

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.



#### **Key Metrics**

(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



#### Leverage ratio

	(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)	
A.2	Tier 1 capital - fully phased-in definition	1,582	1,825	1,826	1,756	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
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)	2015/62 of 10 October 2014 amending CRR
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]	

# 2024 EU-wide Transparency Exercise Capital

			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(mln EUR, %)  OWN FUNDS	1,929	2,060	2,052		C 01.00 (r0010,c0010)	Articles 4(118) 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 (r0020,c0010)	Article 50 of CRR
		Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	907	907	907		C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		Retained earnings	906	1,019	1,023		C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	242	229	229		C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0		C 01.00 (r0200,c0010)	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 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-111	-75	-75	-61	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-343	-106	-118	-132	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-97	-106	-95	-104	C 01.00 (r0370,c0010)	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 (r0380,c0010)	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 (r0390,c0010)	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 (r0430,c0010)	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		C 01.00 (r0440,c0010)	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		C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	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 (r0480,c0010)	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 (r0490,c0010)	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 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS  Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-16	-14	-12	-15	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19		-27	-33	-36	-37	C 01.00 (r0524,c0010)	Article 3 CRR
		CET1 capital elements or deductions - other	-29	-28	-31		C 01.00 (r0529,c0010)	_
		Transitional adjustments	2	0	0.1		CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
			0	0	0		C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.1		0		0			
	A.1.21.2			0	0		C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		3	0	0		C 01.00 (r0520,c0010)	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		C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	175	175	175	170	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0		C 01.00 (r0720,c0010)  C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,585	1,726	1,726	1,654	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	344	334	326	320	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	344	334	326		C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0974,c0010) + C	
		Ti. O					01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)  C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	10,671	11,451	11,695		C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	3	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.22%	13.54%	13.26%	12.99%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.86%	15.07%	14.76%	14.48%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.08%	17.99%	17.54%	17.28%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,407	1,551	1,551	1,484	[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 <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.19%	13.54%	13.26%	12.99%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	3	0	0	0	C 05.01 (r0440,c0010)	
Mama itams	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	3	0	0	0	C 05.01 (r0440,c0040)	
				<u> </u>	<u> </u>	1	1	1

<sup>(1)</sup>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



#### Overview of Risk exposure amounts

Banque Internationale à Luxembourg

	RWAs			
As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
9,444	10,106	10,344	10,003	$ \begin{array}{c} 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\ (r0060,c0260,s001)\ +\ C\ 08.01\ (r0040,c0260,s001)\ +\ C\ 08.01\ (r0050,c0260,s002)\ +$
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)]
1,258	980	896	996	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
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)]
466	536	531	470	C 02.00 (r0420, c0010)
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) +
15	12	24	22	C 02.00 (r0640, c0010)
0	0	0	0	C 02.00 (r0490, c0010)
40	50	53	66	C 02.00 (r0470, c0010)
24	24	30	31	C 02.00 (r0520, c0010)
24	24	30	31	C 02.00 (r0530, c0010)
0	0	0	0	C 02.00 (r0580, c0010)
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
0	0	0	0	C 02.00 (r0680, c0010)
1,001	1,154	1,154	1,154	C 02.00 (r0590, c0010)
0	0	0	0	C 02.00 (r0600, c0010)
1,001	1,154	1,154	1,154	C 02.00 (r0610, c0010)
0	0	0	0	C 02.00 (r0620, c0010)
0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
10,671	11,451	11,695	11,422	
	9,444 2,716 1,258 5,000 466 147 15 0 40 24 24 24 0 0 1,001 0 1,001	9,444 10,106 2,716 2,892 1,258 980 5,000 5,697 486 538 147 106 15 12 0 0 0 40 50 24 24 24 24 24 24 20 0 0 0 0 1,001 1,154 0 0 0 0 1,001 1,154	As of 30/09/2023         As of 31/12/2023         As of 31/09/2024           9,444         10,100         10,344           2,716         2,892         3,179           1,238         980         896           5,000         5,887         5,738           466         536         531           147         100         81           15         12         24           40         30         53           24         24         30           24         24         30           0         0         0           0         0         0           1,001         1,154         1,154           1,001         1,154         1,154           0         0         0         0           1,001         1,154         1,154           1,001         1,154         1,154           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0 <td< td=""><td>As of 30/09/2022         As of 31/12/2023         As of 31/05/2024         As of 30/06/2024           0,444         10,100         10,244         10,000           2,715         2,819         3,179         2,433           1,258         900         836         900           6,904         5,907         5,736         5,044           465         3,000         3,000         3,12         2,270           147         1105         3,12         3,12         2,271           148         3,100         3,12         3,12         3,12           149         3,100         3,12         3,12         3,12           149         3,100         3,12         3,12         3,12           149         3,100         3,12         3,12         3,12           149         3,100         3,12         3,12         3,12           149         3,100         3,12         3,12         3,12           149         3,100         3,12         3,12         3,12           140         3,100         3,12         3,12         3,12           140         3,100         3,12         3,12         3,12           140</td></td<>	As of 30/09/2022         As of 31/12/2023         As of 31/05/2024         As of 30/06/2024           0,444         10,100         10,244         10,000           2,715         2,819         3,179         2,433           1,258         900         836         900           6,904         5,907         5,736         5,044           465         3,000         3,000         3,12         2,270           147         1105         3,12         3,12         2,271           148         3,100         3,12         3,12         3,12           149         3,100         3,12         3,12         3,12           149         3,100         3,12         3,12         3,12           149         3,100         3,12         3,12         3,12           149         3,100         3,12         3,12         3,12           149         3,100         3,12         3,12         3,12           149         3,100         3,12         3,12         3,12           140         3,100         3,12         3,12         3,12           140         3,100         3,12         3,12         3,12           140

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

<sup>2</sup> 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.



#### D&I

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 <sup>1</sup>	0	-2	0	0
Of which restructuring <sup>1</sup>	0	1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	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 subsidaries, 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 subsidaries, 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

<sup>(1)</sup>Information available only as of end of the year

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



# **2024 EU-wide Transparency Exercise**Total Assets: fair value and impairment distribution

Banque Internationale à Luxembourg

(mln EUR)		As of 30/09/20:	23			As of 3	31/12/2023			As of 31/	03/2024			As of 30/0	06/2024		
			Fair value hierarc	hy			Fair value hierarchy	,			Fair value hierarch	ny			Fair value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	: Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
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)(ii);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)(ii); 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 <sup>1</sup>	748				774				1,028				740				
TOTAL ASSETS	31,542				30,535				31,355				32,097				IAS 1.9(a), IG 6

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

(mln	EUR)			As of 30/09/202	23					As of 31/	/12/2023				As of 31/03/2024						As of 30/	06/2024				
		Gross carry	Gross carrying amount <sup>(2)</sup>		Ac	Accumulated impairment <sup>(2)</sup> Gros		oss carrying amou	ss carrying amount <sup>(2)</sup> Accumulated impai		umulated impairm	airment <sup>(2)</sup> Gross carrying amount <sup>(2)</sup>		Accumulated impairment <sup>(2)</sup>		Gross carrying amount (2)			Accumulated impairment <sup>(2)</sup>							
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	riek einca inifiai	Credit-impaired	Stage 1 Assets without significant increase in credit risk since initial recognition	in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	( redit_imnaired	increase in credit	increase in credit	<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	(:redif-impaired	increase in cr	increase in crededit risk since initial recognition but	Credit-impaired	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	Credit-impaired	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	L'redit_imhaired	impaired
Financial assets at fair value	Debt securities	285	0	0	0	0	0	245	0	0	0	0	0	549	0	0	0	0	0	448	0	0	0	0	0	Annex V.Part 1.31, 44(b)
through other comprehensive income	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	Annex V.Part 1.32, 44(a)
Financial assets at amortised	Debt securities	8,393	25	0	-5	0	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)
cost	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)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(2)</sup> 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.



#### Breakdown of liabilities

Banque Internationale à Luxembourg

#### (mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	231	212	168	205	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	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 <sup>1</sup>	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(I)
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 <sup>1</sup>	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



#### Breakdown of liabilities

#### Banque Internationale à Luxembourg

(mln EUR)

			Carrying	g amount		
Breakdown of financial lia	ibilities by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		308	316	205	292	IFRS 9.BA.7(a); CRR Annex II
Chart was it is as	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	214	583	630	620	ECB/2013/33 Annex 2.Part 2.9.1
Dehosits	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: St	ubordinated 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
OTAL FINANCIAL LIABILITIES		28,755	27,734	28,259	29,392	



**Market Risk**Banque Internationale à Luxembourg

	SA				М			IM	
			VaR (Memorandum item)	STRESSED VaR (Memorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE	ALL PRICE RISKS CAPITAL CHARGE FOR CTP	VaR (Memorandum item)		NCREMENTAL DEFAULT AND MIGRATION RISK ALL PRICE RISKS CAPITAL CHARGE FOR CTP CAPITAL CHARGE
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION  FACTOR (mc) x AVERAGE  OF PREVIOUS 60  WORKING DAYS  (VaRavg)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	12 WEEKS AVERAGE LAST MEASURE MEASURE	12 WEEKS FLOOR AVERAGE MEASURE  MEASURE	TOTAL RISK EXPOSURE AMOUNT FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)  PREVIOUS DAY (VaRt-	(SVaRt-1)	2 WEEKS AVERAGE MEASURE  TOTAL RI EXPOSU  12 WEEKS LAST AVERAGE MEASURE MEASURE  TOTAL RI EXPOSU  AMOUN MEASURE
	As of 30/09/2023	As of 31/12/2023		As of 30	/09/2023			As of 31/12/20	23
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	8 8 0 0 0 0 16 0	15 15 0 0 0 0 0 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total	As of 31/03/2024	As of 30/06/2024	0 0	0 0 As of 31	/03/2024	0 0 0	0 0 0	0 0 As of 30/06/20	24
Traded Debt Instruments  Of which: General risk  Of which: Specific risk  Equities  Of which: General risk  Of which: Specific risk  Foreign exchange risk  Commodities risk  Total	17 17 0 0 0 0 0 13 0	14 14 0 0 0 0 0 17 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

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.



