

2024 EU-wide Transparency Exercise

Bank Name	Banque et Caisse d'Épargne de l'État, 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.

2024 EU-wide Transparency Exercise

Key Metrics

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

(mln 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,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

2024 EU-wide Transparency Exercise

Leverage ratio

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

		(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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,849	4,816	5,167	5,128	C 47.00 (r0310,c0010)	
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)	
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]	

2024 EU-wide Transparency Exercise
Capital
Banque et Caisse d'Épargne de l'État, Luxembourg

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	4,849	4,816	5,171	5,128	C01.00 (0000,0000)	Articles 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,849	4,816	5,167	5,128	C01.00 (0000,0000)	Article 36 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	174	174	174	174	C01.00 (0000,0000)	Articles 36(1) point (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	C01.00 (0000,0000)	Articles 36(1) point (c), 36(2) and 36(1) point (g) and (h) of CRR
	A.1.3	Accumulated other comprehensive income	1,337	1,208	1,209	1,195	C01.00 (0000,0000)	Articles 41(10), 36(1) point (e) and 38(1) point (i) of CRR
	A.1.4	Other Reserves	226	226	227	227	C01.00 (0000,0000)	Articles 41(17) and 36(1) point (d) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Articles 41(21), 36(1) point (f) and 36(1) point (j) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0000,0000)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-6	-5	-5	-5	C01.00 (0000,0000)	Articles 32 to 35 and 38(1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-40	-47	-46	-46	C01.00 (0000,0000) - C 01.00 (0000,0000)	Articles 41(23), 36(1) point (b) and 37 of CRR, Articles 41(25), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	-42	-4	0	-10	C01.00 (0000,0000)	Articles 36(1) point (d), 40 and 120 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0000,0000)	Articles 41(10), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 42(6), 36(1) point (h) and 80 to 84 of CRR, Articles 36(1) point (h), 34(2) point (b), 24(4) point (b) and 250 of CRR, Articles 36(1) point (h) and 37(2) of CRR, Articles 36(1) point (h) and 131(b) of CRR and Articles 36(1) point (i) and 122(b) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (h), 24(2) point (b), 24(4) point (b) and 250 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00 (0000,0000)	Articles 42(7), 36(1) point (i), 43 to 46, 49(2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (c) and 38 of CRR, Article 40(1) point (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00 (0000,0000)	Articles 42(7), 36(1) point (i), 45, 46, 47, 49(1) point (b), 49(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0000,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-2	-2	-1	C01.00 (0000,0000)	Articles 36(1) point (h) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (h) and Article 120(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (h) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-666	-501	-469	-452	C01.00 (0000,0000)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-28	-28	-29	-29	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (1.1.6 - 1.1.8 - 1.1.9)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 48(2) to (5), and 48A to 48F of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 480 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00 (0000,0000)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0000,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,849	4,816	5,167	5,128	C01.00 (0000,0000)	Articles 37 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	5	0	C01.00 (0000,0000)	Articles 71 of CRR	
A.4.1	Tier 2 Capital instruments	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	5	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
B	TOTAL RISK EXPOSURE AMOUNT	21,558	22,115	22,055	21,669	C01.00 (0000,0000)	Articles 90(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	0	0	C01.00 (0000,0000)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	22.49%	21.78%	23.43%	23.67%	SA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	22.49%	21.78%	23.43%	23.67%	SA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.49%	21.78%	23.43%	23.67%	SA1 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,849	4,816	5,167	5,128	A.1.A.12.A.1.13.MNU.2.A.1.13.A.2.1.A.4.MNU.A.1.13.A.3.1.A.4.1	-
CET1 RATIO (%) Fully loaded ¹²	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	22.49%	21.78%	23.43%	23.67%	SR 1 (1) (1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-

¹² The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

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

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	17,597	17,917	17,823	17,431	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
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 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	1,763	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) ²	496	612	718	737	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	103	131	97	111	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, 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, c0010)*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 (r0680, 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)

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

2024 EU-wide Transparency Exercise
Market Risk
Banque et Caisse d'Épargne de l'État, Luxembourg

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) 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	MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) 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			
(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023											
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0								0
Of which: General risk	0	0	0	0	0	0							0	0	0	0								0
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								0
Equities	0	0	0	0	0	0							0	0	0	0								0
Of which: General risk	0	0	0	0	0	0							0	0	0	0								0
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								0
Foreign exchange risk	590	408	0	0	0	0							0	0	0	0								0
Commodities risk	0	0	0	0	0	0							0	0	0	0								0
Total	600	409	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024											
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0								0
Of which: General risk	0	0	0	0	0	0							0	0	0	0								0
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								0
Equities	0	0	0	0	0	0							0	0	0	0								0
Of which: General risk	0	0	0	0	0	0							0	0	0	0								0
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								0
Foreign exchange risk	416	361	0	0	0	0							0	0	0	0								0
Commodities risk	0	5	0	0	0	0							0	0	0	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	0	0

