

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

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



2016 EU-wide Transparency Exercise Capital

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

			As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	2,628	2,683	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,528	2,589	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	2,460	2,650	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	818	538	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	349	345	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 (l) 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	0	2	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-15	-14	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 CCR
	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	-58	-113	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) (iv) 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 $% \left(\left(\frac{1}{2}\right) \right) =0$
	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
OWN FUNDS Transitional period	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 	-5	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 exceding 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	-195	-180	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	-999	-812	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 (+/-)	-999	-812	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	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)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,528	2,589	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	100	95	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	100	95	C 01.00 (r760,c010) + C 01.00 (r890,c010) C 01.00 (r910,c010) + C 01.00 (r920,c010) +	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	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)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	14,176	14,864	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)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.84%	17.42%	CA3 {1}	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.84%	17.42%	CA3 {3}	
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.54%	18.05%	CA3 (5)	
CET1 Capital Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,527	3,401	[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)]	
Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) on the formulae stated in column "COREP CODE"	24.88%	22.88%	[D.1]/[B-B.1]	

Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



Risk exposure amounts

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

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	12,945	13,540
Risk exposure amount for securitisation and re-securitisations in the banking book	387	358
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	12,558	13,182
Risk exposure amount for position, foreign exchange and commodities (Market risk)	0	1
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	122	200
Risk exposure amount for operational risk	1,109	1,123
Other risk exposure amounts	0	0
Total Risk Exposure Amount	14,176	14,864

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

2016 EU-wide Transparency Exercise Market Risk

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

	S	A				1	IM										IM					
	As of 31/12/2015	As of 30/06/2016				As of 31	/12/2015									As of 30	0/06/2016					
	TOTAL RISK TOTAL RISK		VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	T AND ON RISK		PRICE RISKS CHARGE FOR			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)		INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR		
(min EUR)	EXPOSURE EXP	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)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	1	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0		_					0	0	0	0			_			
Total	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



Credit Risk - Standardised Approach

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

					Standardise	d Approach			
			As of 31	/12/2015			As of 30	/06/2016	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions
	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	ō	ō		0	ō	ō	
	Multilateral Development Banks	Ó	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	
Consolidated data	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	
	Eauitv	191	191	191		257	257	257	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total	191	191	191	0	257	257	257	0

					Standardise	d Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	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	
LUXEMBOURG	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	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		
	Collective investments undertakings (CIU)	0	0	0 185		0 250	0 250	0 250	
	Equity Securitisation	185	185	185		250	250	250	
	Securitisation Other exposures	0	0	0		0	0	0	
		0	0	0		U	0	0	
	Standardised Total ²				0				0

⁽¹⁾ Original exosure, unlike Exosure, unlike Exosure lack, 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 counterparty does not include Securistisation exposures

					Standardise	ed Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0		
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		U	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	
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0	
TRANCL	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	ő	ő	0	ő	0	ő	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ō	ō	ō		0	ō	ō	
	Collective investments undertakings (CIU)	0	0	0		0	ō	0	
	Equity	ō	ō	0		0	ō	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised Total*
 ¹⁰ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.e., substitution effects).
 ⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

$\begin{tabular}{ c c c c } \hline United by the set of the$						Standardise	ed Approach			
Original Exposure Exposure Value Posure value Risk exposure mounts and provisions ² Original Exposure provisions ² Exposure provisions ² Original provisions ² Exposure mounts provisions ² Exposure provisions ² Original provisions ² Exposure provisions ² Postering provisions ² Exposure provisions ² Postering provisions ² Postering provisi				As of 31,	/12/2015			As of 30	/06/2016	
UNITED KINGDOM Central governments or contral banks Residual avernments or cola authorities Public sector entities 0						adjustments and				adjustments and
Residual assemments or local authorities 0			0	0	0		0	0	0	
Nullic sector entitàis 0					-		-		-	
Multilateral Development Banks 0 <th< th=""><th></th><th></th><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>										
International Organisations 0<					-			-	-	
Institutions of which: SMF Institutions of which: SMF Image: Constant of which: SMF Image: Constant of which SMF Image: Constant of whi										
of which: SME 0 <			0	o	0		0	0	0	
Retail of which: SME druktic: SME Econouries in default 0		Corporates	0	0	0		0	0	0	
d* which: SME d* which: SME 0 <th></th> <th>of which: SME</th> <th>0</th> <th>0</th> <th>0</th> <th></th> <th>0</th> <th>0</th> <th>0</th> <th></th>		of which: SME	0	0	0		0	0	0	
UNITED KINGDOM Secured by motivates on immovable property 0			0	0	0		0	0	0	
of which: SMF O O O O O O Economics in default O <									0	
Exposures in default 0 0 0 0 0 0 Items associated with particularly high risk 0 0 0 0 0 0 Covered bods 0 0 0 0 0 0 0 Calains on institutions and corporates with a ST credit assessment 0 0 0 0 0 0 Collective investments underlaining (ClU) 0 0 0 0 0 0 Equity 0 0 0 0 0 0	UNITED KINGDOM	Secured by mortgages on immovable property								
Items associated with particularly high risk 0 0 0 0 0 Covered bonds 0 0 0 0 0 0 Calines on institutions and corporates with a ST credit assessment 0 0 0 0 0 Collective investments undertakings (CIU) 0 0 0 0 0 0 Equity 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
Claims on institutions and corporates with a ST credit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			-	-	-		-	-	-	
Collective investments undertakings (CIU) 0										
Equity 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				-	-			-	0	
Securitisation and a securitis										
			0	0	0		U	U	0	
			0	0	0		0	0	0	
Standardised Total ² 0 0 0 0	1		0			0	0	0		0

