



2019 EU-wide Transparency Exercise

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.

2019 EU-wide Transparency Exercise

Key Metrics

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

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,002	3,929	3,976	3,977	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	4,002	3,929	3,976	3,977	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	4,002	3,929	3,976	3,977	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	4,002	3,929	3,976	3,977	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	4,065	3,987	4,030	4,026	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	4,065	3,987	4,030	4,026	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
Risk-weighted assets (amounts)						
Total risk-weighted assets	17,321	18,201	18,511	18,784	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	17,321	18,201	18,511	18,784	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	23.10%	21.59%	21.48%	21.17%	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	23.10%	21.59%	21.48%	21.17%	(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	23.10%	21.59%	21.48%	21.17%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.10%	21.59%	21.48%	21.17%	(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	23.47%	21.91%	21.77%	21.43%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.47%	21.91%	21.77%	21.43%	(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))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	51,644	49,848	52,540	53,754	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	7.75%	7.88%	7.57%	7.40%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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

(mln EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,002	3,929	3,976	3,977	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	4,002	3,929	3,976	3,977	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	51,644	49,848	52,540	53,754	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	51,644	49,848	52,540	53,754	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.8%	7.9%	7.6%	7.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.8%	7.9%	7.6%	7.4%	C 47.00 (r330,c010)	

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Capital

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

		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	4,065	3,987	4,030	4,026	C 01.00 (010,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,002	3,929	3,976	3,977	C 01.00 (020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	174	174	174	174	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,020	3,020	3,156	3,156	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	677	639	554	578	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	312	312	282	282	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3	-6	-5	-5	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-18	-27	-26	-25	C 01.00 (300,010) + C 01.00 (340,010)	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	0	0	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-20	-42	-49	-72	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (390,010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (440,010)	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	0	0	C 01.00 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 37(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	0	0	C 01.00 (460,010)	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	0	0	C 01.00 (480,010)	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	0	0	C 01.00 (490,010)	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	0	0	C 01.00 (500,010)	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	0	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-140	-140	-110	-110	C 01.00 (529,010)	-
	A.1.21	Transitional adjustments	0	0	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	0	0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (520,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (540,010) + C 01.00 (670,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (770,010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (730,010)		
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	64	59	54	49	C 01.00 (015,010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	64	59	54	49	C 01.00 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	64	59	54	49	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	17,321	18,201	18,511	18,784	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	23.10%	21.59%	21.48%	21.17%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	23.10%	21.59%	21.48%	21.17%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.47%	21.91%	21.77%	21.43%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,002	3,929	3,976	3,977	[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)]	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	23.10%	21.59%	21.48%	21.17%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,040)	

(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



2019 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 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
Credit risk (excluding CCR and Securitisations)	14,476	15,524	15,858	16,103	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	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	8,198	9,178	9,749	9,582	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	1,327	1,479	1,498	1,533	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	4,575	4,474	4,220	4,569	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	353	346	310	297	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	199	126	125	133	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	57	49	23	20	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	80	78	75	79	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	80	78	75	79	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: 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 from Q4 2018: 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
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,084	1,032	1,032	1,032	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,084	1,032	1,032	1,032	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	1,072	1,045	1,087	1,119	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	17,321	18,201	18,511	18,784	

2019 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 (<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	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 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018													
Traded Debt Instruments	0	0	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	0	0
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								0	0	0
Equities	0	0	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	0	0
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								0	0	0
Foreign exchange risk	80	78	0	0	0	0							0	0	0	0								0	0	0
Commodities risk	0	0	0	0	0	0							0	0	0	0								0	0	0
Total	80	78	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019													
Traded Debt Instruments	0	0	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	0	0
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								0	0	0
Equities	0	0	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	0	0
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								0	0	0
Foreign exchange risk	75	79	0	0	0	0							0	0	0	0								0	0	0
Commodities risk	0	0	0	0	0	0							0	0	0	0								0	0	0
Total	75	79	0	0	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 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.