Credit Risk - Standardised Approach

Banque Internationale à Luxembourg

					Standardised Ap	proach			
			As of 30/09/20	)23			As of 31/	12/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %) Central governments or central banks	4,760	5,884	89		3,640	4,856	81	
	Regional governments or local authorities	3,709	3,971	190		3,553	4,856 3,780	177	
	Public sector entities	1,071	613	42		1,039	635	58	
	Multilateral Development Banks	943	947	0		842	846	0	
	International Organisations	115	115	0		111	111	0	
	Institutions	3,301	1,984	400		2,217	1,045	336	
	Corporates	2,813	1,639	1,552		2,614	1,556	1,478	
	of which: SME	716	236	221		1,337	679	675	
	Retail	12	7	5		13	9	6	
O a sea Palata di data	of which: SME	12	7	5		13	8	6	
Consolidated data	Secured by mortgages on immovable property	83	80	75		57	55	53	
	of which: SME	81	78	73		55	54	52	
	Exposures in default	83	16	18	60	93	29	35	5
	Items associated with particularly high risk	47	47	71		55	55	83	
	Covered bonds	388	388	39		398	398	40	
	Claims on institutions and corporates with a ST credit assessment	485	291	110		518	396	107	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	31	30	76		31	31	76	
	Other exposures	565	525	195		913	885	464	
	Standardised Total <sup>2</sup>	18,406	16,538	2,861	113	16,095	14,687	2,994	10

(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 effect) Standardised Total does not include the securitisation position unlike 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

(4) Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty

					Standardised Ap	proach			
			As of 30/09/20	23			As of 31/1	2/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)	0.700	0.000	00		0.000	0.540	04	
	Central governments or central banks	2,796	2,993	66		2,236	2,549	61	
	Regional governments or local authorities	62 369	32	0		50	32	0	
	Public sector entities  Multilatoral Development Penks	369	79	9		401	156	25	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	117	130	42		79	96	42	
	Corporates	1,470	655	657		1,338	622	628	
	of which: SME	541	109	104		916	346	344	
	Retail	12	7	5		11	8	6	
	of which: SME	12	7	5		11	8	6	
LUXEMBOURG	Secured by mortgages on immovable property	65	64	60		52	51	49	
	of which: SME	64	63	59		51	49	48	
	Exposures in default	29	8	9	15	41	18	25	17
	Items associated with particularly high risk	45	45	67		53	53	79	
	Covered bonds	10	10	1		10	10	1	
	Claims on institutions and corporates with a ST credit assessment	100	58	12		121	48	10	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	30	30	76		31	31	76	
	Other exposures	562	523	194		913	885	464	
	Standardised Total <sup>2</sup>				54				52

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

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

					Standardised Ap	proach			
			As of 30/09/20	)23			As of 31/	12/2023	
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	20	319	0		20	285	0	
	Regional governments or local authorities	787	787	157		755	755	150	
	Public sector entities	464	464	0		411	411	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	737	271	128		678	255	116	
	Corporates	418	319	312		377	279	279	
	of which: SME	85	73	65		300	247	247	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	9	9	9		0	0	0	
	of which: SME	9	9	9		0	0	0	
	Exposures in default	8	0	0	8	8	2	2	6
	Items associated with particularly high risk	0	0	0		1	1	1	
	Covered bonds	86	86	9		81	81	8	
	Claims on institutions and corporates with a ST credit assessment	66	17	9		70	21	6	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				12				9

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

					Standardised Ap	proach			
			As of 30/09/2	)23			As of 31/	12/2023	
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	94	310	0		86	292	0	
	Regional governments or local authorities	1,174	1,318	28		1,072	1,207	15	
	Public sector entities	144	0	0		135	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	144	65	27		231	84	30	
	Corporates	41	39	39		27	24	24	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
BELGIUM	of which: SME	0	0	0		0	0	0	
DELGION	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	38	38	4		45	45	4	
	Claims on institutions and corporates with a ST credit assessment	8	8	4		23	23	11	
	Collective investments undertakings (CIU)	0	0	0			0	0	
	Equity Other exposures	0	0	0			0	0	
	Standardised Total <sup>2</sup>		U	0	1	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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

					Standardised Ap	proach			
			As of 30/09/20	23			As of 31/	12/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	194	0		0	170	0	
	Regional governments or local authorities	293	440	0		301	471	6	
	Public sector entities	4	4	1		4	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,441	1,137	61		613	299	29	
	Corporates	124	74	72		121	73	71	
	of which: SME	27	14	13		35	18	16	
	Retail	0	0	0		0	0	0	
CEDMANN	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	1	1	1		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7	4	4	3	8	4	4	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	11	11	8		8	8	3	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				5				

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

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

eba European Banking Authority

2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banque Internationale à Luxembourg

			Standardised Approach									
			As of 30/09/2	023			As of 31/	12/2023				
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	Central governments or central banks	1,153	1,153	0		689	689	0				
	Regional governments or local authorities	21	21	4		22	22					
	Public sector entities	0	0	C		0	0	0				
	Multilateral Development Banks	0	0	C		О	0	0				
	International Organisations	0	0	C		0	0	0				
	Institutions	417	69	14		225	45	9				
	Corporates	28	28	28	3	9	9	9				
	of which: SME	0	0	C		0	0	0				
	Retail	0	0	C		О	0	0				
CVA/ITZEDI AND	of which: SME	0	0	C		О	0	0				
SWITZERLAND	Secured by mortgages on immovable property	0	0	C		0	0	0				
	of which: SME	0	0	C		О	0	0				
	Exposures in default	0	0	C	0	0	0	0	0			
	Items associated with particularly high risk	1	1	2		1	1	2				
	Covered bonds	0	0	C		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	137	34	15		135	135	35				
	Collective investments undertakings (CIU)	0	0	C		0	0	0				
	Equity	0	0	C		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total <sup>2</sup>				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.
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

			Standardised Approach									
			As of 30/09/20	)23			As of 31/	12/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(mln EUR, %)											
	Central governments or central banks	0	0	0		0	0	(				
	Regional governments or local authorities	0	0	0		0	0	(				
	Public sector entities	0	0	0		0	0	(				
	Multilateral Development Banks	943	947	0		842	846	(				
	International Organisations	115	115	0		111	111	(				
	Institutions	0	0	0		0	0	(				
	Corporates	0	0	0		0	0	(				
	of which: SME	0	0	0		0	0	(				
	Retail	0	0	0		0	0	(				
Other Countries	of which: SME	0	0	0		0	0	(				
Other Countries	Secured by mortgages on immovable property	0	0	0		0	0	(				
	of which: SME	0	0	0		0	0	(				
	Exposures in default	0	0	0	0	0	0	(				
	Items associated with particularly high risk	1	1	1		0	0	(				
	Covered bonds	0	0	0		0	0	(				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	(				
	Collective investments undertakings (CIU)	0	0	0		0	0	(				
	Equity	0	0	0		0	0	(				
	Other exposures	2	2	0		0	0	(				
	Standardised Total <sup>2</sup>				1							

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

					Standardised Ap	proach			
			As of 30/09/20	23			As of 31/	12/2023	
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	67	67	0		66	66	(	
	Regional governments or local authorities	565	565	1		542	542	1	
	Public sector entities	0	0	0		0	0	(	
	Multilateral Development Banks	0	0	0		0	0	(	
	International Organisations	0	0	0		0	0	(	
	Institutions	52	52	26		44	44	22	
	Corporates	34	27	27		33	31	31	
	of which: SME	28	21	21		28	26	26	
	Retail	0	0	0		0	0	(	
SPAIN	of which: SME	0	0	0		0	0	(	
SPAIN	Secured by mortgages on immovable property	5	3	3		4	4	4	
	of which: SME	5	3	3		4	4	2	
	Exposures in default	0	0	0	0	0	0	(	0
	Items associated with particularly high risk	0	0	0		0	0	(	
	Covered bonds	61	61	6		79	79	3	
	Claims on institutions and corporates with a ST credit assessment	10	10	2		6	5	2	
	Collective investments undertakings (CIU)	0	0	0		0	0	(	
	Equity Other expectation	0	0	0		0	0	(	
	Other exposures Standardised Total <sup>2</sup>	U	0	0	4	0	0		

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

					Standardised Ap	proach			
			As of 30/09/20	023			As of 31/	12/2023	
		Original Exposure <sup>1</sup> Exposure Value <sup>1</sup> Risk exposure amount provisions <sup>2</sup>				Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	766	766	0		695	695	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	19	19	9		4	4	2	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	0	0	0		0	0	0	
CANADA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	141	141	14		135	135	14	
	Claims on institutions and corporates with a ST credit assessment	3	3	1		1	1	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				

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

					Standardised Ap	oproach				
			As of 30/09/2	023		As of 31/12/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(mln EUR, %)	15	15	0		16	16	0		
	Central governments or central banks Regional governments or local authorities	15	15	0		16	16	0		
	Public sector entities	0	0	0		١	0	0		
	Multilateral Development Banks	0	0	0			0	0		
	International Organisations	0	0	0			0	0		
	Institutions	0	0	0			0	0		
	Corporates	195	148	148		151	147	147		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
HONOKONO	of which: SME	О	0	0		0	0	0		
HONG KONG	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0	(	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total <sup>2</sup>				1	L Committee of the Comm			(	

