

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

The EBA started collecting supervisory data for Banque Internationale à Luxembourg in Q4 2018, therefore data for the previous quarter are not included in the Transparency exercise.



Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period		967	956	1,006	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		967	956	1,006	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period		1,117	1,106	1,156	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition		1,117	1,106	1,156	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period		1,255	1,245	1,294	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		1,255	1,245	1,294	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets		8,034	8,377	8,576	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		8,034	8,377	8,576	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition		12.04%	11.41%	11.73%	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		12.04%	11.41%	11.73%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition		13.91%	13.20%	13.48%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		13.91%	13.20%	13.48%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition		15.62%	14.86%	15.09%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		15.62%	14.86%	15.09%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital		26,834	28,068	28,812	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital		4.16%	3.94%	4.01%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		1,117	1,106	1,156	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition		1,117	1,106	1,156	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		26,834	28,068	28,812	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		26,834	28,068	28,812	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		4.2%	3.9%	4.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		4.2%	3.9%	4.0%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

Banque Internationale à Luxembourg

			As of 30/09/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %) OWN FUNDS	1,255	1,245		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	967	956		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	848	848		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	513	514		C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	5	6		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1	0		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0		C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	1	2		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-194	-197		C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-202	-197		C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
		associated DTLs () IDB shortfall of gradit rick adjustments to expected lesses	-202				Articles 36(1) point (c) and 36 of CRR Articles 36(1) point (d), 40 and 159 of CRR
		(-) IRB shortfall of credit risk adjustments to expected losses	4	-15		C 01.00 (r380,c010)	
		(-) Defined benefit pension fund assets	-4	-4		C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12		0	0		C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	O .	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0		C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1		0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-1	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	150	150	150	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	150	150	150	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,117	1,106	1,156	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	137	139	138	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	137	139	138	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	8,034	8,377	8,576	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
W- GOTKEMENTS.	B.1	Of which: Transitional adjustments included	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.04%	11.41%	11.73%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.91%	13.20%	13.48%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.62%	14.86%	15.09%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	967	956	1,006	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.04%	11.41%	11.73%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	C 05.01 (r440,c020)	
TOMO ICOMO	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	C 05.01 (r440,c040)	
Memo items	F F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0 0	0	C 05.01 (r440,c030)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		R\	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)		7,030	7,388	7,561	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach		2,324	2,653	2,841	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach		0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach		4,537	4,562	4,545	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB		170	172	175	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)		53	51	61	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA		25	18	23	C 02.00 (R640, c010)
Settlement risk		0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)		28	24	19	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)		62	59	76	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach		62	59	76	C 02.00 (R530, c010)
Of which IMA		0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book		0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_010_090,C 24.00_010_090,C 24.00_010_100,C 24.00_010_090,C 24.00_090,C 24.
Large exposures in the trading book		0	0	0	C 02.00 (R680, c010)
Operational risk		837	837	837	C 02.00 (R590, c010)
Of which basic indicator approach		0	0	0	C 02.00 (R600, c010)
Of which standardised approach		837	837	837	C 02.00 (R610, c010)
Of which advanced measurement approach		0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts		0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total		8,034	8,377	8,576	



