



## Spring 2020 EU-wide Transparency Exercise

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

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

## Spring 2020 EU-wide Transparency Exercise

### Key Metrics

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

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
<b>Available capital (amounts)</b>				
Common Equity Tier 1 (CET1) capital - transitional period	4,081	3,992	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,081	3,992	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	4,081	3,992	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	4,081	3,992	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	4,125	4,030	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,125	4,030	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk-weighted assets (amounts)</b>				
Total risk-weighted assets	19,332	19,059	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19,332	19,059	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.11%	20.94%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.11%	20.94%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.11%	20.94%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.11%	20.94%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.34%	21.15%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.34%	21.15%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
<b>Leverage ratio</b>				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	51,591	50,700	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.91%	7.87%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

## Spring 2020 EU-wide Transparency Exercise

### Leverage ratio

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

(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,081	3,992	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,081	3,992	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	51,591	50,700	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	51,591	50,700	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.9%	7.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.9%	7.9%	C 47.00 (r330,c010)	

**Spring 2020 EU-wide Transparency Exercise**  
**Capital**

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

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
<b>OWN FUNDS</b> <b>Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>4,125</b>	<b>4,030</b>	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>4,081</b>	<b>3,992</b>	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	174	174	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,156	3,156	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	669	572	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	282	282	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-6	-5	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-25	-29	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-59	-47	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-110	-110	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>4,081</b>	<b>3,992</b>	C 01.00 (r015,c010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>44</b>	<b>39</b>	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	44	39	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	-	
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	19,332	19,059	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	-
<b>CAPITAL RATIOS (%)</b> <b>Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>21.11%</b>	<b>20.94%</b>	CA3 {1}	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>21.11%</b>	<b>20.94%</b>	CA3 {3}	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>21.34%</b>	<b>21.15%</b>	CA3 {5}	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>4,081</b>	<b>3,992</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>21.11%</b>	<b>20.94%</b>	[D]/[B-B.1]	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c010)	-
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c020)	-
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c030)	-
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c040)	-

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

## Spring 2020 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

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

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	16,560	16,295	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	0	0	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	9,741	9,616	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	1,483	1,485	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	4,980	4,721	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	365	339	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	135	121	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	15	15	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	111	63	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	111	63	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	1,032	1,070	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,032	1,070	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	1,115	1,156	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	19,332	19,059	



### Spring 2020 EU-wide Transparency Exercise

#### Market Risk

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

	SA		IM										IM															
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
(min EUR)	As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019															
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	111	63	0	0	0	0								0	0	0	0									0		
Commodities risk	0	0	0	0	0	0								0	0	0	0									0		
<b>Total</b>	<b>111</b>	<b>63</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

## Spring 2020 EU-wide Transparency Exercise

**Credit Risk - Standardised Approach**  
Banque et Caisse d'Épargne de l'Etat, Luxembourg

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

<sup>(1)</sup> 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).

<sup>(2)</sup> Standardised Total does not include the Securitisation position.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Banque et Caisse d'Épargne de l'Etat, Luxembourg

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	9,417	0	9,121	1,014	0	1	11,853	0	11,557	982	0	1
	Institutions	17,301	0	16,993	3,507	0	8	12,835	0	12,655	3,047	0	8
	Corporates	8,626	194	7,802	5,584	0	84	9,010	166	8,211	5,926	0	85
	Corporates - Of Which: Specialised Lending	1,738	22	1,579	1,217	0	20	1,765	23	1,597	1,225	0	20
	Corporates - Of Which: SME	2,252	17	1,940	1,705	0	21	2,324	16	2,030	1,854	0	19
	Retail	17,958	79	17,971	1,483	148	35	18,110	80	18,109	1,485	164	36
	Retail - Secured on real estate property	14,456	40	14,456	1,038	25	14	14,730	38	14,730	1,038	24	14
	Retail - Secured on real estate property - Of Which: SME	484	4	484	62	3	1	485	3	485	62	2	1
	Retail - Secured on real estate property - Of Which: non-SME	13,972	36	13,972	976	23	13	14,245	35	14,245	976	22	14
	Retail - Qualifying Revolving	603	0	603	4	0	1	502	0	502	4	0	1
	Retail - Other Retail	2,900	38	2,913	441	122	20	2,878	42	2,877	443	140	20
	Retail - Other Retail - Of Which: SME	636	12	638	86	36	6	617	10	616	73	26	5
	Retail - Other Retail - Of Which: non-SME	2,264	26	2,275	355	86	14	2,260	32	2,260	370	114	16
Equity	1,468	1	1,468	4,980	3		1,388	1	1,388	4,721	3		
Other non credit-obligation assets				356						473			
IRB Total <sup>2</sup>				16,924						16,634			

