'-5Y] [5Y-10Y] [10Y-more Total	Africa													
10 - 3M 3M - 1Y	Others	0 6 8 8 3 296 4 4	0 6 8 3 296 4 335	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 6 8 8 3 296 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 14 0 0		

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Reputic, Ecuador, El Salvador, Grenada, Guadetoupe, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (IRIS), Vilgo Islands

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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