2019 EU-wide Transparency Exercise P&L Banque Internationale à Luxembourg

	A 6 30 /00 / 2010	A6 21 /12 /2010	A5 21 /02 /2010	A5 20 /05 /2010
(mln EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income		600	149	301
Of which debt securities income		67	19	39
Of which loans and advances income		265	70	139
Interest expenses		288	73	146
(Of which deposits expenses)		26	8	17
(Of which debt securities issued expenses)		30	9	18
(Expenses on share capital repayable on demand)		0	0	0
Dividend income		1	0	0
Net Fee and commission income		197	47	95
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		20	2	12
Gains or (-) losses on financial assets and liabilities held for trading, net		-33	30	50
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		34	-26	-45
Gains or (-) losses from hedge accounting, net		0	0	0
Exchange differences [gain or (-) loss], net		10	2	5
Net other operating income /(expenses)		30	-13	-11
TOTAL OPERATING INCOME, NET		570	118	262
(Administrative expenses)		354	87	172
(Depreciation)		44	12	24
Modification gains or (-) losses, net		0	0	0
(Provisions or (-) reversal of provisions)		0	2	3
(Commitments and guarantees given)		0	2	3
(Other provisions)		0	0	0
Of which pending legal issues and tax litigation ¹		1		
Of which restructuring ¹		5		
(Increases or (-) decreases of the fund for general banking risks, net) ²		0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		18	2	5
(Financial assets at fair value through other comprehensive income)		0	0	0
(Financial assets at amortised cost)		19	2	5
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)		0	0	0
(of which Goodwill)		0	0	0
Negative goodwill recognised in profit or loss		0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates		2	1	2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		156	16	61
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		131		45
Profit or (-) loss after tax from discontinued operations		0	0	0
PROFIT OR (-) LOSS FOR THE YEAR		131	11	45
Of which attributable to owners of the parent		131	11	45

⁽¹⁾ Information available only as of end of the year (2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(mln EUR)	As of 30/09/2018				As of 31	/12/2018			As of 31/	/03/2019			As of 30/	06/2019			
		Fa	air value hierarc	hy		Fa	ir value hierard	chy		Fair value hierarchy Fair value hierarchy		Fair value hierarchy					
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					3,281				3,479				3,182				IAS 1.54 (i)
Financial assets held for trading					371	62	293	15	270	45	185	40	404	50	225	129	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss					21	0	21	0	23	0	23	0	24	0	24	0	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	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income					1,477	1,244	189	44	1,382	1,149	189	44	1,299	1,078	161	60	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost					19,501				20,574				20,908				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting					46	0	46	0	49	0	49	0	39	0	39	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Par 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk					1				1				1				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹					786				843				848				
TOTAL ASSETS					25,485				26,621				26,706				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	n EUR)		As of 30/09/2018				As of 31/12/2018				As of 31/03/2019						As of 30	0/06/2019							
		Gross carr	rying amount		Accu	mulated impairment	Gro	Gross carrying amount Accumulated impairment		Gross carrying amount Accumulated impairment			rment	Gross carrying amount Accumulated impairment											
Breakdown of financial assets by instrument and by counterparty sector ¹		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	Stage 3 Credit-impaired assets	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 creditimpaired	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 creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant dincrease in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaire assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	since initial recognition	Stage 3 Credit- impaired assets	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 creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities						1,247	186	5	0 (0 0	0	1,305	33	3	0	0 (0 1,15:	. 88		0 0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances						0	C)	0	0	0	C)	0	0	0 0		0	C		0 0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities						4,931	97	2	20 -:	1 -1	-7	5,710	79	9 2	-	1 (-	7 5,538	253	2	-1	-1	-8	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances						11,849	2,285	5 59	96 -2:	1 -17	-231	12,143	2,260	0 64	-2	2 -18	-23	1 12,517	2,181	. 67	·4 -22	-15	-229	Annex V.Part 1.32, 44(a)