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

					Standardised App	proach			
			As of 30/09/20	023			As of 31/	12/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)	268	268	0		233	233	0	
	Central governments or central banks Regional governments or local authorities	208	208	0		233	233	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	٥	0	0		0	0	0	
	International Organisations	٥	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	11	11	9		10	10	8	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
LINUTED OTATEO	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	3	3	3		0	0	0	
	of which: SME	3	3	3		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	55	55	12		122	122	24	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Credit Risk - Standardised Approach

Banque Internationale à Luxembourg

Standardised Total<sup>2</sup>

					Standardise	d Approach					
			As of 31/0	03/2024			As of 30/	06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
	(mln EUR, %) Central governments or central banks	2,770	3,902	121		3,247	4,189	69			
	Regional governments or local authorities	3,779	3,902	166		3,247	3,823				
	Public sector entities	890	816	46		820	766				
	Multilateral Development Banks	948	937	40		895	899	0			
	International Organisations	256	256	0		093	033	0			
	Institutions	2,494	1,217	322		2,291	1,204	304			
	Corporates	2,868	1,786	1,717		2,905	1,799				
	of which: SME	1,577	951	941		1,585	879	841			
	Retail	11	8	6		12	8	6			
	of which: SME	10	7	5		11	7	5			
Consolidated data	Secured by mortgages on immovable property	61	59	56		72	71	64			
	of which: SME	60	58	55		71	70	63			
	Exposures in default	70	29	36	33	80	36	45	42		
	Items associated with particularly high risk	50	50	75		52	51	77			
	Covered bonds	406	406	41		417	417	42			
	Claims on institutions and corporates with a ST credit assessment	411	287	102		638	280	94			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	26	25	63		36	36	89			
	Other exposures	1,049	1,021	513		963	962	476			
	Standardised Total <sup>2</sup>	16,090	14,710	3,265	76	16,088	14,541	2,994	48		

(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 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,

					Standardise	d Approach			
			As of 31/	03/2024			As of 30/0	6/2024	
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	1,504	1,817	87		1,852	2,125	49	
	Regional governments or local authorities	60	35	0		58	34	0	
	Public sector entities	165	121	18		153	114	18	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	40	53	10		13	23	4	
	Corporates	1,377	743	747		1,443	732	718	
	of which: SME	985	458	454		1,041	468	454	
	Retail	9	7	5		10	8	5	
LUXEMBOURG	of which: SME	8	6	4		9	7	4	
LUXEMBOUNG	Secured by mortgages on immovable property	57	55	52		68	67	59	
	of which: SME	55	54	50		67	66	58	
	Exposures in default	34	10	11	18	43	22	31	19
	Items associated with particularly high risk	48	48	72		49	49	74	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	122	48	10		59	21	4	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	25	25	63		36	36	89	
	Other exposures	1,030	1,002	493		921	921	456	
	Standardised Total <sup>2</sup>				52				21

calculated as of last quarter

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

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

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30/	/06/2024	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	20	69	0		20	70		
	Regional governments or local authorities	761	761	152		767	767		
	Public sector entities	576	576	2		519	519	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	747	483	144		619	403		
	Corporates	363	273	272		376	248		
	of which: SME	304	262	261		317	237	231	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
THANGE	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	2	2	3	4	0	0	3
	Items associated with particularly high risk	1	1	1		1	1	1	
	Covered bonds	81	81	8		81	81	8	
	Claims on institutions and corporates with a ST credit assessment	75	25	8		77	26	11	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	

(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).

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30/	06/2024	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	113	377	0		128	344		
	Regional governments or local authorities	1,169	1,169	5		1,238	1,238	6	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	236	82	29		133	54	21	
	Corporates	79	76	76		33	27	27	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
BELGIUM	of which: SME	0	0	0		0	0	0	
DELOION	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	55	55	6		55	55	5	
	Claims on institutions and corporates with a ST credit assessment	14	14	7		15	15	8	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures					l l	ı		

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

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

					Standardise	ed Approach							
			As of 31	/03/2024		As of 30/06/2024							
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>				
	(mln EUR, %)												
	Central governments or central banks	57	238			36	227	0					
	Regional governments or local authorities	413	626	5		372	618	5					
	Public sector entities	41	27	0		41	27	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	684	303	27		979	365	45					
	Corporates	68	49	47		72	45	41					
	of which: SME	35	23	21		56	37	32					
	Retail	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
SERMANY	Secured by mortgages on immovable property	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	19	13	18	5	19	10	11					
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	10	10	1		10	10	1					
	Claims on institutions and corporates with a ST credit assessment	9	9	4		37	36	9					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Other exposures	0	0	0		0	0	0					
	Standardised Total <sup>2</sup>				5								

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

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

Credit Risk - Standardised Approach

Banque Internationale à Luxembourg

Standardised Total<sup>2</sup>

					Standardised	d Approach			
			As of 31/0	03/2024			As of 30/0	06/2024	
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	476	476	0		526	526	0	
	Regional governments or local authorities	20	20	4		21	21	4	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	436	44	9		139	49	17	
	Corporates	60	44	40		118	116	103	
	of which: SME	51	34	31		85	83	70	
	Retail	2	1	1		0	0	0	
SWITZERLAND	of which: SME	2	1	1		0	0	0	
SWITZENEAND	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	1	1	2		1	1	2	
	Claims on institutions and cornerates with a ST gradit accessment	0	0	0		225	40	17	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	00	29		225	48	1/	
	Equity	0	0	0		0	0	٥	
	Other exposures	20	20	20		42	42	20	
	Standardised Total <sup>2</sup>				0				0

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

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

					Standardis	ed Approach			
			As of 31	/03/2024			As of 30/	06/2024	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)			,		0.40	0.40		
	Central governments or central banks	0	0			243	243	0	
	Regional governments or local authorities  Public sector entities	0	0				0	0	
	Multilateral Development Banks	948	937			895	899	0	
	International Organisations	256	256			095	099	0	
	Institutions	230	230				0	0	
	Corporates	0	0				0	0	
	of which: SME	0	0				0	0	
	Retail	0	0				0	0	
	of which: SME	0	0				0	0	
Other Countries	Secured by mortgages on immovable property	0	0				0	0	
	of which: SME	0	0			0	0	0	
	Exposures in default	0	0		0	o	0	0	
	Items associated with particularly high risk	0	0			0	0	0	
	Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	0	0			0	0	0	
	Other exposures	0	0	(		0	0	0	
	Standardised Total <sup>2</sup>				0				

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

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

					Standardise	d Approach			
			As of 31/	03/2024			As of 30/0	06/2024	
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	54	54	0		64	64	0	
	Regional governments or local authorities	518	518	0		524	524	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	26	26	13		15	15	4	
	Corporates	33	28	28		33	28	28	
	of which: SME	28	23	23		28	23	23	
	Retail	0	0	0		0	0	0	
SPAIN	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortgages on immovable property	4	4	4		4	4	4	
	of which: SME	4	4	4		4	4	4	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	78	78	8		78	78	8	
	Claims on institutions and corporates with a ST credit assessment	2	2	1		6	6	4	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	

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

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

					Standardise	ed Approach			
			As of 31	/03/2024			As of 30/0	06/2024	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	700	0		566	0 566	0	
	Regional governments or local authorities  Public sector entities	722	722			500	500	0	
	Multilateral Development Banks		(			٥	0	0	
	International Organisations		(	0		0	0	0	
	Institutions	4	2	2			0	0	
	Corporates	0	(				0	0	
	of which: SME	0	(	0		0	0	0	
	Retail	0	(	0		0	0	0	
041454	of which: SME	0	(	0		0	0	0	
CANADA	Secured by mortgages on immovable property	0	(	0		0	0	0	
	of which: SME	0	(	0		0	0	0	
	Exposures in default	0	(	0	0	0	0	0	
	Items associated with particularly high risk	0	(	0		0	0	0	
	Covered bonds	123	123	12		134	134	13	
	Claims on institutions and corporates with a ST credit assessment	1	1			0	0	0	
	Collective investments undertakings (CIU)	0	(	0		0	0	0	
	Equity	0	(	0		0	0	0	
	Other exposures  Standardised Total <sup>2</sup>	0	(	0		U	0	0	

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

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

					Standardis	ed Approach			
			As of 31	/03/2024			As of 30/0	06/2024	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	22	22	2 0		22	22	0	
	Regional governments or local authorities	0		0		0	0	0	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0				0	0	0	
	International Organisations Institutions	0					0	0	
		231	214	214		276	265	265	
	Corporates of which: SME	231	214	66		2/6	205	200	
	Retail	0/	00				0	0	
	of which: SME	0					0	0	
HONG KONG	Secured by mortgages on immovable property	0	· ·				0	0	
	of which: SME	0					0	0	
	Exposures in default	0	(		0		0	0	
	Items associated with particularly high risk	0	(			0	0	0	
	Covered bonds	0	(			0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	(	0		0	0	0	
	Collective investments undertakings (CIU)	0	(	0		0	0	0	
	Equity	0	(	0		0	0	0	
	Other exposures	0	(	0		0	0	0	
	Standardised Total <sup>2</sup>				1				