Market risk template does not include CUI positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RWA OI1 template.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	9,477	10,291	10	0	9,204	10,011	11	0
Regional governments or local authorities	1,680	1,601	21	0	1,788	1,688	48	0
Public sector entities	2,959	1,450	191	0	3,203	1,656	203	0
Multinational Development Banks	1,054	1,053	0	0	1,297	1,296	10	0
International Organisations	181	173	0	0	376	367	0	0
Institutions	2,762	2,648	884	0	2,687	2,122	742	0
Corporates	5,593	5,347	3,677	0	5,687	5,371	3,696	0
of which: SME	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
of which: Retail	0	0	0	0	0	0	0	0
Exposures in default	36	0	0	11	36	0	0	11
Exposures associated with particular high risk	20	14	23	0	15	10	17	0
Covered bonds	2,157	2,156	288	0	2,056	2,053	288	0
Claims on institutions and corporates with a ST credit assessment	1,379	1,095	564	0	2,123	1,793	764	0
Claims on institutions and corporates with a BT credit assessment	0	0	84	0	0	0	91	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised total ²	28,770	27,801	5,785	21	31,127	28,561	5,993	21

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

² Standardised Total does not include the securitisation portfolio under the results prior to the 2012 exercise.

³ Only the most relevant exposures are disclosed. These have been selected under the following rule: Clusters of counterparties covering up to 5% of total original exposures or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2023 exercise, value adjustments and provisions for the consolidated bank include general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	6,231	6,201	0	0	6,033	6,753	0	0
Regional governments or local authorities	1,288	1,288	21	0	1,088	1,088	0	0
Public sector entities	1,549	454	85	0	2,051	488	91	0
Multinational Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	114	86	30	0	141	111	29	0
Corporates	1,107	822	712	0	1,102	625	705	0
of which: SME	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
of which: Retail	0	0	0	0	0	0	0	0
Exposures in default	35	0	0	11	35	0	0	11
Exposures associated with particular high risk	20	14	23	0	15	10	17	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	208	167	81	0	208	170	84	0
Claims on institutions and corporates with a BT credit assessment	0	0	84	0	0	0	91	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised total ²	12,169	11,873	824	21	13,127	11,867	824	21

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	120	160	0	0	20	60	0	0
Regional governments or local authorities	188	188	21	0	111	111	21	0
Public sector entities	380	382	14	0	299	298	15	0
Multinational Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	749	728	227	0	688	588	174	0
Corporates	541	541	404	0	553	552	378	0
of which: SME	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
of which: Retail	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Exposures associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	688	688	68	0	703	703	68	0
Claims on institutions and corporates with a ST credit assessment	212	174	87	0	497	96	45	0
Claims on institutions and corporates with a BT credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised total ²	1,937	1,932	500	0	1,731	1,731	500	0

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multinational Development Banks	1,054	1,053	0	0	1,297	1,296	10	0
International Organisations	181	173	0	0	376	367	0	0
Institutions	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
of which: Retail	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Exposures associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a BT credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised total ²	1,335	1,326	0	0	1,673	1,663	10	0

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	40	40	0	0	40	40	0	0
Regional governments or local authorities	68	68	0	0	192	191	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multinational Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	208	210	60	0	580	550	57	0
Corporates	424	421	288	0	394	381	254	0
of which: SME	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
of which: Retail	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Exposures associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	342	342	14	0	374	373	17	0
Claims on institutions and corporates with a ST credit assessment	424	421	226	0	524	524	288	0
Claims on institutions and corporates with a BT credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised total ²	718	711	162	0	1,110	1,109	162	0

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

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
NETHERLANDS	Central governments or central banks	13	13	0	13	13	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	108	108	21	129	129	26	0
	Multinational Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	336	200	80	313	185	63	63
	Corporates	585	539	424	626	605	448	0
	of which: SME	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	154	154	15	247	247	25	25
Claims on institutions and corporates with a ST credit assessment	52	52	26	173	173	86	86	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total ⁴								

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	32	23	12	40	40	14	0
	Corporates	1,357	1,356	874	1,465	1,464	894	0
	of which: SME	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total ⁴								