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

Market Risk

Banque Internationale à Luxembourg

VaR (Memorandum item) VaR (Memorandum item) STRESSED VaR (Memorandum item) STRESSED VaR (Memorandum item) STRESSED VaR (Memorandum item) ALL PRICE RISKS CAPITAL CARITAL CHARGE FOR CTP OAR (Memorandum item) STRESSED VAR (Memorandum item) STRESSED VAR (Memorandum item) STRESSED VAR (Memorandum item)	CREMENTAL FAULT AND RATION RISK ITAL CHARGE EKS AGE MEASURE JRE	C C	PRICE RISKS CAPITA CHARGE FOR CTP 12 WEEKS AVERAGE MEASURE	TOTAL RISEXPOSURE AMOUNT
TOTAL RISK EXPOSURE AMOUNT FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) TOTAL RISK EXPOSURE AMOUNT FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) TOTAL RISK EXPOSURE AMOUNT FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) TOTAL RISK EXPOSURE AMOUNT FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) TOTAL RISK EXPOSURE AMOUNT FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) TOTAL RISK EXPOSURE AMOUNT FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) TOTAL RISK EXPOSURE AMOUNT FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) TOTAL RISK EXPOSURE AMOUNT FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) TOTAL RISK EXPOSURE AMOUNT FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARavg) TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARavg) TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARavg) TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARavg) TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARavg) TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARavg) TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARavg) TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARavg) TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARavg) TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARavg)	EKS LAST GE MEASURE RE		12 WEEKS AVERAGE MEASURE	.AST AMOUN
As of 30/09/2018 As of 31/12/2018 As of 31/12/2018				ASONE
AS 01 S1/12/2010				
Traded Debt Instruments Of which: General risk Of which: Specific risk				
Equities 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
Foreign exchange risk 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
62 0	0 0	0 0	0 0	0
As of 31/03/2019 As of 30/06/2019 As of 31/03/2019				
Traded Debt Instruments 37 47 0 0 0 Of which: General risk 29 38 0				
Of which: Specific risk 8 9 0				
Equities 0<				
Of which: Specific risk 0				
Commodities risk 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

					Standardise	d Approach						
			As of 30	/09/2018		As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	(mln EUR, %)											
	Central governments or central banks						56	57				
	Regional governments or local authorities Public sector entities					1,205 284	1,206 104	41				
	Multilateral Development Banks						81	0				
	International Organisations					187	187	0				
	Institutions					76	44	4				
	Corporates					-	864	818				
	of which: SME					896	446	441				
	Retail					11	8	4				
Consolidated data	of which: SME					11 370	8	4				
	Secured by mortgages on immovable property of which: SME						369 345	334 322				
	Exposures in default					100	22	23	73			
	Items associated with particularly high risk					706	456	675				
	Covered bonds					31	31	3				
	Claims on institutions and corporates with a ST credit assessment					0	0	0				
	Collective investments undertakings (CIU)					0	0	0				
	Equity					18	17	44 ₂₁				
	Other exposures						513	315 0 2,327	75			
	Standardised Total ²	(1) 0 : : 1				5,571	3,96	2,327				

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 Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach						
			As of 30	/09/2018		As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
Г	(min EUR, %)					91	56	57				
	Central governments or central banks Regional governments or local authorities					0	0	0				
	Public sector entities					266	85	5				
	Multilateral Development Banks					0	0	0				
	International Organisations					0	0	0				
	Institutions					1	1	0				
	Corporates					1,128	529	532				
	of which: SME Retail					672	352	348				
	of which: SME					11	8	4				
LUXEMBOURG	Secured by mortgages on immovable property					314	313	290				
	of which: SME					313	312	289				
	Exposures in default					23	16	17	2			
	Items associated with particularly high risk					704	455	674				
	Covered bonds					0	0	0				
	Claims on institutions and corporates with a ST credit assessment					0	0	0				
	Collective investments undertakings (CIU) Equity					U 17	0 17	44				
	Other exposures					473	473	312				
	Standardised Total ²					173		312	3			

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments

					Standardise	d Approach			
			As of 30	/09/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks					0 166	0 167	0 33	
	Regional governments or local authorities Public sector entities					7	7	33	
	Multilateral Development Banks					0	0		
	International Organisations					0	0	0	
	Institutions					11	11	2	
	Corporates					233	53	53	
	of which: SME					141	33	33	
	Retail					0	0	0	
FRANCE	of which: SME					0	0	0	
110 1102	Secured by mortgages on immovable property of which: SME					4	4	3	
	Exposures in default					1	4 0	3	
	Items associated with particularly high risk					0	0		
	Covered bonds					31	31	3	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total ²								