2019 EU-wide Transparency Exercise
Credit Risk - Standardised Approach
 Banque et Caisse d'Epargne de l'Etat, Luxembourg

		Standardised Approach															
		As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Central governments or central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	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	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	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	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Standardised Total ²	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

2019 EU-wide Transparency Exercise

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

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
Consolidated data	Central banks and central governments	13,296	0	12,851	951	0	12,107	0	11,793	940	0	1	
	Institutions	16,250	0	16,086	3,113	0	14,408	0	14,239	3,524	0	6	
	Corporates	7,169	196	6,456	4,486	0	92	7,229	193	6,933	5,061	0	91
	Corporates - Of Which: Specialised Lending	1,540	20	1,415	1,091	0	20	1,606	22	1,473	1,147	0	21
	Corporates - Of Which: SME	2,164	18	1,861	1,570	0	20	2,201	15	1,880	1,690	0	18
	Retail	16,810	89	16,735	1,328	175	38	17,103	78	17,113	1,479	160	38
	Retail - Secured on real estate property	13,437	48	13,437	918	22	16	13,821	40	13,821	1,013	25	17
	Retail - Secured on real estate property - Of Which: SME	501	6	502	58	2	1	556	5	557	71	3	2
	Retail - Secured on real estate property - Of Which: non-SME	12,935	42	12,935	860	20	15	13,264	35	13,264	942	22	15
	Retail - Qualifying Revolving	566	0	566	3	0	1	471	0	471	3	0	1
	Retail - Other Retail	2,807	41	2,731	406	153	20	2,811	37	2,821	463	135	20
	Retail - Other Retail - Of Which: SME	642	14	619	87	43	6	632	12	635	95	45	5
	Retail - Other Retail - Of Which: non-SME	2,165	27	2,112	319	109	14	2,179	25	2,186	367	90	15
	Equity	1,365	1	1,365	4,572	3		1,326	1	1,326	4,474	3	
Other non credit-obligation assets										393			
IRB Total ²				14,826						15,870			

(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 unlike in the previous Transparency exercises' results.