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
LUXEMBOURG	Central banks and central governments	6,252	0	5,822	413	0	0	8,539	0	8,134	384	0	0
	Institutions	797	0	641	158	0	0	408	0	346	107	0	0
	Corporates	6,189	194	5,438	4,805	0	82	6,308	166	5,545	4,908	0	83
	Corporates - Of Which: Specialised Lending	1,735	22	1,576	1,215	0	20	1,762	23	1,595	1,222	0	20
	Corporates - Of Which: SME	2,228	17	1,919	1,697	0	21	2,203	16	1,914	1,709	0	19
	Retail	17,418	68	17,428	1,391	109	30	17,582	69	17,581	1,400	134	31
	Retail - Secured on real estate property	14,144	38	14,144	1,013	24	13	14,421	35	14,421	1,012	22	13
	Retail - Secured on real estate property - Of Which: SME	470	4	470	60	3	1	471	3	471	60	2	1
	Retail - Secured on real estate property - Of Which: non-SME	13,674	34	13,674	953	21	12	13,950	32	13,950	952	20	13
	Retail - Qualifying Revolving	547	0	547	4	0	1	455	0	455	3	0	1
	Retail - Other Retail	2,727	30	2,737	375	85	16	2,706	34	2,705	385	112	16
	Retail - Other Retail - Of Which: SME	619	11	620	82	34	5	600	9	600	70	25	4
	Retail - Other Retail - Of Which: non-SME	2,109	19	2,117	293	51	11	2,106	25	2,106	314	87	12
Equity	1,444	1	1,444	4,899	3	0	1,363	1	1,363	4,636	3	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
FRANCE	Central banks and central governments	385	0	444	87	0	0	381	0	439	86	0	0
	Institutions	4,188	0	4,130	575	0	1	2,406	0	2,347	527	0	1
	Corporates	453	0	450	176	0	1	467	0	465	187	0	1
	Corporates - Of Which: Specialised Lending	3	0	3	2	0	0	3	0	3	2	0	0
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail	150	3	152	25	11	1	138	3	138	21	7	1
	Retail - Secured on real estate property	72	1	72	6	1	0	66	1	66	6	1	0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	69	1	69	6	1	0	63	1	63	6	1	0
	Retail - Qualifying Revolving	15	0	15	0	0	0	12	0	12	0	0	0
	Retail - Other Retail	63	2	65	19	11	1	60	2	60	14	7	1
	Retail - Other Retail - Of Which: SME	4	0	4	1	1	0	4	0	4	1	0	0
	Retail - Other Retail - Of Which: non-SME	59	2	61	18	10	1	56	1	56	14	6	1
Equity	8	0	8	30	0	0	8	0	8	30	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	2,745	0	2,744	510	0	1	1,997	0	1,997	343	0	1
	Corporates	128	0	128	42	0	0	127	0	127	46	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	9	0	9	1	0	0	13	0	13	3	1	0
	Retail - Secured on real estate property	5	0	5	0	0	0	6	0	6	1	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	0	0	0	5	0	5	1	0	
	Retail - Qualifying Revolving	2	0	2	0	0	0	1	0	1	0	0	
	Retail - Other Retail	2	0	2	0	0	0	5	0	5	2	1	
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	5	0	5	2	1	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	Central banks and central governments	30	0	30	1	0	0	30	0	30	1	0
	Institutions	1,210	0	1,210	236	0	1	1,278	0	1,278	210	0
	Corporates	419	0	415	118	0	0	424	0	406	133	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	3	0	3	0	0	0	3	0	3	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1		
Equity	2	0	2	5	0	0	2	0	2	6	0	
Other non credit-obligation assets												
IRB Total												

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



Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Banque et Caisse d'Épargne de l'Etat, Luxembourg