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gener		iterparty excludes those for sect	iristisation exposures, additional	valuation adjustments (AVAS) al	nd other own funds reductions	related to the	
					Standardise	d Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)					0		0	
	Central governments or central banks Regional governments or local authorities					0	0	0	
	Public sector entities					0	0		
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					31	0	0	
	Corporates					0	0	0	
	of which: SME					0	0	0	
	Retail of which: SME					0	0	0	
SWITZERLAND	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0		
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total ²	(1)							



Credit Risk - Standardised Approach

Banque Internationale à Luxembourg

					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment provisions ²
	(mln EUR, %)					0			
BELGIUM	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity					254 0 0 0 0 17 16 0 0 0 0 0 0	0 254 0 0 0 0 14 13 0 0 0 0 0 0	8 0 0 0 14 13 0 0 0 0 0 0	
	Other exposures Standardised Total ²	_				0	0	0	
			provisions per country of cour	e taking into account any effect du nterparty excludes those for securi	istisation exposures, additional	valuation adjustments (AVAs) a		s related to the	
					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	

					Standardise	d Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks					0	0	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities Multilateral Development Banks					0	0	0	
	International Organisations					0	0	1	
	Institutions					0	0	0	
	Corporates					25	25	25	
	of which: SME					25	25	25	
	Retail					0	0	0	
LINITED VINCDOM	of which: SME					0	0	0	
I ONLI ED KINGDOM	of which: SME 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	
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0		
	Standardised Total ²							Ü	0
	- Standardisca-Fotal	(1) Original exposure, unlike Exp	osure value, is reported before	taking into account any effect	due to credit conversion factors of	or credit risk mitigation technique	es (e.a. substitution effects).		<u> </u>

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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		,	, , , , , , , , , , , , , , , , , , , ,	valuation adjustments (AVAS) a				
					Standardise	ed Approach				
			As of 30	/09/2018			As of 31,	/12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %)									
GERMANY	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity					0 174 12 0 0 32 140 18 0 0 0 22 0 17 2 0 0	0 174 12 0 0 32 130 12 0 0 0 22 0 5 1 0	0 0 2 0 1 130 12 0 0 0 11 0 5 1 0 0	12	
	Other exposures Standardised Total ²					1	1	0	13	
	Standardised Total								13	

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks					0 467	0 467	0	
	Regional governments or local authorities Public sector entities					407 0	407 0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					0	0	0	
	Corporates					21	21	10	
	of which: SME					0	0	0	
	Retail of which: SME					0	0	0	
SPAIN	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0		
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity Other exposures					0	0	0	
	Standardised Total ²					U	U	U	



Credit Risk - Standardised Approach

Banque Internationale à Luxembourg

					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(mln EUR, %)								
	Central governments or central banks					0	0	0	
	Regional governments or local authorities Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					0	0	0	
	Corporates of which: SME					81	/	3	
	Retail					0	0	0	
QATAR	of which: SME					0	0	0	
QATAK	Secured by mortgages on immovable property					0	0	0	
	of which: SME					0	0	0	
	Exposures in default Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity Other exposures					0	0	0	
	Standardised Total ²					0	0		

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	ed Approach				
			As of 30,	09/2018			As of 31/	12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %) Central governments or central banks					0	0	0		
	Regional governments or local authorities Public sector entities					0	0	0		
	Multilateral Development Banks					0	0	0		
	International Organisations					0	0	0		
	Institutions Corporates					0	0	0		
	of which: SME					1	1	1		
	Retail					0	0	0		
UNITED STATES	of which: SME					0	0	0		
	Secured by mortgages on immovable property of which: SME					5 5	5 5	5		
	Exposures in default					0	0	0	0	
	Items associated with particularly high risk					0	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment					0	0	0		
	Collective investments undertakings (CIU)					0	0	0		
	Equity					0	0	0		
	Other exposures					0	0	0	0	
	Standardised Total ²								<u> </u>	

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					0	0	0	
	Corporates					22	0	0	
	of which: SME Retail					0	0	0	
	of which: SME					0	0	0	
IRELAND	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	
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity Other expecures					0	0	0	
	Other exposures Standardised Total ²					U	U	U	0
	Standardised Total	(1) Original exposure unlike Evr	and the second second by the second s	halian into account any official	due to see dit serveries forten		/		