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
LUXEMBOURG	Central banks and central governments	10,042	0	9,488	402	0	8,826	0	8,384	386	0	0	
	Institutions	368	0	314	75	0	0	360	0	303	93	0	
	Corporates	5,554	196	4,909	4,006	0	91	6,032	193	5,312	4,542	0	93
	Corporates - Of Which: Specialised Lending	1,537	20	1,412	1,089	0	20	1,504	22	1,470	1,144	0	22
	Corporates - Of Which: SME	2,116	18	1,823	1,548	0	20	2,170	15	1,856	1,676	0	19
	Retail	16,293	78	16,220	1,248	139	33	16,599	68	16,608	1,383	120	6
	Retail - Secured on real estate property	13,132	44	13,133	894	21	15	13,523	38	13,524	986	24	1
	Retail - Secured on real estate property - Of Which: SME	487	5	488	56	2	1	542	5	543	68	3	1
	Retail - Secured on real estate property - Of Which: non-SME	12,645	39	12,645	838	19	14	12,981	33	12,981	917	20	0
	Retail - Qualifying Revolving	514	0	514	3	0	1	427	0	427	3	0	0
	Retail - Other Retail	2,647	34	2,573	351	118	17	2,649	30	2,657	394	97	5
	Retail - Other Retail - Of Which: SME	624	13	601	83	41	5	615	12	618	92	42	5
	Retail - Other Retail - Of Which: non-SME	2,023	21	1,973	269	77	11	2,034	19	2,039	303	55	0
	Equity	1,331	1	1,331	4,466	3	0	1,308	1	1,308	4,416	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 30/09/2018				As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
FRANCE	Central banks and central governments	477	0	530	94	0	477	0	527	94	0	0	
	Institutions	3,545	0	3,492	514	0	1	2,439	0	2,389	518	0	1
	Corporates	328	0	325	111	0	0	316	0	313	110	0	1
	Corporates - Of Which: Specialised Lending	3	0	3	3	0	0	3	0	3	3	0	0
	Corporates - Of Which: SME	2	0	1	0	0	0	2	0	1	2	0	0
	Retail	150	4	149	26	13	1	145	3	146	27	13	0
	Retail - Secured on real estate property	75	1	75	7	1	0	74	1	74	7	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	72	1	72	6	1	0	70	1	70	7	1	0
	Retail - Qualifying Revolving	14	0	14	0	0	0	11	0	11	0	0	0
	Retail - Other Retail	61	2	60	19	13	1	60	2	61	20	12	0
	Retail - Other Retail - Of Which: SME	5	1	4	1	1	0	4	0	4	1	1	0
	Retail - Other Retail - Of Which: non-SME	56	2	56	18	12	1	56	2	56	19	11	0
	Equity	9	0	9	28	0	0	3	0	3	10	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	2,757	0	2,757	409	0	1	2,492	0	2,492	462	0	1
	Corporates	64	0	64	23	0	0	70	0	70	25	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	10	0	9	1	0	0	9	1	10	6	5	0
	Retail - Secured on real estate property	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Qualifying Revolving	2	0	2	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	3	1	3	6	5	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	1	0	0	2	1	2	6	5	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike 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 30/09/2018				As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
UNITED STATES	Central banks and central governments	2	0	2	0	0	2	0	2	0	0	0	
	Institutions	1,198	0	1,198	283	0	1	1,241	0	1,241	407	0	1
	Corporates	366	0	356	101	0	0	375	0	365	106	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	6	0	6	7	0	0	16	0	16	6	0	0
	Retail	7	0	7	1	0	0	6	0	6	1	1	0
	Retail - Secured on real estate property	5	0	5	0	0	0	5	0	5	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	0	0	0	5	0	5	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	1	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	1	0	0	1	0	1	1	1	0
	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 30/09/2018				As of 31/12/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
NETHERLANDS	Central banks and central governments	31	0	23	1	0	0	31	1	0	0
	Institutions	1,164	0	1,162	239	0	0	1,171	0	1,171	0
	Corporates	215	0	213	68	0	0	263	0	257	83
	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	2	0	2	0	0	0	2	0	2	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	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	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0
Equity	4	0	4	11	0	0	3	0	7	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 30/09/2018				As of 31/12/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	Central banks and central governments	158	0	198	13	0	0	158	0	199	12
	Institutions	875	0	862	261	0	1	857	0	844	321
	Corporates	162	0	130	48	0	0	154	0	122	44
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	8	0	5	5	0	0	10	0	4	3
	Retail	153	3	153	24	11	1	145	2	146	25
	Retail - Secured on real estate property	99	1	99	8	0	0	94	0	94	1
	Retail - Secured on real estate property - Of Which: SME	6	0	6	1	0	0	6	0	6	0
	Retail - Secured on real estate property - Of Which: non-SME	93	1	93	7	0	0	88	0	88	8
	Retail - Qualifying Revolving	15	0	15	0	0	0	13	0	13	0
	Retail - Other Retail	39	2	38	16	11	1	38	2	39	16
	Retail - Other Retail - Of Which: SME	6	0	6	2	1	0	5	0	6	2
	Retail - Other Retail - Of Which: non-SME	33	2	32	14	9	0	33	2	33	15
Equity	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 30/09/2018				As of 31/12/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
CANADA	Central banks and central governments	118	0	118	14	0	0	148	0	148	18
	Institutions	1,101	0	1,101	338	0	0	1,064	0	1,064	387
	Corporates	8	0	8	1	0	0	8	0	8	1
	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	1	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property	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
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	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 30/09/2018				As of 31/12/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		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
	Institutions	575	0	575	140	0	0	779	0	779	158
	Corporates	48	0	48	15	0	0	58	0	58	21
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	6	0	6	2	0	0	6	0	6	0
	Retail	8	0	8	1	0	0	15	0	15	7
	Retail - Secured on real estate property	4	0	4	0	0	0	4	0	4	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	4	0	4	0	0	0	4	0	4	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail	3	0	3	1	0	0	8	0	8	7
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	8	0	8	7
Equity	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 30/09/2018				As of 31/12/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
BELGIUM	Central banks and central governments	574	0	574	112	0	0	576	0	576	109
	Institutions	464	0	433	83	0	0	276	0	245	45
	Corporates	90	0	81	36	0	0	70	0	66	32
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	21	0	16	5	0	0	2	0	1	1
	Retail	142	2	141	18	5	1	135	2	135	19
	Retail - Secured on real estate property	87	1	87	7	0	0	83	1	83	7
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1
	Retail - Secured on real estate property - Of Which: non-SME	84	1	84	6	0	0	80	1	80	7
	Retail - Qualifying Revolving	12	0	12	0	0	0	10	0	10	0
	Retail - Other Retail	44	1	42	11	5	0	42	1	42	12
	Retail - Other Retail - Of Which: SME	6	0	5	1	0	0	5	0	5	1
	Retail - Other Retail - Of Which: non-SME	38	1	37	10	5	0	37	1	37	11
Equity	1	0	1	2	0	0	1	0	1	2	
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 30/09/2018				As of 31/12/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Other Countries	Central banks and central governments	931	0	923	75	0	0	934	0	933	76
	Institutions	13	0	13	3	0	0	13	0	13	3
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	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	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	3	0	3	13	0	0	4	0	4	14	
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).