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
FINLAND	Central governments or central banks	13	14	0	13	14	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	1	1	0	1	1	0	0
	Multinational Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	44	44	9	46	46	9	0
	Corporates	30	30	25	33	33	27	0
	of which: SME	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	218	218	22	257	257	26	0
Claims on institutions and corporates with a ST credit assessment	71	71	17	345	345	10	10	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total ⁴								

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	10	10	10	10	10	10	0
	Multinational Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	140	140	29	160	160	35	0
	Corporates	504	492	284	524	492	284	0
	of which: SME	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	70	70	7	72	72	7	0
Claims on institutions and corporates with a ST credit assessment	70	70	36	74	74	37	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total ⁴								

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
BELGIUM	Central governments or central banks	112	112	0	112	112	0	0
	Regional governments or local authorities	134	134	0	139	139	0	0
	Public sector entities	30	30	0	30	30	0	0
	Multinational Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	18	18	0	20	20	0	0
	Corporates	91	91	80	94	94	82	0
	of which: SME	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	122	122	13	172	172	13	0
Claims on institutions and corporates with a ST credit assessment	58	58	1	58	58	1	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total ⁴								

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
CANADA	Central governments or central banks	0	0	0	0	0	0	0
	Regional governments or local authorities	210	210	27	215	215	17	0
	Public sector entities	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	9	9	1	7	7	1	0
	Corporates	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	638	638	64	615	615	61	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total ⁴								

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data								
(H000R_N)								
Central governments or central banks	7,796	6,879	26		7,880	6,800	21	
Regional governments or local authorities	2,105	1,854	10		2,097	1,807	47	
Public sector entities	3,273	1,853	10		3,285	1,859	10	
Multilateral Development Banks	1,265	1,378	10		1,432	1,413	0	
International Organisations	351	364	0		330	323	0	
Institutions	2,317	2,127	702		2,149	2,044	466	
Corporates	6,156	5,884	3,800		6,186	5,622	3,825	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	14	0	0	15	0	0	0	15
Items associated with particular high risk	0	0	7		0	0	0	
Covered bonds	4,003	4,003	428		4,007	4,003	409	
Claims on institutions and corporates with a ST credit assessment	2,099	1,841	651		3,070	1,760	718	
Collective investments undertakings (CIU)	7	7	95		8	8	97	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
Standardised Total²	23,723	22,383	5,870	30	23,723	22,003	5,860	30

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the securitisation portfolio unless the results refer to the 2024 exercise.
⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
LUXEMBOURG								
(H000R_N)								
Central governments or central banks	6,375	7,401	13		6,350	6,800	6	
Regional governments or local authorities	1,271	1,048	10		1,268	1,055	0	
Public sector entities	2,003	429	79		2,011	441	81	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	113	84	24		98	79	29	
Corporates	1,120	904	848		1,120	1,013	842	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	16	0	0	16	0	0	0	16
Items associated with particular high risk	1	0	0		1	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	41	14	14		41	14	14	
Collective investments undertakings (CIU)	7	7	95		8	8	97	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
Standardised Total²				33				33

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE								
(H000R_N)								
Central governments or central banks	38	65	0		0	39	0	
Regional governments or local authorities	0	21	10		0	18	10	
Public sector entities	305	275	10		264	261	10	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	712	668	607		668	607	529	
Corporates	605	605	412		604	604	395	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	712	668	607		668	607	529	
Claims on institutions and corporates with a ST credit assessment	407	379	90		426	64	32	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
Standardised Total²				1				1

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Other Countries								
(H000R_N)								
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	1,265	1,378	10		1,432	1,413	0	
International Organisations	351	364	0		330	323	0	
Institutions	0	0	0		0	0	0	
Corporates	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
Standardised Total²				1				1

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY								
(H000R_N)								
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	307	307	0		307	307	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	374	375	45		351	351	26	
Corporates	308	308	218		302	302	208	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	245	245	29		244	244	24	
Claims on institutions and corporates with a ST credit assessment	278	277	138		272	272	72	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
Standardised Total²				1				1

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

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

Table for Luxembourg showing IRB Approach data for As of 31/03/2024 and As of 30/06/2024. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, and sub-categories like Central banks and central governments, Institutions, Corporates, Retail, Equity, etc.

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) IRB Total does not include the Securitisation portion unlike in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country group covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

Table for Luxembourg (repeated) showing IRB Approach data for As of 31/03/2024 and As of 30/06/2024. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, and sub-categories like Central banks and central governments, Institutions, Corporates, Retail, Equity, etc.

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) IRB Total does not include the Securitisation portion unlike in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country group covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

Table for France showing IRB Approach data for As of 31/03/2024 and As of 30/06/2024. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, and sub-categories like Central banks and central governments, Institutions, Corporates, Retail, Equity, etc.