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

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

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	/06/2024	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	232	232	0		95	95	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		50	50	10	
	Corporates	30	30	28		8	8	5	
	of which: SME	20	20	20		0	0	0	
	Retail of which: SME	0	0	0		0	0	0	
<b>UNITED STATES</b>			0	0		0	0	0	
	Secured by mortgages on immovable property of which: SME		0	0		0	0	0	
	Exposures in default		0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0		
	Covered bonds	0	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment	70	70	1/1		68	62	14	
	Collective investments undertakings (CIU)	0	0	0		0	00	0	
	Equity	0	٥	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>			•	1		,		

Credit Risk - IRB Approach

Banque Internationale à Luxembourg

							IRB Ap	proach					
				As of	30/09/2023					As o	f 31/12/2023		
		Origin	al Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and		Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	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	6,867	217	5,701	3,698	34	97	6,594	233	5,752	3,821	59	85
	Corporates - Of Which: Specialised Lending	2,908	78	2,574	2,099	0	52	2,836	119	2,612	2,010	0	43
	Corporates - Of Which: SME	1,673	119	1,406	275	34	29	1,757	102	1,498	572	55	35
	Retail	12,140	326	11,617	2,562	201	94	12,114	365	12,007	2,860	227	119
	Retail - Secured on real estate property	7,930	108	7,928	1,549	67	20	7,896	145	7,896	1,762	91	39
Consolidated data	Retail - Secured on real estate property - Of Which: SME	188	5	188	84	3	1	187	4	187	140	3	1
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	7,741	103	7,739	1,465	64	19	7,709	141	7,709	1,621	88	38
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,210	218	3,690	1,013	134	74	4,218	221	4,111	1,098	136	80
	Retail - Other Retail - Of Which: SME	387	18	331	85	10	9	372	19	335	137	11	9
	Retail - Other Retail - Of Which: non-SME	3,823	200	3,359	927	124	65	3,846	201	3,777	961	125	71
	Equity	166	0	166	466	0		191	0	191	536	0	
	Other non credit-obligation assets				3						0		
	IRB Total <sup>2</sup>				6,730						7,217		

(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 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 Ap	proach					
				As o	f 30/09/2023					As c	f 31/12/2023		
		Orig	inal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		sposure amount	Value adjustments and	Origin	al Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	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	5,531	166	4,414	2,765	34	98	5,366	229	4,548	2,990	56	92
	Corporates - Of Which: Specialised Lending	2,746	78	2,413	1,966	0	51	2,674	119	2,451	1,878	0	42
	Corporates - Of Which: SME	1,554	82	1,296	242	34	42	1,576	102	1,327	473	55	45
	Retail	9,230	175	9,072	1,771	107	54	9,071	217	8,982	2,067	134	73
	Retail - Secured on real estate property	7,159	84	7,158	1,385	52	16	7,047	130	7,047	1,453	81	33
LLIVEMBOLIDO	Retail - Secured on real estate property - Of Which: SME	176	4	176	81	3	1	175	3	175	119	2	1
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	6,983	79	6,983	1,304	49	15	6,873	126	6,873	1,334	79	32
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,071	91	1,914	386	55	38	2,024	87	1,934	614	53	41
	Retail - Other Retail - Of Which: SME	366	16	320	80	9	9	364	17	326	134	10	9
	Retail - Other Retail - Of Which: non-SME	1,705	75	1,594	307	46	29	1,660	70	1,608	480	43	32
	Equity	165	0	165	464	0	104	190	0	190	533	0	68
	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 Ap	proach					
				Aso	f 30/09/2023					As o	f 31/12/2023		
		Origi	nal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		sure amount	Value adjustments and		Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		posure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	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	504	0	489	408	0	2	464	0	454	321	0	3
	Corporates - Of Which: Specialised Lending	60	0	59	47	0	1	59	0	59	45	0	1
	Corporates - Of Which: SME	23	0	23	9	0	0	122	0	120	79	0	1
	Retail	823	66	783	212	41	22	778	64	770	321	40	24
	Retail - Secured on real estate property	297	12	297	80	7	1	301	6	301	169	4	3
FDANCE	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	6	0	6	18	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	294	12	294	80	7	1	295	6	295	151	4	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	526	54	487	132	34	20	477	58	469	152	36	21
	Retail - Other Retail - Of Which: SME	14	0	5	3	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	512	54	482	129	34	20	475	58	467	152	36	21
	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 Ap	proach					
				As o	f 30/09/2023					As o	f 31/12/2023		
		Or	iginal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		ure amount	Value adjustments and		Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	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	250	4	234	160	0	2	239	4	224	149	2	1
	Corporates - Of Which: Specialised Lending	32	0	32	28	0	0	32	0	32	28	0	0
	Corporates - Of Which: SME	22	0	18	2	0	0	21	0	17	5	0	0
	Retail	352	7	331	54	4	2	354	7	349	54	4	2
	Retail - Secured on real estate property	193	2	193	30	2	0	192	2	192	32	1	0
DEL OUTM	Retail - Secured on real estate property - Of Which: SME	3	1	3	1	0	0	3	1	3	2	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: non-SME	191	2	191	28	1	0	189	2	189	30	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	158	5	137	25	3	2	162	5	157	22	3	2
	Retail - Other Retail - Of Which: SME	3	1	2	1	1	0	2	1	2	1	1	0
	Retail - Other Retail - Of Which: non-SME	156	4	135	24	2	2	160	4	155	21	2	1
	Equity	1	0	1	2	0	0	1	0	1	2	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 Ap	proach					
				As c	f 30/09/2023					As o	f 31/12/2023		
			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		posure amount	Value adjustments and		Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	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	301	0	330	205	0	1	287	0	276	197	0	1
	Corporates - Of Which: Specialised Lending	23	0	23	17	0	0	23	0	23	17	0	0
	Corporates - Of Which: SME	16	0	15	6	0	0	10	0	6	3	0	0
	Retail	178	7	172	35	5	4	172	7	169	51	4	4
	Retail - Secured on real estate property	88	4	88	16	2	2	82	4	82	25	2	2
OFDMANN	Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	83	4	83	15	2	2	81	4	81	25	2	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	90	3	84	19	2	2	90	3	87	26	2	2
	Retail - Other Retail - Of Which: SME	2	1	1	1	0	1	2	1	2	1	0	1
	Retail - Other Retail - Of Which: non-SME	88	3	83	18	2	2	89	3	86	25	2	2
	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).

# 2024 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banque Internationale à Luxembourg

							IRB Ap	proach					
				As o	f 30/09/2023					As o	f 31/12/2023		
		O	riginal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk	exposure amount	Value adjustments and		nal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		exposure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provision
	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	90	11	89	63	0	7	81	0	80	57	0	0
	Corporates - Of Which: Specialised Lending	31	0	31	29	0	0	32	0	32	30	0	0
	Corporates - Of Which: SME	20	0	20	15	0	0	20	0	19	8	0	0
	Retail	262	7	216	99	4	0	312	3	312	67	2	1
	Retail - Secured on real estate property	94	5	93	17	3	0	125	2	125	27	1	0
CM/IT7EDLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	94	5	93	17	3	0	125	2	125	27	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	168	1	123	82	1	0	186	0	186	40	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	168	1	123	82	1	0	186	0	186	40	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				Aso	f 30/09/2023					As of	f 31/12/2023		
			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		exposure amount	Value adjustments and	Orig	inal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Athor Countries	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ther Countries	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As c	f 30/09/2023					As o	f 31/12/2023		
			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		exposure amount	Value adjustments and	Orig	inal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		oposure amount	Value adjustments a
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	69	5	64	20	3	1	75	5	75	39	3	1
	Retail - Secured on real estate property	15	0	15	5	0	0	21	0	21	15	0	0
CDAIN	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	1	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	13	0	13	5	0	0	19	0	19	13	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	54	5	49	15	3	1	54	5	53	24	3	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	54	5	49	15	3	1	54	5	53	24	3	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				Aso	f 30/09/2023					As o	31/12/2023		
			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		exposure amount	Value adjustments and		inal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		exposure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	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	3	0	0	1	0	0	1	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	3	0	3	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0	0	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 Ap	proach					
				As o	f 30/09/2023					As of	f 31/12/2023		
			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		exposure amount	Value adjustments and		al Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustments an
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	34	0	27	7	0	0	34	0	34	9	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
HONG KONG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
HONG KONG	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	34	0	26	7	0	0	33	0	33	9	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	34	0	26	6	0	0	33	0	33	9	0	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 Ap	proach					
				As c	of 30/09/2023					As c	f 31/12/2023		
		0	riginal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		oposure amount	Value adjustments and		ginal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		exposure amount	Value adjustments a
	(colo EUD (%)		Of which:			Of which:	provisions		Of which:	<u> </u>		Of which:	provisions
	(mln EUR, %)	0	defaulted			defaulted	0	0	defaulted	0	0	defaulted	
	Central banks and central governments	0	0	0		0	0	0	0		0	0	0
	Institutions	0	0			0	0	0	0		0	0	0
	Corporates  Corporates - Of Which: Specialised Lending	0	0	0		0	0	0	0	3	3	0	
	Corporates - Of Which: SME	0	0			0	0	3	0	3	3	0	
	Retail	25	0	25	23	0	0	27	0	27	9	0	
	Retail - Secured on real estate property	6	0	6	1	0	0	7	0	7	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	1	0	0	7	0	7	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	19	0	19	22	0	0	20	0	20	8	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	19	0	19	22	0	0	20	0	20	8	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

Banque Internationale à Luxembourg

							IRB Ap	proach					
				As o	f 31/03/2024					As o	f 30/06/2024		
		Origiı	nal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk ex	posure amount	Value adjustments and	Origir	al Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exp	posure amount	Value adjustment
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provision
	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	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	11,635	2,706	268	118	11,846	454	11,568	2,681	282	115
	Retail - Secured on real estate property	7,788	176	7,788	1,661	110	40	7,807	199	7,807	1,665	124	40
Consolidated data	Retail - Secured on real estate property - Of Which: SME	171	11	171	111	7	2	172	9	172	111	6	2
Consolidated data	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
	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				0						0		
	IRB Total <sup>2</sup>				7,169						7,155		

