



2024 EU-wide Transparency Exercise

Bank Name	Banque Internationale à Luxembourg
LEI Code	9CZ7TVMR36CYD5TZBS50
Country Code	LU

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

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Key Metrics

Banque Internationale à Luxembourg

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,410	1,551	1,551	1,484	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,407	1,551	1,551	1,484	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,585	1,726	1,726	1,654	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,582	1,726	1,726	1,654	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,929	2,060	2,052	1,974	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,925	2,060	2,052	1,974	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	10,671	11,451	11,695	11,422	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,667	11,451	11,695	11,422	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.22%	13.54%	13.26%	12.99%	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	13.19%	13.54%	13.26%	12.99%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.86%	15.07%	14.76%	14.48%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.83%	15.07%	14.76%	14.48%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.08%	17.99%	17.54%	17.28%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.05%	17.99%	17.54%	17.28%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	34,078	32,006	32,892	33,252	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.65%	5.70%	5.55%	5.28%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,585	1,825	1,826	1,756	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,582	1,825	1,826	1,756	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	34,078	32,006	32,892	33,252	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	34,074	32,006	32,892	33,252	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.65%	5.70%	5.55%	5.28%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.64%	5.70%	5.55%	5.28%	[A.2]/[B.2]	

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Capital

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		(min EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	1,929	2,060	2,052	1,974	C 01.00 (0910;0010)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,410	1,551	1,551	1,484	C 01.00 (0920;0010)	Article 58 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	907	907	907	907	C 01.00 (0930;0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	906	1,019	1,023	1,018	C 01.00 (0930;0010)	Articles 26(1) points (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	242	229	229	188	C 01.00 (0930;0010)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (0930;0010)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0930;0010)	Articles 4(1)(b), 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 (0930;0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-111	-75	-75	-61	C 01.00 (0950;0010)	Articles 52 to 55 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-343	-106	-118	-132	C 01.00 (0930;0010) + C 01.00 (0940;0010)	Articles 4(1)(b), 36(1) point (b) and 57 of CRR, Articles 4(1)(b), 36(1) point (b) and 57 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-97	-106	-95	-104	C 01.00 (0930;0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-2	-229	-227	-236	C 01.00 (0930;0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-22	-14	-14	-15	C 01.00 (0930;0010)	Articles 4(1)(b), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0930;0010)	Articles 4(1)(b), 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 (0940;0010)	Article 36(1) point (i) 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 (0940;0010) + C 01.00 (0460;0010) + C 01.00 (0470;0010) + C 01.00 (0471;0010) + C 01.00 (0475;0010)	Articles 4(1)(b), 36(1) point (i) and 89 to 91 of CRR, Articles 36(1) point (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (j) and 379(3) of CRR, Articles 36(1) point (k) (i) and 153(8) of CRR and Articles 36(1) point (k) (ii) and 153(8) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0940;0010)	Articles 36(1) point (i) (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 (0940;0010)	Articles 427, 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 (0940;0010)	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 (0950;0010)	Articles 427, 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 (0950;0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-16	-14	-12	-15	C 01.00 (0953;0010)	Article 36(1) point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0954;0010)	Article 36(1) point (n) and Article 132(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0955;0010)	Article 36(1) point (o) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-27	-33	-36	-37	C 01.00 (0952A;0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-29	-28	-31	-28	C 01.00 (0952B;0010)	-
	A.1.21	Transitional adjustments	3	0	0	0	GA(1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (09220;0010)	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 (09240;0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	3	0	0	0	C 01.00 (09520;0010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	175	175	175	170	C 01.00 (0930;0010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	175	175	175	170	C 01.00 (0940;0010) + C 01.00 (0670;0010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0970;0010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0960;0010) + C 01.00 (0700;0010) + C 01.00 (0710;0010) + C 01.00 (0740;0010) + C 01.00 (0744;0010) + C 01.00 (0746;0010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0960;0010) + C 01.00 (0660;0010) + C 01.00 (0730;0010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,585	1,726	1,726	1,654	C 01.00 (0915;0010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	344	334	326	320	C 01.00 (0970;0010)	Article 71 of CRR	
A.4.1	Tier 2 Capital Instruments	344	334	326	320	C 01.00 (0970;0010) + C 01.00 (0680;0010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0910;0010) + C 01.00 (0920;0010) + C 01.00 (0930;0010) + C 01.00 (0940;0010) + C 01.00 (0950;0010) + C 01.00 (0965;0010) + C 01.00 (0970;0010) + C 01.00 (0974;0010) + C 01.00 (0976;0010)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0980;0010) + C 01.00 (0980;0010) + C 01.00 (0990;0010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	10,671	11,451	11,695	11,422	C 02.00 (0910;0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	3	0	0	0	C 05.01 (0910;0040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.22%	13.54%	13.26%	12.99%	CA3(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.86%	15.07%	14.76%	14.48%	CA3(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.08%	17.99%	17.54%	17.28%	CA3(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,407	1,551	1,551	1,484	GA.1.A.1.13.A.1.21+MNA.2+A.1.13.A.2.2+A.2.4+MNA.4+A.2.3.A.3.0.0)	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.19%	13.54%	13.26%	12.99%	CA3(3) B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	3	0	0	0	C 05.01 (0940;0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0940;0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0940;0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	3	0	0	0	C 05.01 (0940;0040)	