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments	169	0	219	12	0	0	215	0	231	12	0
	Institutions	798	0	775	212	0	1	883	0	868	280	0
	Corporates	203	0	171	68	0	0	197	0	203	81	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	6	0	3	2	0	0	8	0	4	3	0
	Retail	152	1	154	20	6	1	150	1	150	17	4
	Retail - Secured on real estate property	98	0	98	8	0	0	97	0	97	8	0
	Retail - Secured on real estate property - Of Which: SME	6	0	6	1	0	0	5	0	5	1	0
	Retail - Secured on real estate property - Of Which: non-SME	92	0	92	7	0	0	92	0	92	7	0
	Retail - Qualifying Revolving	16	0	16	0	0	14	0	14	0	14	0
	Retail - Other Retail	39	1	40	12	6	1	39	1	39	10	4
	Retail - Other Retail - Of Which: SME	4	0	4	2	1	0	4	0	4	1	0
	Retail - Other Retail - Of Which: non-SME	34	1	36	11	5	0	35	1	35	9	3
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	916	0	916	279	0	0	576	0	576	187	0
	Corporates	607	0	596	165	0	0	701	0	691	206	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	16	0	16	4	0	0	9	0	9	7	0
	Retail	7	0	7	1	0	0	7	0	7	1	0
	Retail - Secured on real estate property	6	0	6	1	0	0	6	0	6	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	1	0	0	6	0	6	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
CANADA	Central banks and central governments	187	0	187	23	0	0	172	0	172	22	0
	Institutions	970	0	970	373	0	0	954	0	954	351	0
	Corporates	13	0	13	2	0	0	13	0	13	2	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Other Countries	Central banks and central governments	859	0	851	77	0	0	1,060	0	1,052	100	0
	Institutions	13	0	13	2	0	0	10	0	10	2	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	4	0	4	13	0	0	3	0	3	13	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,269	0	1,269	272	0	1	793	0	793	215	0
	Corporates	58	0	58	19	0	0	158	0	172	154	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	100	0	100	130	0
	Retail	16	0	16	8	0	0	16	0	16	8	0
	Retail - Secured on real estate property	6	0	6	1	0	0	5	0	5	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	1	0	0	5	0	5	1	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0
	Retail - Other Retail	9	0	9	7	0	0	9	0	9	8	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	8	0	8	7	0	0	9	0	9	8	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
BELGIUM	Central banks and central governments	443	0	443	84	0	0	443	0	443	80	0
	Institutions	285	0	252	37	0	0	268	0	236	34	0
	Corporates	74	0	71	29	0	0	71	0	67	25	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	1	1	0	0	1	0	1	0	0
	Retail	143	2	143	17	5	1	140	2	140	16	4
	Retail - Secured on real estate property	85	1	85	7	1	1	86	1	86	7	1
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	83	1	83	7	1	1	84	1	84	7	1
	Retail - Qualifying Revolving	13	0	13	0	0	0	11	0	11	0	0
	Retail - Other Retail	45	1	45	10	4	0	44	1	44	9	3
	Retail - Other Retail - Of Which: SME	6	0	6	1	0	0	6	0	6	1	0
	Retail - Other Retail - Of Which: non-SME	39	1	39	10	4	0	38	1	38	8	3
	Equity	5	0	5	17	0	0	5	0	5	19	0
Other non credit-obligation assets												
IRB Total												

<sup>1)</sup> 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).











**Spring 2020 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

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

As of 31/12/2019

		Direct exposures													Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet						
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)	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
				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 [	Africa															
[ 3M - 1Y [																
[ 1Y - 2Y [																
[ 2Y - 3Y [																
[ 3Y - 5Y [																
[ 5Y - 10Y [																
[ 10Y - more																
<b>Total</b>																
[ 0 - 3M [	Others	30	30	0	0	0	0	30	0	0	0	0	0	0	0	
[ 3M - 1Y [		24	24	0	0	0	0	24	0	0	0	0	0	0	0	
[ 1Y - 2Y [		68	68	0	0	0	0	68	0	0	0	0	0	0	0	
[ 2Y - 3Y [		5	5	0	0	0	0	5	0	0	0	0	0	0	0	
[ 3Y - 5Y [		136	136	0	0	0	0	136	0	0	0	0	0	28	0	
[ 5Y - 10Y [	8	8	0	0	0	0	8	0	0	0	0	0	0	0		
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>272</b>	<b>272</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>272</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>28</b>	<b>0</b>	<b>33</b>	

**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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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.