Display exposure, unlike Exposure value, is reported for taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty does not include Securistisation exposures



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

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					Standardise	ed Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0	0	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	ő		0	0	0	
	Institutions	ō	ō	ō		0	ō	ō	
	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	
GERMANY	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Continue exposure value, la reporter total la
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 Continue exposure value, la reporter taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Contradivelse adjustments and provisions per country or counterparty does not include Securistisation exposures

					Standardise	ed Approach			
			As of 31,	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	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	
NETHERLANDS	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	
1	Covered bonds	0	0	0		0	0	0	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU)	0	0	0		0	0	0	
1	Equity	1	1	1		2	2	2	
1	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised Total
Standardised Total
Standardised Total
Orginal 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).
Total value adjustments and onvisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
			/12/2015			As of 30	/06/2016		
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	ō	ō	ō		0	ō	ō	
	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	
SWITZERLAND	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised Total
 Standardised Total
 Construction
 Constr

					Standardise	d Approach			
			As of 31,	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	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	
UNITED STATES	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

......

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securistisation exposures



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

	L. L	sanque et Caisse	u charàire de	TELOL, EUXEIIIL	Jourg				
					Standardise	d Approach			
			As of 31,	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		U	0	0	
	Public sector entities 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	ő		0	0	0	
BELGIUM	Secured by mortgages on immovable property	0	0	0		0	0	0	
DELOION	of which: SME	ō	ō	ō		ō	ō	ō	
	Exposures in default	0	0	0	0	Ó	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	1	1	1		1	1	1	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Contignal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.a. substitution effects).
 ⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
			As of 31,	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	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	
Other Countries	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	3	3	3		3	3	3	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised folat
 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).

					Standardise	ed Approach			
			As of 31,	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		U	0	0	
	Multilateral Development Banks	0	0	0		U	0	0	
	International Organisations	0	0	0		U	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	ő	0	
SPAIN	Secured by mortgages on immovable property	0	ő	ő		0	ő	0	
517414	of which: SME	0	0	ō		0	0	0	
	Exposures in default	ō	ō	ō	0	ō	ō	ō	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised Total

Organia 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)

Total value adjustments and provisions per country of counterparty does not include Securistisation exposures



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

							IRB Ap	proach					
				As of 31	12/2015					As of 30	06/2016		
		Original Exposure ¹ Of which: defaulted			Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)			value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	10.192	0	10.031	1.241	0	0	9.506	0	9.310	1.167	0	0
	Institutions	14,101	14	13,882	2,974	0	13	15,968	3	15,730	3,906	0	2
	Corporates	7,045	177	6,368	4,949	0	67	6,804	275	6,125	4,786	0	52
	Corporates - Of Which: Specialised Lending	1,399	73	1,248	966	0	32	1,427	53	1,275	972	0	21
	Corporates - Of Which: SME	581	8	512	520	0	1	469	10	423	439	0	1
	Retail	13.409	114	13.356	1.080	0	21	14.347	104	13.954	1.081	0	22
	Retail - Secured on real estate property	11.200	75	11.200	837 57	0	8	11.557	67	11.558	858	0	8
6 K.	Retail - Secured on real estate property - Of Which: SME	394	9	394		0	1	398	7	399	55	0	1
Consolidated data	Retail - Secured on real estate property - Of Which: non-	10,806	67	10,806	780	0	7	11,159	60	11,159	803	0	7
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	2.209	39	2.156	243	0	13	2.789	37	2.396	223	0	14
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1.635	12 26	1.589	122	0	6		24	1.816	179	0	ь
	Equity	1.635	26	1.589	1.575	0	8	2.147	24	1.816	1.573	0	8
	Equity Securitisation	159	1	159	387	3	0	139	1	139	1,573	3	0
	Other non credit-obligation assets	159		159	548		0	139		159	414		
													1
aiaal assessment unlike Europeuro unitae in sanaa	IRB Total ted before taking into account any effect due to credit conversion factors or credit risk mitigation	techniques (e.e. c	wheth tion offects)		12,754						13,283		<u> </u>