¹The 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

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Overview of Risk exposure amounts
Banque Internationale à Luxembourg

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	9,444	10,106	10,344	10,003	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002)] + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	2,716	2,892	3,179	2,853	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	1,258	980	896	996	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	5,000	5,697	5,738	5,684	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	466	536	531	470	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	147	106	91	146	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	15	12	24	22	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	40	50	53	66	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	24	24	30	31	C 02.00 (r0520, c0010)
Of which the standardised approach	24	24	30	31	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601) * 12.5 + C 20.00 (r0010, c0450) * 12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110)) * 12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,001	1,154	1,154	1,154	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,001	1,154	1,154	1,154	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	10,671	11,451	11,695	11,422	

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

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

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P&L
Banque Internationale à Luxembourg

(mln EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	1,024	1,451	421	838
Of which debt securities income	130	180	54	113
Of which loans and advances income	532	743	200	402
Interest expenses	616	914	296	596
(Of which deposits expenses)	294	435	140	286
(Of which debt securities issued expenses)	131	189	51	101
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	1
Net Fee and commission income	158	212	54	104
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	8	9	2	3
Gains or (-) losses on financial assets and liabilities held for trading, net	56	117	10	-6
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-46	-103	-3	16
Gains or (-) losses from hedge accounting, net	-1	0	0	0
Exchange differences [gain or (-) loss], net	7	6	2	4
Net other operating income/(expenses)	-1	1	-1	3
TOTAL OPERATING INCOME, NET	590	780	188	368
(Administrative expenses)	322	450	105	214
(Cash contributions to resolution funds and deposit guarantee schemes)	19	19	6	3
(Depreciation)	39	55	19	39
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-1	3	2	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	3	2	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	-2	0	0
Of which restructuring ¹	0	1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	25	23	13	17
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	25	23	13	17
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-1	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	188	230	43	94
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	156	202	30	83
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	156	202	30	83
Of which attributable to owners of the parent	156	202	30	83

⁽¹⁾ Information available only as of end of the year

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Total Assets: fair value and impairment distribution

Banque Internationale à Luxembourg

ASSETS:	(min EUR)																References
	As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
	Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	3,519				2,982				1,747				2,506				IAS 1.54 (i)
Financial assets held for trading	127	0	110	17	122	0	93	29	138	0	94	44	138	0	109	30	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	30	0	27	4	31	0	27	4	34	0	31	4	33	0	30	4	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	599	272	14	314	551	230	15	306	856	422	127	307	714	432	16	266	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	25,851				25,632				27,142				27,499				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	668	0	668	0	444	0	444	0	410	0	410	0	466	0	466	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	748				774				1,028				740				
TOTAL ASSETS	31,542				30,535				31,355				32,097				IAS 1.9(a), IAS 6