2019 EU-wide Transparency Exercise

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

		IRB Approach				IRB Approach			
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
Consolidated data	Central banks and central governments	12,386	0	12,107	992	13,239	0	12,934	980
	Institutions	15,807	0	15,579	3,487	14,883	0	14,731	3,391
	Corporates	8,339	190	7,420	5,580	8,469	230	7,614	5,508
	Corporates - Of Which: Specialised Lending	1,714	22	1,555	1,219	1,786	22	1,623	1,250
	Corporates - Of Which: SME	2,320	12	1,963	1,842	2,247	18	1,932	1,714
	Retail	17,555	81	17,566	1,498	17,850	83	17,865	1,533
	Retail - Secured on real estate property	14,079	40	14,079	1,009	14,352	37	14,352	1,015
	Retail - Secured on real estate property - Of Which: SME	559	4	559	71	544	4	544	68
	Retail - Secured on real estate property - Of Which: non-SME	13,520	36	13,520	938	13,808	34	13,808	947
	Retail - Qualifying Revolving	575	0	575	4	588	0	588	4
	Retail - Other Retail	2,902	41	2,912	485	2,910	45	2,925	514
	Retail - Other Retail - Of Which: SME	650	13	653	98	649	12	652	85
	Retail - Other Retail - Of Which: non-SME	2,251	27	2,259	387	2,261	33	2,273	429
	Equity	1,250	1	1,250	4,220	1,352	1	1,352	4,569
Other non credit-obligation assets								420	
IRB Total ²				16,168				16,400	

(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 unlike in the previous Transparency exercises' results.

		IRB Approach				IRB Approach			
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
LUXEMBOURG	Central banks and central governments	8,979	0	8,550	384	9,996	0	9,559	366
	Institutions	543	0	438	127	401	0	343	110
	Corporates	6,342	190	5,512	4,881	6,235	230	5,455	4,808
	Corporates - Of Which: Specialised Lending	1,711	22	1,552	1,216	1,783	22	1,621	1,247
	Corporates - Of Which: SME	2,201	12	1,951	1,830	2,230	18	1,930	1,705
	Retail	17,028	70	17,037	1,398	17,312	73	17,324	1,440
	Retail - Secured on real estate property	13,776	37	13,777	983	14,038	35	14,038	988
	Retail - Secured on real estate property - Of Which: SME	544	4	545	69	531	4	531	67
	Retail - Secured on real estate property - Of Which: non-SME	13,232	34	13,232	914	13,508	31	13,508	922
	Retail - Qualifying Revolving	522	0	522	3	534	0	534	4
	Retail - Other Retail	2,730	33	2,738	412	2,740	38	2,752	449
	Retail - Other Retail - Of Which: SME	632	13	634	94	632	11	635	82
	Retail - Other Retail - Of Which: non-SME	2,098	20	2,103	317	2,108	26	2,117	367
	Equity	1,235	1	1,235	4,172	1,337	1	1,337	4,520
Other non credit-obligation assets								0	
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				IRB Approach			
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
FRANCE	Central banks and central governments	454	0	515	92	449	0	507	89
	Institutions	3,191	0	3,130	569	2,719	0	2,660	530
	Corporates	375	0	372	136	419	0	417	165
	Corporates - Of Which: Specialised Lending	3	0	3	3	3	0	3	3
	Corporates - Of Which: SME	2	0	1	0	1	0	1	0
	Retail	150	3	151	26	151	3	153	26
	Retail - Secured on real estate property	72	1	72	7	74	1	74	7
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	4	0	4	0
	Retail - Secured on real estate property - Of Which: non-SME	68	1	68	6	70	1	70	6
	Retail - Qualifying Revolving	14	0	14	0	15	0	15	0
	Retail - Other Retail	64	2	65	20	63	2	65	19
	Retail - Other Retail - Of Which: SME	4	0	4	1	4	0	4	1
	Retail - Other Retail - Of Which: non-SME	59	2	61	19	59	2	61	18
	Equity	3	0	3	10	3	0	3	11
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				IRB Approach			
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	2,892	0	2,892	477	2,674	0	2,674	498
	Corporates	79	0	79	29	106	0	108	35
	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	1	10	9	9	0	9	1
	Retail - Secured on real estate property	5	0	5	1	5	0	5	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	4	0	4	1	4	0	4	0
	Retail - Qualifying Revolving	2	0	2	0	2	0	2	0
	Retail - Other Retail	4	1	4	8	4	2	4	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	1	0	1	0
	Retail - Other Retail - Of Which: non-SME	3	1	3	8	3	2	3	0
	Equity	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				IRB Approach			
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)									
UNITED STATES	Central banks and central governments	1	0	1	0	1	0	1	0
	Institutions	1,227	0	1,227	392	1,077	0	1,077	341
	Corporates	478	0	468	127	558	0	548	149
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	6	0	6	5	7	0	7	5
	Retail	6	0	6	1	7	0	7	1
	Retail - Secured on real estate property	5	0	5	0	6	0	6	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	5	0	5	0	6	0	6	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	1	1	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	1	0	1	0
	Equity	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).