Credit Risk - Standardised Approach

Banque Internationale à Luxembourg

					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	97	60			53	38	59	
	Regional governments or local authorities	1,384	1,385			1,442	1,443	51	
	Public sector entities	285	103			284	102	8	
	Multilateral Development Banks	61	81			62	79	0	
	International Organisations	187	187			188	188	0	
	Institutions	54	53			53	53	6	
	Corporates	2,344	986			2,360	992	945	
	of which: SME	1,184	488	482		1,210	510	503	
	Retail	12	8	4		13	8	4	
Consolidated data	of which: SME	12	8	4		13	8	4	
Consolidated data	of which: SME Secured by mortgages on immovable property	375	373			382	380	341	
	of which: SME	351	349			359	357	329	
	Exposures in default	114	22		75	114	22	23	74
	Items associated with particularly high risk	635	573	851		726	670	995	
	Covered bonds	31	31	3		31	31	3	
	Claims on institutions and corporates with a ST credit assessment	0	((0	0	0	
	Collective investments undertakings (CIU)	0	() 		0	0	0	
	Equity	20	20	50		20	20	50	
	Other exposures	543	542			579	579	369	
	Standardised Total ²	6,143	4,423	2,666	76	6,306	4,603	2,855	75

(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 Secutarisation position unlike in the previous Transparency exercises' results.

		Chandaudiand Annuanah										
					Standardise	ed Approach						
			As of 31	/03/2019			As of 30	/06/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(mln EUR, %)											
	Central governments or central banks	97	60	58		53	38	59				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	266	84	5		265	83	5				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	1	0	0		0	0	0				
	Corporates	1,523	599	602		1,605	649	651				
	of which: SME	927	365	360		1,000	366	360				
	Retail	12	7	4		13	8	4				
LUXEMBOURG	of which: SME	12	7	4		13	8	4				
LOXLINDOUNG	Secured by mortgages on immovable property	342	340	314		349	347	321				
	of which: SME	341	339	313		349	347	320				
	Exposures in default	36	17	18	2	37	17	18	3			
	Items associated with particularly high risk	631	568	845		721	668	993				
	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	20	20	50		20	20	50				
	Other exposures	504	504	338		538	538	367				
	Standardised Total ²				3				3			

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach				
			As of 31	/03/2019		As of 30/06/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²	
	(mln EUR, %)									
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	176	177	35		201	202	40		
	Public sector entities	7	7	0		7	7	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	11	11	2		11	11	2		
	Corporates	236	55	55		133	45	44		
	of which: SME	145	40	40		45	38	38		
	Retail	0	0	0		0	0	0		
FRANCE	of which: SME	0	0	0		0	0	0		
	Secured by mortgages on immovable property	5	5	4		5	5	4		
	of which: SME	5	5	4	1	5	5	4		
	Exposures in default Thoma accepiated with particularly high rick		0	0	1	1	0			
	Items associated with particularly high risk Covered bonds	21	31	0		U	U 21	0		
	Claims on institutions and corporates with a ST credit assessment	51	U 21	3		21	U 21	3		
	Collective investments undertakings (CIU)	0	0			0	0	0		
	Equity	0 1	0			0	0			
	Other exposures	0 1	0			0	0			
	Standardised Total ²	Ŭ	<u> </u>		1	3				

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0		
	Corporates of which: SME	0	0	0		0	0		
	Retail	0	0	0		0	0		
	of which: SME	0	0			0	0		
SWITZERLAND	Secured by mortgages on immovable property	0	0	0		0	0		
	of which: SME	0	0			0	0		
	Exposures in default	0	0		0	0	0		0
	Items associated with particularly high risk	0	0		U	o l	0		U
	Covered bonds	0	0			0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0			n l	0		
	Collective investments undertakings (CIU)	0	0			n l	0		
	Equity	0	n			n l	0		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	,		,	0				0