(2) IRB Total does not include the Securitisation position unlike 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 Ap	proach					
				As (	of 31/03/2024					As o	f 30/06/202	24	
		Origi	nal Exposure <sup>1</sup>	Exposure Value <sup>2</sup>		posure amount	Value adjustments and		nal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		Risk exposure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	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	4,649	3,084	67	89	5,711	376	4,695	3,021	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
LUVEMBOURG	Retail - Secured on real estate property - Of Which: SME	160	7	160	103	4	1	164	9	164	105	6	1
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	6,895	151	6,895	1,290	94	34	6,903	176	6,903	1,312	110	34
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,001	132	1,907	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	1,597	476	67	37	1,606	108	1,558	480	67	38
	Equity	190	0	190	528	0	68	164	0	164	468	0	54
	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 Ap	proach					
				Aso	f 31/03/2024					As o	f 30/06/2024		
		Ori	ginal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		posure amount	Value adjustments and		nal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	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	10	519	377	7	3	569	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
FDANOE	Retail - Secured on real estate property - Of Which: SME	6	4	6	4	2	1	2	0	2	2	0	0
FRANCE	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
	Retail - Other Retail	473	59	465	150	37	15	467	47	459	150	29	16
	Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	2	0	2	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
	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 Ap	proach					
				As	of 31/03/2024					Aso	f 30/06/2024		
		Ori	ginal Exposure <sup>1</sup>	Exposure Value		sure amount	Value adjustments and		al Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	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	55	4	2	340	6	334	50	4	2
	Retail - Secured on real estate property	184	3	184	31	2	0	182	3	182	29	2	0
DEL OLLIM	Retail - Secured on real estate property - Of Which: SME	3	1	3	2	0	0	3	1	3	2	0	0
BELGIUM	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
	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
	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
	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 Ap	proach					
				As of	31/03/2024					Aso	of 30/06/2024		
		Origi	nal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	osure amount	Value adjustments and		ginal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	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
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANT	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
	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
	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												
				ı	As of 31/03/2024					As o	f 30/06/2024			
		Ori	ginal Exposure <sup>1</sup>	Exposure Val		exposure amount	Value adjustments and		inal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk e	posure amount	Valı adjustme	
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisi	
	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	60	0	59	47	0	0	60	0	58	44	0	0	
	Corporates - Of Which: Specialised Lending	31	0	31	29	0	0	31	0	31	29	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	251	2	216	56	2	1	274	0	233	42	0	0	
	Retail - Secured on real estate property	75	2	75	28	1	0	85	0	85	25	0	0	
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	75	2	75	28	1	0	85	0	85	25	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	176	0	140	28	0	0	189	0	148	17	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	176	0	140	28	0	0	189	0	148	17	0	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 Ap	proach					
				As of	31/03/2024					As o	f 30/06/2024		
			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	osure amount	Value adjustments and		al Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	/ 1. EUD (V)		Of which:			Of which:	provisions		Of which:			Of which:	provisions
	(mln EUR, %)  Central banks and central governments	0	defaulted	0	0	defaulted	0	0	defaulted	0	0	defaulted	0
	Institutions	0			0	0						0	
	Corporates	0	0		0	0			0			0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Othor Countries	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	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 Ap	proach					
				As o	f 31/03/2024					As o	f 30/06/2024		
			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		exposure amount	Value adjustments and		nal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	63	2	62	31	1	1	58	2	58	25	1	0
	Retail - Secured on real estate property	15	0	15	11	0	0	15	0	15	11	0	0
CDAIN	Retail - Secured on real estate property - Of Which: SME	2	0	2	3	0	0	2	0	2	2	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	13	0	13	9	0	0	13	0	13	9	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	48	2	47	20	1	0	43	2	42	15	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	48	2	47	20	1	0	43	2	42	14	1	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposu	re. unlike Exposure	value, is reported b	efore taking into account an	v effect due to credi	it conversion factors	s or credit risk mitig	ation techniques (e	.g. substitution effe	cts).
(=)	,			,				0	/

							IRB Ap	proach					
				As	of 31/03/2024					As o	f 30/06/2024		
			Original Exposure <sup>1</sup>	Exposure Value		sk exposure amount	Value adjustments and		nal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	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 o	f 31/03/2024					As o	f 30/06/2024		
		C	Priginal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		exposure amount	Value adjustments and	Orig	ginal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		xposure amount	Val adjustm
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provi
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	36	0	24	7	0	0	35	0	25	9	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
HONG KONG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
HONG KONG	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	34	0	22	7	0	0	33	0	24	9	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	34	0	22	7	0	0	33	0	24	9	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												4
	IRB Total												

(1) Original exposu	re, unlike Exposure	value, is reported b	efore taking into account an	y effect due to cred	it conversion factor	s or credit risk mitig	ation techniques (e	g. substitution effe	cts).

		IRB Approach											
				As of	31/03/2024					As o	f 30/06/2024		
		Ori	iginal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk ex	posure amount	Value adjustments and		ginal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>		sk exposure amount	
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	3	0	3	3	0	0	3	0	3	3	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	3	0	3	3	0	0	3	0	3	3	0	
	Retail	27	0	27	8	0	0	29	0	29	7	0	
	Retail - Secured on real estate property	7	0	7	1	0	0	7	0	7	1	0	
LINUTED CTATEC	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	7	0	7	1	0	0	7	0	7	1	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	20	0	20	7	0	0	23	0	23	7	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	20	0	20	7	0	0	23	0	23	7	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

		Banque Internationale à Luxembourg											
					As of 31/12/2023								
				Dir	ect exposures								
	(mln EUR)		On balance sh	eet			Derivat	ives		Off balan	ce sheet		
										Off-balance sh	eet exposures		
						Davis sakis sa sulah maa	ikiya faliyyalıya	Double at his a suite	ok na zakiva fainvalva				
				Non-derivative financial assets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	th negative fair value				
												Diele weighted avmasure	
		Total gross carrying amount of non-derivative										Risk weighted exposure amount	
Residual Maturity	Country / Region	financial assets  financial assets  derivative financial assets (net of short positions)	i I										
			of which: Financial assets held for	of which: Financial assets of which: Financial assets at fair	of which: Financial assets at					Nominal	Provisions		
			trading	designated at fair value through value through other profit or loss comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount				
[0-3M[		0		0	0		0		0 0	0			
[3M - 1Y [ [1Y - 2Y [		0 0			0		0	(	0 0	0		D D	
[ 2Y - 3Y [ [3Y - 5Y [	Austria	0 0		0 0	0		0	(	0 0	0 0		D D	
[5Y - 10Y [ [10Y - more		0 49		0 0			0	(	0 0	0	(	0	
Total [ 0 - 3M [		0 49 0 256	6	0	0		0		0 0	0		0	
[3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [		0 0 83 0	1 3 2				0	(	0 0 0 0	0			
[3Y - 5Y [ [5Y - 10Y [	Belgium	0 0 550		0 0	0		0	(	0 0	0		0	
[10Y - more Total [ 0 - 3M [	-	0 120 0 1,294	1 0	0 0	0 0		0		0 0	0		0 15	
[3M - 1Y [ [1Y - 2Y [													
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Bulgaria												
[10Y - more Total													
[0-3M[ [3M-1Y[ [1Y-2Y[													
[ 2Y - 3Y [ [3Y - 5Y [	Cyprus												
[5Y - 10Y [ [10Y - more Total	_												
[0-3M[ [3M-1Y[													
[ 1Y - 2Y [ [ 2Y - 3Y [	Czech Republic												
[3Y - 5Y [ [5Y - 10Y [ [10Y - more													
[10Y - more Total [0 - 3M[	1												
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [													
[3Y - 5Y [ [5Y - 10Y [	Denmark												
[10Y - more Total [ 0 - 3M [	-			n	)		0		0 0	n		0	
[3M - 1Y [ [1Y - 2Y [		0 0					0	(	0 0	0		0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Estonia						0	(	0 0 0	0		0	
[10Y - more Total	-	0		0	0		0	(	0 0 0	0	(	D 0	



General governments exposures by country of the counterparty

						Ва	nque Internationale à Luxen	nbourg						
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives wit	h negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)		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	Finland													
[ 0 - 3M [	France	0 0 0 6 0 0	9 39 126 117 265 444 186 <b>1,186</b>	6		0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0
[ 0 - 3M [	Germany	0 0 0 0 0 0	27 106 15 102 34 17	0 7 6 6 5 2 4		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 0 0 0 0 0		000000000000000000000000000000000000000
[ 0 - 3M [	Croatia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece													
[ 0 - 3M [	Hungary													
[0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more	Ireland													
[ 0 - 3M [	Italy													