2019 EU-wide Transparency Exercise

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min EUR, %)									
NETHERLANDS	Central banks and central governments	31	0	31	1	0	0	0	0
	Institutions	1,193	0	1,193	283	0	1	1,197	0
	Corporates	353	0	347	201	0	0	377	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	0	2	0	0	0	3	0
	Retail - Secured on real estate property	1	0	1	0	0	0	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	1	0	1	0	0	0	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0
Equity	3	0	3	7	0	0	2	6	
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 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min EUR, %)									
GERMANY	Central banks and central governments	169	0	212	13	0	0	159	12
	Institutions	887	0	872	277	0	1	877	266
	Corporates	149	0	118	42	0	0	174	53
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	9	0	4	3	0	0	6	2
	Retail	151	2	152	25	10	0	153	22
	Retail - Secured on real estate property	97	0	97	8	0	0	99	8
	Retail - Secured on real estate property - Of Which: SME	7	0	7	1	0	0	6	1
	Retail - Secured on real estate property - Of Which: non-SME	90	0	90	8	0	0	93	7
	Retail - Qualifying Revolving	15	0	15	0	0	0	16	0
	Retail - Other Retail	39	2	40	16	10	0	39	14
	Retail - Other Retail - Of Which: SME	5	0	5	1	1	0	5	2
	Retail - Other Retail - Of Which: non-SME	34	2	34	14	9	0	34	12
Equity	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 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min EUR, %)									
CANADA	Central banks and central governments	177	0	177	22	0	0	183	23
	Institutions	1,043	0	1,043	393	0	0	987	365
	Corporates	8	0	8	1	0	0	8	1
	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	1	0	1	0	0	0	1	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	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									
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 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min EUR, %)									
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	887	0	887	178	0	0	889	196
	Corporates	58	0	58	20	0	0	58	19
	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	16	0	16	7	0	0	14	7
	Retail - Secured on real estate property	6	0	6	0	0	0	5	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	6	0	6	0	0	0	5	1
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0
	Retail - Other Retail	8	0	8	6	0	0	7	6
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0
	Retail - Other Retail - Of Which: non-SME	7	0	7	6	0	0	7	6
Equity	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 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min EUR, %)									
BELGIUM	Central banks and central governments	489	0	489	97	0	0	457	90
	Institutions	312	0	281	45	0	0	244	38
	Corporates	82	0	79	35	0	0	71	31
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	1	1	0	0	1	1
	Retail	144	2	144	20	5	0	143	18
	Retail - Secured on real estate property	87	1	87	8	1	0	87	7
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	2	0
	Retail - Secured on real estate property - Of Which: non-SME	84	1	84	7	0	0	85	7
	Retail - Qualifying Revolving	12	0	12	0	0	0	13	0
	Retail - Other Retail	45	1	45	12	4	0	44	11
	Retail - Other Retail - Of Which: SME	6	0	6	1	0	0	5	1
	Retail - Other Retail - Of Which: non-SME	39	1	39	12	4	0	38	10
Equity	1	0	1	2	0	0	1	3	
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 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min EUR, %)									
Other Countries	Central banks and central governments	1,049	0	1,048	77	0	0	852	77
	Institutions	13	0	13	3	0	0	13	2
	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	0	0	0	0	0	0	0	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	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	4	0	4	14	0	0	4	13	
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).

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

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

As of 31/12/2018

		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																
Total																
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		59	59	0	0	0	59	0	0	0	0	0	0	0	0	
[3Y - 5Y [		17	17	0	0	0	17	0	0	0	0	0	0	0	0	
[5Y - 10Y [		22	22	0	0	0	22	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		98	98	0	0	0	98	0	0	0	0	0	0	0	0	11

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.

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

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

As of 30/06/2019

		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)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								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															
Total															
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		58	58	0	0	0	0	58	0	0	0	0	0	0	
[2Y - 3Y [		5	5	0	0	0	0	5	0	0	0	0	0	0	
[3Y - 5Y [		26	26	0	0	0	0	26	0	0	0	0	28	0	
[5Y - 10Y [	9	9	0	0	0	0	9	0	0	0	0	0	0		
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		97	97	0	0	0	97	0	0	0	0	28	0	12	

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.