¹ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

Breakdown of financial assets by instrument and by counterparty sector ¹	(min EUR)																										References	
	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024									
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾						
Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3		
Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets	Assets without significant increase in credit risk since initial recognition	Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	285	0	0	0	0	245	0	0	0	0	0	0	0	549	0	0	0	0	0	448	0	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	8,393	25	0	-5	0	8,505	128	0	-3	-1	0	8,972	89	10	-3	0	-5	8,924	34	9	-2	0	-5			Annex V. Part 1.31, 44(b)	
	Loans and advances	13,665	3,478	570	-31	-42	-202	14,515	1,985	776	-39	-23	-212	15,572	1,949	797	-39	-22	-178	15,986	1,956	839	-28	-16	-196			Annex V. Part 1.32, 44(a)

¹ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

² From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Banque Internationale à Luxembourg

(mIn EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	231	212	168	205	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	2,850	2,836	2,873	2,941	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	25,597	24,582	25,180	26,159	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	77	105	37	87	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	48	54	55	51	IAS 37.10; IAS 1.54(l)
Tax liabilities	12	12	16	17	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	342	321	583	266	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	29,156	28,122	28,912	29,726	IAS 1.9(b);IG 6
TOTAL EQUITY	2,385	2,413	2,443	2,371	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	31,542	30,535	31,355	32,097	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Banque Internationale à Luxembourg

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		308	316	205	292	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	0	0	14	17	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	14	17	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,887	2,190	2,561	2,632	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	183	237	110	107	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3,398	3,720	4,050	4,820	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	214	583	630	620	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	4,943	4,473	4,621	4,445	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,667	2,767	2,378	2,332	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,732	3,701	3,281	3,330	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,781	1,680	1,557	1,524	ECB/2013/33 Annex 2.Part 2.9.1
	Households	8,271	8,091	8,109	8,138	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	3,792	3,548	3,433	3,345	Annex V.Part 1.42(f), 44(c)
Debt securities issued		5,189	5,216	5,394	5,695	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		345	346	361	344	Annex V.Part 1.37
Other financial liabilities		27	26	23	23	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		28,755	27,734	28,259	29,392	

2024 EU-wide Transparency Exercise
Market Risk
Banque Internationale à Luxembourg

	SA		IM										IM		IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (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 30/09/2023	As of 31/12/2023	As of 30/09/2023											As of 31/12/2023										
Traded Debt Instruments	8	15	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	8	15	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	
Equities	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	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	16	10	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	24	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024											As of 30/06/2024										
Traded Debt Instruments	17	14	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	17	14	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	
Equities	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	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	13	17	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	30	31	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.

		IRB Approach												
		As of 31/03/2024				As of 30/06/2024								
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions			
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted				
(min EUR, %)														
Consolidated data	Central banks and central governments	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
	Corporates	7,037	369	5,927	3,932	76	85	7,080	395	6,020	4,004	76	88	
	Corporates - Of Which: Specialised Lending	2,822	230	2,603	2,003	0	41	2,842	257	2,559	1,977	0	43	
	Corporates - Of Which: SME	2,000	117	1,502	652	66	35	2,019	112	1,545	586	63	34	
	Retail	11,951	438	11,435	2,706	268	118	11,846	454	11,568	2,881	282	115	
	Retail - Secured on real estate property	7,768	176	7,788	1,991	110	40	7,807	199	7,807	1,665	124	40	
	Retail - Secured on real estate property - Of Which: SME	171	11	371	111	7	2	172	9	172	111	6	2	
	Retail - Secured on real estate property - Of Which: non-SME	7,616	165	7,616	1,550	103	38	7,635	189	7,635	1,554	118	38	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,163	262	3,848	1,045	157	77	4,039	255	3,762	1,016	158	75	
	Retail - Other Retail - Of Which: SME	358	18	321	127	10	9	334	17	307	121	10	8	
	Retail - Other Retail - Of Which: non-SME	3,805	244	3,527	919	147	69	3,705	238	3,455	895	148	67	
	Equity	192	0	192	531	0		165	0	165	470	0		
	Other non credit-obligation assets													
IRB Total ²			7,169								7,155			