							IRB Ap	proach					
				As of 31,	/12/2015					As of 30,	06/2016		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	6.172	0	5.847	464	0	0	5.826	0	5.457	423	0	0
	Institutions	321	2	287	106	0	2	223	2	188	54	0	2
	Corporates	5.062	162	4.406	4.477	0	62	5.216	259	4.561	4.327	0	47
	Corporates - Of Which: Specialised Lending	1,397	73	1,246	964	0	32	1,425	53	1,273	970	0	21
	Corporates - Of Which: SME	560	8	496	509	0	1	450	10	408	429	0	1
	Retail	13,004	104	12,954	1,042	0	18	13,881	94	13,520	1,037	0	18
	Retail - Secured on real estate property	10.909	71	10.909	812	0	7	11.258	63	11.259	830	0	8
	Retail - Secured on real estate property - Of Which: SME	382	8	382	55	0	1	383	6	384	53	0	1
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-	10,527	63	10,527	757	0	7	10,876	56	10,876	777	0	7
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,095	33	2,045	230	0	11	2,623	31	2,260	207	0	11
	Retail - Other Retail - Of Which: SME	556	12	549	118	0	5	624	12	563	42	0	5
	Retail - Other Retail - Of Which: non-SME	1,539	21	1,495	112	0	5	1,999	18	1,698	164	0	6
	Equity	502	1	502	1.544	3	0	488	1	488	1.498	3	0
	Securitisation												
	Other non credit-obligation assets												4
	IRB Total												

							IRB Ap	proach					
				As of 31,	/12/2015					As of 30	06/2016		
		Of which:			Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	395	0	523	90	0	0	385	0	514	88	0	0
	Institutions	2.899	0	2.771	519	0	0	3.527	0	3.398	631	0	0
	Corporates	296	1	293	91	0	0	301	0	297	79	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2	0	2	1	0	0	2	0	2	2	0	0
	Retail	123	4	123	11	0	1	137	5	129	13	0	1
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	80	2	80	7	0	0	80	3	80	8	0	0
FRANCE	Retail - Secured on real estate property - Of Which: since Retail - Secured on real estate property - Of Which: non-	77	0	3	0	0	U	4	0	4	1	0	0
FRANCE	Retail - Secured on real estate property - or which: non- Retail - Qualifying Revolving	//	2	//	/	0	U	77	3	//	/	0	0
	Retail - Other Retail	43	0	43	0	0	U	57	0	49	0	U	0
	Retail - Other Retail - Of Which: SME	45	2	45	-4	0	0	57	2	49	0	0	1
	Retail - Other Retail - Of Which: SHE	39	2	39	2	0	0	53	2	45	5	0	0
	Equity	39	0	39	29	0	0		0	-15	29	0	0
	Securitisation	0	, v		23	Ŭ	0	0	0		23	0	, v
	Other non credit-obligation assets												1
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2015					As of 30	06/2016		
		Original Exposure ¹ Of which: defailed					Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments and	
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted			Of which: defaulted	Value ⁻		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,616	0	1,616	337	0	0	1,484	0	1,484	444	0	0
	Corporates	822	10	822	96	0	3	214	10	214	40	0	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	7	0	7	1	0	0	10	Exposure* Exposure Risk exposure amount Of which: Value* Of which defaulted 0 0 of which 0 1,484 4444 0 0	0	0		
	Retail - Secured on real estate property	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	0	0	0	6	0	5	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	5	0	4	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total ted before taking into account any effect due to credit conversion factors or credit risk mitigation												