General governments exposures by country of the counterparty

						Ba	nque Internationale à Luxen	nbourg						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balan	ce sheet	
												Off halaman abo		
												Off-balance she	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	<b>Derivatives wit</b>	h negative fair value			
														Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net of											amount
		financial assets	short positions)									Nominal	Provisions	
				of which: Financial assets held for		of which: Financial assets at fair	of which: Financial assets at							
				trading	designated at fair value through profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[			0			nl o			0			0		0
[3M - 1Y [ [1Y - 2Y [			0 0			0 0 0	0		0 0		0 0	0		0 0
[ 2Y - 3Y [ [3Y - 5Y [	Latvia		0 0 3	0	0	0 0	0		0 0	(	0 0	0		0
[5Y - 10Y [ 			0 10	0	0	0 0	0		0 0	(	0 0	0		0
[0 - 3M [ [3M - 1Y [			0 14			0			0		0	o d		0
[1Y - 2Y [ [2Y - 3Y [														
[3Y - 5Y [ [5Y - 10Y [	Lithuania													
[10Y - more Total														
[0-3M[ [3M-1Y[ [1Y-2Y]		4:	4 44 44 42			0 0	42				0 0	0		0
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Luxembourg	1	2 2 18	2		0 0	2	3	0 0			3 2		0 0
[5Y - 10Y [ [10Y - more		19	9 36 5 25	6 5	0	0 0	19 25	5	0 0	(	0 0	236 34		0
Total [0-3M[ [3M-1Y[		194	4 220	0	0	0 0	194		0 0		0	285		0 86
[3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [														
[3Y - 5Y [ [5Y - 10Y [	Malta													
[10Y - more Total	-													
[0-3M[ [3M-1Y[														
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Netherlands													
[31 - 31 [ [5Y - 10Y [ [10Y - more														
Total [ 0 - 3M [	1		0 15	C	0	0 0	C		0 0	(	0	0		0
[ 3M - 1Y [ [ 1Y - 2Y [			0 3	3 3	0	0 0	0		0 0	(	0 0	0		0
[ 2Y - 3Y [ [3Y - 5Y [	Poland		0 0 28	0	0	0 0	0		0 0		0 0	0 0		0
[5Y - 10Y [ [10Y - more Total	-		0 0		0 0	0 0 0	0		0 0		0 0	0		0 0
[0-3M[ [3M-1Y[			0 0		0	0 0 0	0		0 0	(	0 0	0		0 0
[ 1Y - 2Y [ [ 2Y - 3Y [	Portugal		0 0		0	0 0	o o		0 0		0 0	0		0
[3Y - 5Y [ [5Y - 10Y [	i ortugat		0 0 46	0 6	0	0 0	0		0 0		0 0	0 0		0
[10Y - more Total [ 0 - 3M [			0 46		D	0 0	0		0 0		0 0	0		0 0
[3M-1Y[														
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Romania													
[5Y - 10Y [ [10Y - more														
Total	1													



General governments exposures by country of the counterparty

				Banque Internationale à Luxembourg  As of 31/12/2023											
							As of 31/12/2023								
						Dire	ct exposures								
	(mln EUR)			On balance sho	eet				Derivat	ives		Off balan	ce sheet		
												Off-balance she	eet exposures		
		Total gross carrying amount of non-derivative	Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	<b>Derivatives with</b>	negative fair value			Risk weighted exposure amount	
Residual Maturity	Country / Region	financial assets	derivative financial assets (net o	of which: Financial assets held for	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 [	Slovakia			0 0 0 0 4 0 0 0 3 3 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0			
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Slovenia		1:	0	0	0	0		0	0	0	0		0	
[10Y - more Total	-														
[ 0 - 3M [	Spain		) ) ) ) ) ) )	8 0 99 0 0 0 00 0 00 0 01 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	( ( ( (		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	
[ 0 - 3M [	Sweden		6	8     0       0     0       0     0       7     0       0     0       0     0       0     0       0     0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 1 0 0 0 0 0 0 0 0	
[10Y - more Total			) )	0 0 7 0	0	0	0	(	0 0	0 <b>0</b>	0 0	0 0		0 0 0	
[ 0 - 3M [	United Kingdom														
[0 - 3M [	Iceland														
[ 0 - 3M [	Liechtenstein														
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more	Norway														



General governments exposures by country of the counterparty

						Ba	nque Internationale à Luxen	nbourg						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives wit	th negative fair value			Risk weighted exposure amount
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 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	amount
[0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	0 0 0 0 0 0	145 147 148 149 149 149 149 149 149 149 149 149 149	0 9 8 5 0 0 6 7		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		
[ 0 - 3M [	Hong Kong	0 0 0 0 0 0	() () () () () ()	0					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		
[ 0 - 3M [	Japan	0 0 0 0 0 0	13 () () () () () () () () ()	3 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		37
[ 0 - 3M [	U.S.	0 0 0 0 0 0	206 206 27 0 0 1 1 23	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		
[ 0 - 3M [	China	0 0 0 0 0 0	() () () () () () () () () () () () () (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	( ( ( (	) ) ) ) ) ) )
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland	0 22 0 0 0 0 0	(2) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0			() () () () ()	0 2 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA	0 0 0 0 0 0 0	() () () () () () () () () ()	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	()	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		



#### General governments exposures by country of the counterparty

Banque Internationale à Luxembourg

			As of 31/12/2023											
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial as:	sets by accounting portfolio		Derivatives with pos	sitive fair value	<b>Derivatives wit</b> l	n negative fair value	Off-balance sho	eet exposures	
									T					Risk weighted exposure
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	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	amount
[ 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	Middle East													
[0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more	Latin America and the Caribbean													
[0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[	Africa													
[0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more	Others		23 5 69 252 529 75	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 5 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		n
[3Y - 5Y [ [5Y - 10Y [ [10Y - more Total  [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [			23 5 69 252 529 75	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 5 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0		000000000000000000000000000000000000000

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 have 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

- 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, Brazil, Chile, Colombia, Costa Rica, Dominican, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks 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, 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, Guinea, 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, Guinea, Eventa Leone, South Sudan, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Guinea, Eventa Leone, South Sudan, Comoros, Congo, The Democratic Republic, Chad, Ch 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



General governments exposures by country of the counterparty

					Ba	nque Internationale à Luxer	nbourg						
						As of 30/06/2024							
					Dire	ect exposures							
	(mln EUR)		On balance sh	neet				Deriva	tives		Off balar	ce sheet	
											Off-balance sh	eet exposures	
				Non-derivative financial a	essets by accounting portfolio		Derivatives with po	ositive fair value	Derivatives wit	th negative fair value			
													Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative derivative financial assets (net											amount
		financial assets short positions)									Nominal	Provisions	
			of which: Financial assets held fo	of which: Financial assets r designated at fair value through	of which: Financial assets at fair	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
			trading	profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
] ME - 0]		0	0	0	0		0	0		0 0	0		0
[3M - 1Y [ [1Y - 2Y [		0 0	0	0	0 0		0	0 0		0 0 0	0		0
[ 2Y - 3Y [ [3Y - 5Y [	Austria	0	0	0	0		0	0		0 0	0		0
[5Y - 10Y [		0	59	0	0		0	0		0 0	0		0
[10Y - more Total		0	59 69	0 0	0		0 0	0 0	0	0 0 0	0 0		0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [		0 0	07 19	0	0			0 0		0 0 0	0		0 0
[ 2Y - 3Y [ [3Y - 5Y [	Belgium	0 0 1	98 30	0	0		0 0	0 0		0 0 0	0		0
[5Y - 10Y [ [10Y - more Total		0 0 0 1,3	32	0	0 0		0	0 0		0 0 0	0		0
[ 0 - 3M [		0 1,3		0						0	0		0 8
[3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [	Bulgaria												
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Bulgaria												
[10Y - more Total													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]													
[ 2Y - 3Y [ [3Y - 5Y [	Cyprus												
[5Y - 10Y [ [10Y - more													
[10Y - more Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [													
[1Y - 2Y [ [2Y - 3Y [	Czach Bornbiic												
[3Y - 5Y [ [5Y - 10Y [	Czech Republic												
[5Y - 10Y [ [10Y - more Total													
[0-3M[ [3M-1Y[ [1Y-2Y[													
[ 2Y - 3Y [ [3Y - 5Y [	Denmark												
[5Y - 10Y [ [10Y - more Total													
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0		0	0 0		0 0	0		0
[ 1Y - 2Y [ [ 2Y - 3Y [	Entonio	0 0	0	0	0 0		D	0 0		0 0 0	0		0
[3Y - 5Y [ [5Y - 10Y [	Estonia	0 0	0 7	0	0		0	0		0 0	0		0
[10Y - more Total		0	7	0 0	0 0		0 0	0	0	0 0 0	0		0 0



General governments exposures by country of the counterparty

						Ba	nque Internationale à Luxem	nbourg						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
												Off-balance sho	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives witl	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net o short positions)		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 [	Finland													
[0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more	France	0 0 6 0 0 0	2 1 2 4 1 1,3	5 0 94 0 19 0 18 0 55 0 52 0 06 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 6 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
[ 0 - 3M [	Germany	0 0 0 0 0 0	10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 2 0	0 0 0 0 0 2 0	0 4 0 0 0 0 0	( ( ( ( ( ( ( (	5
[ 0 - 3M [	Croatia	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	( ( ( ( ( ( (	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Greece													
[ 0 - 3M [	Hungary													
[0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more	Ireland													
[0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more	Italy													



General governments exposures by country of the counterparty

			Banque Internationale à Luxembourg  As of 30/06/2024											
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	h negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Latvia	0 0 0 0 0 0	0 0 0 0 13 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Lithuania													
[0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more	Luxembourg	51 2 33 3 15 53 21	51 12 33 3 15 77 21	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	51 2 33 3 15 53 21	1 2 3 3 5 5 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 10 3 2 0 1 37		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more	Malta	1/6	212	U			1/0					53		0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Netherlands													
[ 0 - 3M [	Poland	0 0 0 0 0 0	3 3 14 5 0 0 0 25	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Portugal	0 0 0 0 0 0 0	0 0 0 0 0 45 22 68	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Romania													