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) IRB Total does not include the Securitisation portion unlike in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country group covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

Table for Other Countries showing IRB Approach data for As of 31/03/2024 and As of 30/06/2024. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, and sub-categories like Central banks and central governments, Institutions, Corporates, Retail, Equity, etc.

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) IRB Total does not include the Securitisation portion unlike in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country group covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

Table for Germany showing IRB Approach data for As of 31/03/2024 and As of 30/06/2024. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, and sub-categories like Central banks and central governments, Institutions, Corporates, Retail, Equity, etc.

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) IRB Total does not include the Securitisation portion unlike in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country group covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subfactors		Of which: subfactor		Of which: subfactor		Of which: subfactor			
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	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	0	0		
	Corporates - Of Which: SME	6	5	1	0	6	5	1	0		
	Retail	3	3	0	0	3	3	0	0		
	Retail - Secured on real estate property	3	3	0	0	3	3	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	3	3	0	0	3	3	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	2	2	1	0	2	2	1	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	2	2	1	0	2	2	1	0		
Equity	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total	0	0	0	0	0	0	0	0			

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subfactors		Of which: subfactor		Of which: subfactor		Of which: subfactor			
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	2	2	3	0	2	2	2	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail	10	10	2	0	9	9	2	0		
	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		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	1	1	1	0	1	1	1	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	1	1	1	0	1	1	1	0		
Equity	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total	0	0	0	0	0	0	0	0			

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subfactors		Of which: subfactor		Of which: subfactor		Of which: subfactor			
FINLAND	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	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	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail	2	2	0	0	2	2	0	0		
	Retail - Secured on real estate property	1	1	0	0	1	1	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	1	1	0	0	1	1	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total	0	0	0	0	0	0	0	0			

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subfactors		Of which: subfactor		Of which: subfactor		Of which: subfactor			
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	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	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail	14	14	4	0	14	14	4	0		
	Retail - Secured on real estate property	7	7	1	0	9	9	1	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	7	7	1	0	9	9	1	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	7	7	3	0	7	7	4	0		
	Retail - Other Retail - Of Which: SME	1	1	1	0	1	1	1	0		
	Retail - Other Retail - Of Which: non-SME	6	6	2	0	6	6	3	0		
Equity	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total	0	0	0	0	0	0	0	0			

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subfactors		Of which: subfactor		Of which: subfactor		Of which: subfactor			
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	14	11	0	0	15	6	0	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	1	7	4	0	1	1	1	0		
	Retail	134	2	178	39	2	138	39	2		
	Retail - Secured on real estate property	103	1	103	12	1	107	14	1		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	103	1	103	12	1	107	14	1		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	81	1	76	27	81	1	76	26		
	Retail - Other Retail - Of Which: SME	3	0	3	1	3	0	3	1		
	Retail - Other Retail - Of Which: non-SME	78	1	73	26	78	1	73	25		
Equity	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total	0	0	0	0	0	0	0	0			

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subfactors		Of which: subfactor		Of which: subfactor		Of which: subfactor			
CANADA	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	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	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail	2	2	1	0	2	2	1	0		
	Retail - Secured on real estate property	1	1	0	0	1	1	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	1	1	0	0	1	1	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	1	1	0	0	1	1	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	1	1	0	0	1	1	0	0		
Equity	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0			
IRB Total	0	0	0	0	0	0	0	0			

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty
 Banque et Caisse d'Épargne de l'État, Luxembourg

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative 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)	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]	Other Central and eastern Europe countries non EEA																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Middle East																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Latin America and the Caribbean																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Africa																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Others	42	42	0	0	0	0	42	0	0	0	0	0	0	0	0	0
[3M - 1Y]		25	25	0	0	0	0	25	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		6	6	0	0	0	0	6	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		8	8	0	0	0	0	8	0	0	0	0	0	0	14	0	0
[5Y - 10Y]	277	277	0	0	0	0	277	0	0	0	0	0	0	0	0	0	
[10Y - more]	4	4	0	0	0	0	4	0	0	0	0	0	0	0	0	0	
Total	360	360	0	0	0	0	360	0	0	0	0	0	0	14	0	0	

Notes and definitions:

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(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 eGAAP

2024 EU-wide Transparency Exercise
 General governments exposures by country of the counterparty
 Banque et Caisse d'Épargne de l'État, Luxembourg

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative 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)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal	Provisions
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East	0 4 36 0 0 26 0 74	0 4 36 0 0 26 0 74	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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	Latin America and the Caribbean																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0 0 6 8 3 296 4 318	0 0 6 8 3 296 4 318	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(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