(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 unless in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach												
		As of 31/03/2024				As of 30/06/2024								
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions			
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted				
(min EUR, %)														
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	5,721	355	4,549	3,084	67	89	5,711	376	4,695	5,021	67	90	
	Corporates - Of Which: Specialised Lending	2,671	230	2,452	1,879	0	40	2,636	257	2,353	1,807	0	42	
	Corporates - Of Which: SME	1,873	117	1,385	599	65	44	1,903	112	1,437	544	63	43	
	Retail	9,056	290	8,962	1,992	175	80	8,999	307	8,924	2,015	191	82	
	Retail - Secured on real estate property	7,055	158	7,055	1,393	99	35	7,067	184	7,067	1,417	115	36	
	Retail - Secured on real estate property - Of Which: SME	160	7	160	103	4	1	164	9	164	105	6	1	
	Retail - Secured on real estate property - Of Which: non-SME	6,895	151	6,895	1,290	94	34	6,903	175	6,903	1,312	110	34	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,001	132	1,807	599	77	45	1,932	123	1,857	599	76	46	
	Retail - Other Retail - Of Which: SME	347	16	310	123	9	8	325	15	299	118	9	8	
	Retail - Other Retail - Of Which: non-SME	1,654	116	1,507	476	67	37	1,607	108	1,558	480	67	38	
	Equity	190	0	190	528	0		164	0	164	468	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 31/03/2024				As of 30/06/2024								
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions			
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted				
(min EUR, %)														
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	538	130	519	377	7	40	558	10	558	435	6	2	
	Corporates - Of Which: Specialised Lending	50	0	50	39	0	1	65	0	65	52	0	0	
	Corporates - Of Which: SME	83	0	82	38	0	1	75	0	74	26	0	0	
	Retail	762	68	754	304	42	18	756	52	747	292	32	18	
	Retail - Secured on real estate property	289	9	289	153	6	2	288	5	288	141	3	2	
	Retail - Secured on real estate property - Of Which: SME	6	4	6	4	2	1	0	2	0	2	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	283	5	283	150	3	2	286	5	286	139	3	2	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	473	59	465	150	37	15	467	47	459	150	29	16	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	470	59	462	149	37	15	465	47	457	150	29	16	
	Equity	0	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 31/03/2024				As of 30/06/2024								
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions			
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted				
(min EUR, %)														
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	235	4	222	122	2	1	300	4	282	216	2	1	
	Corporates - Of Which: Specialised Lending	32	0	32	27	0	0	72	0	72	59	0	0	
	Corporates - Of Which: SME	21	0	18	4	0	0	20	0	17	5	0	0	
	Retail	351	7	344	151	4	2	340	6	334	60	4	2	
	Retail - Secured on real estate property	184	3	184	31	2	0	182	3	182	29	2	0	
	Retail - Secured on real estate property - Of Which: SME	3	1	3	2	0	0	3	1	3	2	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	181	2	181	29	1	0	179	2	179	27	1	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	167	4	160	24	2	1	159	4	152	21	2	1	
	Retail - Other Retail - Of Which: SME	2	1	2	1	1	0	2	1	2	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	165	3	158	23	2	1	157	3	150	20	1	1	
	Equity	1	0	1	2	0	0	1	0	1	2	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 31/03/2024				As of 30/06/2024								
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions			
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted				
(min EUR, %)														
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	311	0	300	197	0	1	292	5	280	205	0	4	
	Corporates - Of Which: Specialised Lending	23	0	23	17	0	0	23	0	23	17	0	0	
	Corporates - Of Which: SME	15	0	10	6	0	0	12	0	8	5	0	0	
	Retail	164	7	161	48	5	4	162	7	158	47	4	4	
	Retail - Secured on real estate property	79	4	79	20	2	1	77	4	77	19	2	1	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	79	4	79	20	2	1	77	4	77	19	2	1	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	85	4	81	28	2	2	84	3	81	28	2	2	
	Retail - Other Retail - Of Which: SME	2	1	2	1	0	1	3	1	3	1	0	1	
	Retail - Other Retail - Of Which: non-SME	83	3	79	27	2	2	82	3	79	27	2	2	
	Equity	0	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).