General governments exposures by country of the counterparty

						Ba	nque Internationale à Luxen	nbourg						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balan	ce sheet	
												Off balance ab		
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives wit	h negative fair value			
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of											amount
		illidilcidi dssets	short positions)									Nominal	Provisions	
				of which: Financial assets held for	of which: Financial assets designated at fair value through	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				trading	profit or loss	comprehensive income	amortised cost	Garrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[			0			0	0		0		0	0		0
[3M - 1Y [ [1Y - 2Y [			0 0 14	1	0	0 0	0		0 0		0 0	0		0
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Slovakia		0 0 6 0	6		0 0	0				0 0	0		0 0
[10Y - more Total			0 35 0 120		D	0 0 0	0	(	0 0		0 0	0		0 0 0
[0-3M[ [3M-1Y[														
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Slovenia													
[5Y - 10Y [ [10Y - more														
Total [ 0 - 3M [			0 0		0	0 0	0		0 0		0	0		0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [			0 0 9	6	0	0 0	0				0 0	0		0
[3Y - 5Y [ [5Y - 10Y [	Spain		0 166 0 376			0 0	0				0	0		0 0
[10Y - more Total			0 0 0 588	) (	0	0 0	0 <b>0</b>		0 0		0 0	0 0		0 0
[0-3M[ [3M-1Y[ [1Y-2Y[			0 0 7		0	0 0	0				0 0	0		0
[ 2Y - 3Y [ [ 3Y - 5Y [	Sweden		0 0			0 0	0		0 0		0	0		0 0
[5Y - 10Y [ [10Y - more			0 0	) (	0	0 0	0 0		0 0	)	0	0 0		0
Total [0-3M[			0 16		D	0	0		0		0	0		0 0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [														
[3Y - 5Y [ [5Y - 10Y [	United Kingdom													
[10Y - more Total														
[0-3M[ [3M-1Y[ [1Y-2Y[														
[ 2Y - 3Y [ [3Y - 5Y [	Iceland													
[5Y - 10Y [ [10Y - more Total														
Total [ 0 - 3M [ [ 3M - 1Y [														
[3M - 17 [ [1Y - 2Y [ [2Y - 3Y [														
[3Y - 5Y [ [5Y - 10Y [	Liechtenstein													
[10Y - more Total														
[0-3M[ [3M-1Y[ [1Y-2Y]														
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Norway													
[5Y - 10Y [ [10Y - more Total														
Total														



General governments exposures by country of the counterparty

						Ba	nque Internationale à Luxen	nbourg						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	<b>Derivatives wit</b>	h negative fair value			
							I		1		1			Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
					of which: Financial assets	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through	value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
[0-3M[ [3M-1Y[														
[ 1Y - 2Y [ [ 2Y - 3Y [	Australia													
[3Y - 5Y [ [5Y - 10Y [	Australia													
[10Y - more Total														
[0-3M[ [3M-1Y[ [1Y-2Y[			0 0 49			0 0						0		0
[ 2Y - 3Y [ [ 3Y - 5Y [	Canada		0 70 0 50			0 0					0 0	0		0
[5Y - 10Y [ [10Y - more			0 200 0 50			0 0 0			0 0		0 0	0		0
Total [ 0 - 3M [			<b>0 566</b> 0		0	<b>0 0 0 0</b>			0 0		<b>0</b> 0 0	<b>0</b>		<b>0</b>
[3M - 1Y [ [1Y - 2Y [			0 17 0 5		0	0 0			0 0		0 0	0		0
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Hong Kong		0 0			0 0						0		0
[10Y - more Total	-		0 0 0		) )	0 0			0 0 0		0 0 0	0		0 0
[0-3M[ [3M-1Y[			0 0		0	0 0	(		0 0	(	0 0	0		0
[ 1Y - 2Y [ [ 2Y - 3Y [	Japan		0 0		0	0 0			0 0	(	0 0	0		0
[3Y - 5Y [ [5Y - 10Y [			0 0 20		0	0 0			0 0		0 0	0 0		0
[10Y - more Total [ 0 - 3M [	1		<b>0 67</b>		<b>D</b>	0 0			0 0	(	0 0	0		0 33
[3M - 1Y [ [1Y - 2Y [			0 0 68		0	0 0			0 0		0 0	0		0
[ 2Y - 3Y [ [3Y - 5Y [	u.s.		0 0 0		0	0 0			0 0		0 0	0		0
[5Y - 10Y [ [10Y - more			0 0 0		0	0 0	(		0 0	(	0 0	0		0
Total [0-3M[	1		95			0 0			0 0		0 0	0		0
[3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [			0 0			0			0 0		0 0	0		0
[3Y - 5Y [ [5Y - 10Y [	China		0 0 17		D	0 0			0 0		0 0	0		0
[10Y - more Total			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		D D	0 0	(		0 0	(	0 0	0		0 12
[0-3M[ [3M-1Y[		22	0 0 21			0 0	22		0 0		0 0 0	0 0		0
[ 1Y - 2Y [	Switzerland		0 0			0 0			0 0		0	0		0
[3Y - 5Y [ [5Y - 10Y [ [10Y - more			0 0			0 0			0 0		0 0	0		0
Total [ 0 - 3M [	1	21	1 21 0 0		<b>D</b>	0 0 0	22		<b>0 0</b>		<b>0 0</b> 0	<b>0</b>		<b>0</b> 4
[ 3M - 1Y [ [ 1Y - 2Y [			0		0	0 0			0 0		0 0	0		0
[ 2Y - 3Y [ [3Y - 5Y [	Other advanced economies non EEA		0 0	(	0	0 0	(		0 0	(	0 0	0		0
[5Y - 10Y [ [10Y - more			0 0 0		0	0 0 0	(		0 0	(	0 0	0 0		0
Total	1	1	<u> </u>	'1	۷	<u>v </u> 0	1	'I	<u>v  0</u>	<u> </u>	<u>v </u> 0	1 0		v <sub> </sub> 0



#### General governments exposures by country of the counterparty

Banque Internationale à Luxembourg

			Banque Internationale à Luxembourg											
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balanc	e sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	<b>Derivatives wit</b>	h negative fair value	Off-balance shee	et exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 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	Middle East													
[0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more	Latin America and the Caribbean													
[0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more	Africa													
[0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more	Others		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		

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 have 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

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, Brazil, Chile, Colombia, Costa Rica, Dominican, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks 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, 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, Guinea, 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, Guinea, Eventa Leone, South Sudan, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Guinea, Eventa Leone, South Sudan, Comoros, Congo, The Democratic Republic, Chad, Ch 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				
		Gr	oss carrying amount/ Nominal a	amount		Accumulated impairment, accumulated negative changes in provisions <sup>4</sup>	n fair value due to credit risk and			Gros	s carrying amount/ Nominal an	nount		Accumulated impairment, accumul provisions <sup>4</sup>	lated negative changes in t	fair value due to credit risk and	
		Of which performing but pas due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On non-perfor On performing exposures <sup>2</sup>	rming exposures <sup>3</sup>	Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	Collaterals and financial guarantees received on non-performing exposures
(colo EUD)		aud Foo aujo ana Foo aujo		Of which: defaulted	Of which Stage 3 <sup>5</sup>		Of which Stage 3 <sup>5</sup>			ador do days and x do days		Of which: defaulted	Of which Stage 3 <sup>5</sup>			Of which Stage 3 <sup>5</sup>	
(mln EUR)  Cash balances at central banks and other demand deposits	3,45	1	0	0 (		0 0	0 0	(	2,91	14 0	(	0 0		0 0	0	0	0
Debt securities (including at amortised cost and fair value)	8,70	4	0	0	)	0 5	o	(	8,87	77 0	C	0		0 3	0	o	o
Central banks	26	8	0	0		o o	0	(	14	40 0	C	0		0 0	0	0	0
General governments	4,97	6	0	0		0 2	0	(	5,34	40 0	C	0		0 1	0	O	О
Credit institutions	2,33	7	0	0		0	0	(	2,01	19 0	C	0		0	0	0	0
Other financial corporations	55	9	0	0		0 1	0	(	71	16 0	C	0		0 1	0	0	0
Non-financial corporations	56	4	0	0		0 1	0	(	66	0	C	0		0 1	0	O	0
Loans and advances(including at amortised cost and fair value)	17,71	3 2	5	71 567	57	0 74 20	2 202	332	17,27	76 77	777	774	77	61	212	212	423
Central banks		0	0	0		0	0	(		0	C	0		0	0	0	0
General governments	3	7	0	0		0	0	(	3	0	C	0		0	0	0	0
Credit institutions	94	2	2	0		0	0	(	67	74 0	C	0		0	0	0	0
Other financial corporations	2,53	3	0 12	25 125	12	5 10 7	4 74	42	2,48	83 4	117	7 117	11	.7	68	68	23
Non-financial corporations	6,09	3	2	79 275	5 27	8 56 8	88	166	6,07	79 41	438	435	43	36	98	98	264
of which: small and medium-sized enterprises	1,98	5	2 10	04 104	10	4 32 5	0 50	48	1,98	86 26	205	205	20	17	60	60	127
of which: Loans collateralised by commercial immovable property	1,64	0	0	70 70	7	0 27 1	7 17	53	1,52	25 28	128	128	12	11	18	18	109
Households	8,10	8 1	9 10	67 167	16	7 8 4	0 40	124	8,00	32	221	1 221	22	13	46	46	136
of which: Loans collateralised by residential immovable property	7,06	8 1	12	26 126	3	6 4	9	115	6,80	01 27	129	129	12	7	19	19	108
of which: Credit for consumption	39	1	1	16 16	5 1	0	8	3	38	2	20	20	2	1	10	10	5
DEBT INSTRUMENTS other than HFT	29,86	8 2	5	71 567	57	0 79 20	202	332	29,06	77	777	7 774	77	65	212	212	423
OFF-BALANCE SHEET EXPOSURES	4,76	5	!	56 29	5	9	3	(	4,83	34	33	3	3	11	5	5	0