Credit Risk - IRB Approach Ban

Banque	et (aisse	d'Epargne	de	l'Etat,	Luxembourg	

							IRB Ap	proach					
				As of 31,	12/2015					As of 30/	06/2016		
		Original	Original Exposure ¹ Of which: Exposure			ure amount	Value adjustments and	Original	Exposure1	Exposure	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	198	0	221	18	0	0	176	0	208	16	0	0
	Institutions	1,288	0	1,266	366	0	0	1,652	0	1,623	514	0	0
	Corporates	71	0	66	23	0	0	102	0	97	41	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3	0	2	3	0	0	3	0	3	3	0	0
	Retail	134	3	133	13	0	1	146	2	138	14	0	1
	Retail - Secured on real estate property	106	1	106	10	0	0	106	1	106	10	0	0
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	5	0	5	1	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-	102	1	102	9	0	0	101	1	101	9	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	27	1	27	3	0	1	41	1	32	4	0	1
	Retail - Other Retail - Of Which: SME	4	0	4	1	0	0	4	0	4	0	0	0
	Retail - Other Retail - Of Which: non-SME	23	1	23	2	0	0	36	1	28	4	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	/12/2015					As of 30,	06/2016		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure1	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value ⁻		Of which: defaulted	provisions
	Central banks and central governments	33	0	33	4	0	0	34	0	34	4	0	0
	Institutions	1,269	0	1,266	337	0	0	1,206	0	1,202	352	0	0
	Corporates	164	0	158	65	0	0	215	0	209	67	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	1	2	0	0	1	0	1	2	0	0
	Retail	2	0	2	0	0	0	4	0	4	0	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	2	0	2	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2015					As of 30,	06/2016		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1.268	0	1.268	221	0	0	1.311	0	1.311	304	0	0
	Corporates	11	0	11	3	0	0	17	0	17	6	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	0	4	1	0	0	6	0	5	1	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-	3	0	3	0	0	0	4	0	4	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	3	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	2	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												-
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2015					As of 30	06/2016		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	10	0	10	1	0	0	9	0	9	1	0	0
	Institutions	937	0	936	296	0	0	1,047	0	1,047	440	0	0
	Corporates	303	0	304	84	0	0	415	0	415	128	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	1	0	1	0	0	0
UNITED OTATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	2	0	2	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	U	1	0	0	0	0	0
	Equity	0	0	0	U	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												



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

		IRB Approach												
				As of 31,	12/2015					As of 30,				
		Original Exposure ¹		Exposure	Risk exposure amount		Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustments	
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions	
	Central banks and central governments	663	0	663	124	0	0	670	0	670	120	0	0	
	Institutions	403	0	384	77	0	0	499	0	470	100	0	0	
	Corporates	69	0	64	38	0	0	72	0	68	39	0	0	
	Corporates - Of Which: Specialised Lending	2	0	2	2	0	0	2	0	2	2	0	0	
	Corporates - Of Which: SME	3	0	3	1	0	0	2	0	2	1	0	0	
	Retail	110	1	110	10	0	0	127	1	119	12	0	0	
	Retail - Secured on real estate property	82	0	82	7	0	0	84	0	84	7	0	0	
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	4	0	4	1	Of which:	0	
BELGIUM	Retail - Secured on real estate property - Of Which: non-	78	0	78	6	0	0	80	0	80	7	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	Of which:	0	
	Retail - Other Retail	28	1	28	4	0	0	42	1	35	5	0	0	
	Retail - Other Retail - Of Which: SME	5	0	5	1	0	0	6	0	5	0	0	0	
	Retail - Other Retail - Of Which: non-SME	24	1	23	3	0	0	36	1	29	5	0	0	
	Equity Securitisation	U	0	0	1	0	0	0	U	0	1	U	0	
	Securitisation Other non credit-obligation assets													
	IRB Total													

		IRB Approach												
				As of 31,	12/2015					As of 30	06/2016	6/2016		
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustments	
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions	
	Central banks and central governments	849	0	849	75	0	0	766	0	765	73	0	0	
	Institutions	8	0	8	1	0	0	14	0	14	3	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Other Countries	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	Of which:	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	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation													
	Other non credit-obligation assets													
	IRB Total													

		IRB Approach												
		As of 31/12/2015						As of 30/06/2016						
		Original Exposure ¹		Exposure	Risk exposure amount		Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustments	
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions	
	Central banks and central governments	111	0	111	53	0	0	113	0	113	49	0	0	
	Institutions	746	0	746	56	0	0	1,252	0	1,252	74	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	1	0	1	0	0	0	2	0	2	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	1	0	1	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	Of which:	0	
SPAIN	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	1	0	1	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	1	0	1	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation Other non credit-obligation assets													
	IRB Total													