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banque Internationale à Luxembourg

As of 31/12/2023

(mln EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				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 [	Other Central and eastern Europe countries non EEA																
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [	Middle East																
[10Y - more																	
Total																	
[0 - 3M [		Latin America and the Caribbean															
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [	Africa																
[10Y - more																	
Total																	
[0 - 3M [		Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [			0	23	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	5		5	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	0		69	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	0		252	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	529	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more		0	75	0	0	0	0	0	0	0	0	0	0	0	0		
Total		5	953	0	0	0	0	5	0	0	0	0	0	0	0		

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banque Internationale à Luxembourg

As of 30/06/2024

(mln EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	65	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	350	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	480	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	84	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	1,027	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Banque Internationale à Luxembourg

	As of 30/09/2023										As of 31/12/2023										
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹			
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²		On performing exposures ³	On non-performing exposures ³		On performing exposures ³	On non-performing exposures ³	On performing exposures ³	On non-performing exposures ³		On performing exposures ³	Of which non-performing ²		On performing exposures ³	On non-performing exposures ³		On performing exposures ³	On non-performing exposures ³		
		Of which: defaulted	Of which Stage 3 ⁴		Of which: defaulted	Of which Stage 3 ⁴							Of which: defaulted	Of which Stage 3 ⁴							
(mln EUR)																					
Cash balances at central banks and other demand deposits	3,451	0	0	0	0	0	0	0	0	0	2,914	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	8,704	0	0	0	0	5	0	0	0	0	8,877	0	0	0	0	3	0	0	0	0	0
Central banks	266	0	0	0	0	0	0	0	0	0	140	0	0	0	0	0	0	0	0	0	0
General governments	4,976	0	0	0	0	2	0	0	0	0	5,340	0	0	0	0	1	0	0	0	0	0
Credit institutions	2,337	0	0	0	0	2	0	0	0	0	2,019	0	0	0	0	0	0	0	0	0	0
Other financial corporations	559	0	0	0	0	1	0	0	0	0	716	0	0	0	0	1	0	0	0	0	0
Non-financial corporations	564	0	0	0	0	1	0	0	0	0	664	0	0	0	0	1	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	17,713	23	571	567	570	74	202	202	332	17,276	77	777	774	776	61	212	212	423	423	423	423
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	37	0	0	0	0	0	0	0	0	37	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	942	2	0	0	0	0	0	0	0	674	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2,533	0	125	125	125	10	74	74	42	2,483	4	117	117	117	12	68	68	23	23	23	23
Non-financial corporations	6,093	2	279	275	278	56	88	88	166	6,079	41	438	435	437	36	98	98	264	264	264	264
of which: small and medium-sized enterprises	1,985	2	104	104	104	32	50	50	48	1,986	26	205	205	205	17	60	60	127	127	127	127
of which: Loans collateralised by commercial immovable property	1,640	0	70	70	70	27	17	17	53	1,525	28	128	128	128	11	18	18	109	109	109	109
Households	8,108	19	167	167	167	8	40	40	124	8,003	32	221	221	221	13	46	46	136	136	136	136
of which: Loans collateralised by residential immovable property	7,068	18	126	126	126	4	9	9	115	6,801	27	129	129	129	7	19	19	108	108	108	108
of which: Credit for consumption	391	1	16	16	16	0	8	8	3	389	2	20	20	20	1	10	10	5	5	5	5
DEBT INSTRUMENTS other than HFT	29,868	23	571	567	570	79	202	202	332	29,067	77	777	774	776	65	212	212	423	423	423	423
OFF-BALANCE SHEET EXPOSURES	4,765		56	29	56	9	3	3	0	4,834		33	3	33	11	5	5	0	0	0	0