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

(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 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 impairments and accumulated in few are decreasing assets. Following the sign 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 impairment, accumulated impairment, accumulated 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 impa

(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										
		Gros	ss carrying amount/ Nominal a	mount		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>4</sup>					Gross	carrying amount/ Nominal ar	nount		Accumulated impairment, ac	r value due to credit risk and				
		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>		ming exposures <sup>3</sup>	Collaterals and financial guarantees received on non-performing exposures	antees received on non-			Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Collaterals and financial guarantees received on non-performing exposures		
(mln EUR)		,,	Of which: defaulted Of which Stage 3 <sup>5</sup>				Of which Stage 3 <sup>5</sup>					Of which: defaulted Of whic			Of which Stage 3 <sup>5</sup>					
Cash balances at central banks and other demand deposits	1,670	0		0 (	o e	0	0 0	0	0	2,425	5 0		0	0	0 0	o	0	0		
Debt securities (including at amortised cost and fair value)	9,620	0	1	.0	2	10	3 5	5 5	o	9,415	5 0		9	9	9 3	5	5	o		
Central banks	199	0		0		0	0	0	0	103	0	(	0	0	0	0	0	0		
General governments	5,833	0		0	D .	0	1	0	0	5,764	0		0	0	0 1	o	0	0		
Credit institutions	2,115	5		0	D	0	0	0	0	1,984	0		0	0	0	О	0	o		
Other financial corporations	797	7		0		0	1	0	0	776	0		D	0	0 1	0	0	0		
Non-financial corporations	676	0	1	.0		10	1	5	0	788	0		Э	9	9	5	5	0		
Loans and advances(including at amortised cost and fair value)	18,318	139	79	797	7	97 6:	2 178	178	480	18,780	20	839	83	5 83	9 44	196	196	488		
Central banks	(	0		0	)	0	0	0	0	(	0		0	0	0	0	0	0		
General governments	33	0		0		0	0	0	0	3:	0	(	o l	0	0	o	0	0		
Credit institutions	1,477	7 0		0		0	0	0	0	1,950	0	(	o l	0	0	o	0	0		
Other financial corporations	2,716	31	14	144	14	1.	2 50	50	68	2,403	1	140	14	5 14	.6	53	53	68		
Non-financial corporations	6,152	2 49	43	432	2	32	7 86	86	270	6,476	5	45.	2 44	8 45	23	99	99	262		
of which: small and medium-sized enterprises	1,616	22	12	127	7 12	27 1	1 50	50	61	1,559	3	130	13	0 13	5	51	51	57		
of which: Loans collateralised by commercial immovable property	1,518	3 20	14	147	7 14	147	4 21	21	124	1,680	0	150	15	0 15	6	22	22	128		
Households	7,941	1 59	22	222	1 22	21 13	3 42	2 42	141	7,920	13	24	1 24	1 24	1 13	44	44	158		
of which: Loans collateralised by residential immovable property	6,727	51	15	153	3 1	53	6 21	1 21	128	6,698	11	179	5 17	5 17	3	24	24	147		
of which: Credit for consumption	406	2	2	20 20	2	20	1	9	4	415	5 1	19	9 1	9 1	9 1	10	10	4		
DEBT INSTRUMENTS other than HFT	29,608	139	80	808	80	08 69	5 183	3 183	480	30,620	20	84	84	84	7 46	202	202	488		
OFF-BALANCE SHEET EXPOSURES	4,915	ming expectation places refer to Article	7	72 49	5	72 1:	2	6	0	4,660		5	5	7 5	9	8	8	0		

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)
(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 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 impairments and accumulated megative changes in fair value due to credit risk are 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, 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 convention, and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated impairment, accumulated 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 impairment, accumulated 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 impairment, accumulated in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention, information is disclosed on the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention, information is disclosed with the opposite sign of the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention, information is disclosed with the opposite sign of the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention, information is disclosed with the opposite sign of the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention is disclosed with the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention is disclosed with the FINREP framework (templates F 18.00 / F 19

(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.



#### Forborne exposures

			As of 30/	09/2023		As of 31/12/2023									
	Gross carrying amount of exposures with forbearance measures		Accumulated impair changes in fair value provisions for expos forbearance measur	due to credit risk and ures with	Collateral and fina received on exposur meas	es with forbearance	Gross carrying amo with forbearance m		Accumulated impair changes in fair value provisions for expos forbearance measur	due to credit risk and sures with	Collateral and fina received on exposur meas	es with forbearance			
		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			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	10	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	0	0	0	0	0		10	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			
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	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			
QUALITY OF FORBEARANCE <sup>2</sup>															
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0								

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

<sup>(2)</sup> 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 on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</sup> 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



#### Forborne exposures

Banque Internationale à Luxembourg

			As of 31/0	3/2024		As of 30/06/2024									
	Gross carrying amount of exposures with forbearance measures		Accumulated impairr changes in fair value provisions for exposi forbearance measure	due to credit risk and ures with	received on exposu	ancial guarantees res with forbearance sures	Gross carrying amou with forbearance mea		Accumulated impairs changes in fair value provisions for expos forbearance measure	due to credit risk and ures with	Collateral and fina received on exposur meas	es with forbearance			
		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			
Debt securities (including at amortised cost and fair value)	10	10	5	5	0	0	9	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 <sup>2</sup>															
Loans and advances that have been forborne more than twice <sup>3</sup>	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 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



# Breakdown of loans and advances to non-financial corporations other than held for trading

Banque Internationale à Luxembourg

			As o	f 30/09/2023					As of 3	31/12/2023					As of	31/03/2024		As of 30/06/2024						
	Gross carrying	ss carrying amount Accumulated						amount				Accumulated	Gross carrying amount					Accumulated	Gross carryin	g amount				Accumulated
(mln EUR)		Of which: no performing	n-	Of which loans and advances	Accumulated	. value due to		Of which: non performing	-	Of which loans and advances subject to	Accumulated	negative changes in fair value due to		Of which: non performing			Accumulated	negative changes in fair value due to		Of which: non performing	-	Of which loans and advances subject to	Accumulated	negative changes in fair value due to
			of which: defaulted		impairment <sup>1</sup>		1-		of which: defaulted	impairment	impairment <sup>1</sup>	credit risk on non- performing exposures <sup>1</sup>			of which: defaulted	subject to impairment	impairment <sup>1</sup>	credit risk on non- performing exposures <sup>1</sup>			of which: defaulted	impairment imp	impairment <sup>1</sup>	credit risk on non performing exposures <sup>1</sup>
Agriculture, forestry and fishing	15	0	0	15	0	0	17	0	0	17	0	0	17	0	0	17	0	0	18	0	0	18	0	0
Mining and quarrying	2	0	0	2	0	0	4	0	0	4	0	0	5	0	0	5	0	0	2	0	0	2	0	0
Manufacturing	413	8	8	413	4	0	447	8	8	447	4	0	409	8	8	409	4	0	474	12	12	474	6	0
Electricity, gas, steam and air conditioning pply	134	15	15	134	12	0	130	16	16	130	11	0	92	15	15	92	11	0	88	15	15	88	11	0
Water supply	39	0	0	39	0	0	37	0	0	37	0	0	38	0	0	38	0	0	38	0	0	38	0	0
Construction	1,261	26	26	1,261	19	0	1,271	88	88	1,271	18	0	1,267	53	53	1,267	18	0	1,286	72	72	1,286	23	0
Wholesale and retail trade	362	18	18	362	12	0	330	23	23	330	12	0	268	23	23	268	11	0	295	23	23	295	11	0
Transport and storage	131	8	8	131	5	0	164	8	8	164	5	0	164	1	1	164	1	0	157	1	1	157	1	0
ccommodation and food service activities	345	27	27	345	5	0	244	2	2	244	2	0	151	4	4	151	2	0	215	2	2	215	2	0
nformation and communication	121	4	4	121	2	0	141	4	4	141	2	0	161	4	4	161	2	0	173	3	3	173	2	0
Financial and insurance activities	182	0	0	182	1	0	245	0	0	245	1	0	223	0	0	223	0	0	241	0	0	241	0	0
Real estate activities	2,344	126	126	2,344	55	0	2,325	255	255	2,325	57	0	2,435	286	286	2,435	49	0	2,648	283	283	2,648	44	0
Professional, scientific and technical activities	285	30	30	285	18	0	279	28	28	279	18	0	454	29	29	454	18	0	378	32	32	378	18	0
Administrative and support service activities	114	12	12	114	7	0	92	2	2	92	1	0	93	2	2	93	1	0	86	2	2	86	1	0
Public administration and defence, compulsory ocial security	7	0	0	7	0	0	3	0	0	3	0	0	28	0	0	28	0	0	28	0	0	28	0	0
Education	3	0	0	3	0	0	2	0	0	2	0	0	2	0	0	2	0	0	1	0	0	1	0	0
Human health services and social work tivities	59	2	2	59	1	0	48	2	2	48	1	0	33	2	2	33	1	0	38	1	1	38	0	0
Arts, entertainment and recreation	6	0	0	6	0	0	6	0	0	6	0	0	9	2	2	9	0	0	9	2	2	9	0	0
Other services	271	4	0	271	4	0	293	3	0	293	3	0	301	4	4	301	4	0	300	4	0	300	4	0
ans 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	6.476	122	0

(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.