¹ For the definition of non-performing exposures please refer to Article 4(7)(3) of Regulation (EU) No 575/2013 (CRD).

² Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2023/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise
 Performing and non-performing exposures
 Banque Internationale à Luxembourg

	As of 31/03/2024										As of 30/06/2024															
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁴					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁴					Collaterals and financial guarantees received on non-performing exposures				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³												
		Of which: defaulted	Of which Stage 3 ⁵			Of which Stage 3 ⁵	Of which: defaulted	Of which Stage 3 ⁵		Of which Stage 3 ⁵																
(min EUR)																										
Cash balances at central banks and other demand deposits	1,670	0	0	0	0	0	0	0	0	0	2,425	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	9,620	0	10	10	10	3	5	5	0	0	9,415	0	9	9	9	3	5	5	0	0	0	0	0	0	0	0
Central banks	199	0	0	0	0	0	0	0	0	0	103	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,833	0	0	0	0	1	0	0	0	0	5,764	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Credit institutions	2,115	0	0	0	0	0	0	0	0	0	1,984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	797	0	0	0	0	1	0	0	0	0	776	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	676	0	10	10	10	1	5	5	0	0	788	0	9	9	9	1	5	5	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	18,318	139	797	797	797	62	178	178	480	0	18,780	20	839	835	839	44	196	196	488	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	33	0	0	0	0	0	0	0	0	0	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,477	0	0	0	0	0	0	0	0	0	1,950	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2,716	31	144	144	144	12	50	50	68	0	2,403	1	146	145	146	8	53	53	68	0	0	0	0	0	0	0
Non-financial corporations	6,152	49	432	432	432	37	86	86	270	0	6,476	5	452	448	451	23	99	99	262	0	0	0	0	0	0	0
of which: small and medium-sized enterprises	1,616	22	127	127	127	11	50	50	61	0	1,559	3	130	130	130	5	51	51	57	0	0	0	0	0	0	0
of which: Loans collateralised by commercial immovable property	1,518	20	147	147	147	14	21	21	124	0	1,680	0	150	150	150	6	22	22	128	0	0	0	0	0	0	0
Households	7,941	59	221	221	221	13	42	42	141	0	7,920	13	241	241	241	13	44	44	158	0	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property	6,727	51	153	153	153	6	21	21	128	0	6,698	11	175	175	175	3	24	24	147	0	0	0	0	0	0	0
of which: Credit for consumption	406	2	20	20	20	1	9	9	4	0	415	1	19	19	19	1	10	10	4	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	29,608	139	808	808	808	68	183	183	480	0	30,620	20	848	843	847	46	202	202	488	0	0	0	0	0	0	0
OFF-BALANCE SHEET EXPOSURES	4,915		72	49	72	12	6	6	0	0	4,660		57	57	57	9	8	8	0	0	0	0	0	0	0	0

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item 'Accumulated impairment, accumulated changes in fair value due to credit risk and provisions' is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Forborne exposures

Banque Internationale à Luxembourg

	As of 30/09/2023						As of 31/12/2023						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	10	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		10	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	537	231	82	78	448	149	511	227	69	67	376	121	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	40	40	22	22	18	18	42	31	15	15	26	15	
Non-financial corporations	361	123	47	43	307	72	304	113	39	37	221	57	
of which: small and medium-sized enterprises	87	46	26	25	59		76	53	27	25	43		
Households	136	68	14	14	122	60	166	83	15	15	129	49	
DEBT INSTRUMENTS other than HFT	537	231	82	78	448		522	227	69	67	376		
Loan commitments given	19	15	1	0	0	0	4	1	0	0	0	0	0
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2024 EU-wide Transparency Exercise

Forborne exposures

Banque Internationale à Luxembourg

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(min EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	10	10	5	5	0	0	9	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0	0		
Non-financial corporations	10	10	5	5	0		9	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	506	288	66	64	366	182	523	318	73	71	406	209	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	51	38	16	16	32	19	61	38	16	15	40	17	
Non-financial corporations	276	166	38	37	191	110	266	183	44	42	206	128	
of which: small and medium-sized enterprises	69	49	24	23	41		67	50	24	23	39		
Households	179	84	12	11	143	54	197	97	13	13	160	65	
DEBT INSTRUMENTS other than HFT	516	299	71	69	366		532	318	73	71	406		
Loan commitments given	13	9	0	0	0	0	9	6	1	1	0	0	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Banque Internationale à Luxembourg

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²				
	Of which: non-performing	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-performing	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-performing	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-performing	Of which: defaulted	Of which loans and advances subject to impairment						
A Agriculture, forestry and fishing	15	0	0	15	0	0	17	0	0	17	0	0	17	0	0	18	0	0	18	0	0			
B Mining and quarrying	2	0	0	2	0	0	4	0	0	4	0	0	5	0	0	2	0	0	2	0	0			
C Manufacturing	413	8	8	413	4	0	447	8	8	447	4	0	409	8	8	474	12	12	474	6	0			
D Electricity, gas, steam and air conditioning supply	134	15	15	134	12	0	130	16	16	130	11	0	92	15	15	88	15	15	88	11	0			
E Water supply	39	0	0	39	0	0	37	0	0	37	0	0	38	0	0	38	0	0	38	0	0			
F Construction	1,261	26	26	1,261	19	0	1,271	88	88	1,271	18	0	1,267	53	53	1,286	72	72	1,286	23	0			
G Wholesale and retail trade	362	18	18	362	12	0	330	23	23	330	12	0	268	23	23	295	23	23	295	11	0			
H Transport and storage	131	8	8	131	5	0	164	8	8	164	5	0	164	1	1	157	1	1	157	1	0			
I Accommodation and food service activities	345	27	27	345	5	0	244	2	2	244	2	0	151	4	4	215	2	2	215	2	0			
J Information and communication	121	4	4	121	2	0	141	4	4	141	2	0	161	4	4	173	3	3	173	2	0			
K Financial and insurance activities	182	0	0	182	1	0	245	0	0	245	1	0	223	0	0	241	0	0	241	0	0			
L Real estate activities	2,344	126	126	2,344	55	0	2,325	235	235	2,325	57	0	2,435	286	286	2,435	49	0	2,648	44	0			
M Professional, scientific and technical activities	285	30	30	285	18	0	279	28	28	279	18	0	454	29	29	378	32	32	378	18	0			
N Administrative and support service activities	114	12	12	114	7	0	92	2	2	92	1	0	93	2	2	86	2	2	86	1	0			
O Public administration and defence, compulsory social security	7	0	0	7	0	0	3	0	0	3	0	0	28	0	0	28	0	0	28	0	0			
P Education	3	0	0	3	0	0	2	0	0	2	0	0	2	0	0	1	0	0	1	0	0			
Q Human health services and social work activities	59	2	2	59	1	0	48	2	2	48	1	0	33	2	2	38	1	1	38	0	0			
R Arts, entertainment and recreation	6	0	0	6	0	0	6	0	0	6	0	0	9	2	2	9	2	2	9	0	0			
S Other services	271	4	0	271	4	0	293	3	0	293	3	0	301	4	4	300	4	0	300	4	0			
Loans and advances	6,093	279	275	6,093	144	0	6,079	438	435	6,079	134	0	6,152	432	432	6,152	123	0	6,476	452	448			

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.