2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

					Banque	Internationale à Luxe	mbourg		
					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
					Value adimeturante and				Value adimetus auto au d
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities Multilatoral Development Banks	303	303	0		315 0	315	10 0	
	Multilateral Development Banks International Organisations Institutions	0	0	0		0	0	0	
	Corporates of which: SME	22 16	18 13	18 13		22 16	17 13	17 13	
BELGIUM	Retail of which: SME	0 0	0 0	0 0		0 0	0	0	
DELGION	Secured by mortgages on immovable property of which: SME	0	0	0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk Covered bonds	0	0	0	U	0	0	0	U
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0	0	0 0		0	0	0	
	Equity Other exposures	0	0 0	0		0	0	0	
	Standardised Total ²	(1) Original exposure, unlike Ex (2) Total value adjustments and							0
		exposures, but includes genera	al credit risk adjustments.	nterparty excludes those for sec			and other own funds reduction	is related to the	
			As of 31.	/03/2019	Standardise	ed Approach	As of 30	/06/2019	
							A5 01 30		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks	0	0	0		^	^		
	Regional governments or local authorities Public sector entities	0 0	0	0 0		0	0	0 0	
	Multilateral Development Banks International Organisations	0 0	0	0 0		0	0	0 0	
	Institutions Corporates of which: SME	0 26 26	0 26 26	0 26 26		0 29 28	0 25 24	0 25 24	
	Retail	0 0	0	0 0		0 0	0	0 0	
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property of which: SME	0 0	0	0 0		0	0	0	
	Exposures in default Items associated with particularly high risk	0 0	0	0	0	0	0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0 0		0	0	0 0	
	Standardised Total ²	(1) Original exposure, unlike Ex							0
		(2) Total value adjustments and exposures, but includes generate		nterparty excludes those for sec			and other own runds reduction	is related to the	
					Stanuaruise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	As of 31, Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	As of 30 Exposure Value ¹	/06/2019 Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks	Original Exposure ¹			_	Original Exposure ¹			
	Central governments or central banks Regional governments or local authorities Public sector entities	Original Exposure ¹ 0 158 12			_	Original Exposure ¹ 0 187 12			
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	0 158 12 0 0	Exposure Value ¹ 0 158		_	Original Exposure	Exposure Value ¹		
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	0 158 12 0 0 41 137	Exposure Value ¹ 0 158		_	Original Exposure	Exposure Value ¹		
GEDMANY	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	0 158 12 0 0 41 137 15 0	0 158 12 0 0 41	Risk exposure amount 0 0 2 0 0 2	_	Original Exposure ² 0 187 12 0 40 77	Exposure Value ¹	Risk exposure amount 0 0 2 0 0 2 0 2	
GERMANY	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	0 158 12 0 0 41 137	0 158 12 0 0 41	Risk exposure amount 0 0 2 0 0 2	provisions ²	Original Exposure ² 0 187 12 0 40 77	Exposure Value ¹	Risk exposure amount 0 0 2 0 0 2 0 2	provisions ²
GERMANY	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	0 158 12 0 0 41 137 15 0	0 158 12 0 0 41	Risk exposure amount 0 0 2 0 0 2	_	Original Exposure ² 0 187 12 0 40 77	Exposure Value ¹	Risk exposure amount 0 0 2 0 0 2 0 2	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 158 12 0 0 41 137 15 0	0 158 12 0 0 41	Risk exposure amount 0 0 2 0 0 2	provisions ²	Original Exposure ² 0 187 12 0 40 77	Exposure Value ¹	Risk exposure amount 0 0 2 0 0 2 0 2	provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 158 12 0 0 41 137 15 0	0 158 12 0 0 41	Risk exposure amount 0 0 2 0 0 2	provisions ²	Original Exposure ² 0 187 12 0 40 77	Exposure Value ¹	Risk exposure amount 0 0 2 0 0 2 0 2	provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0 158 12 0 0 41 137 15 0 0 0 22 0 17 4 0 0 0	0 158 12 0 0 41 128 9 0 0 22 0 4 4 0 0 1	Risk exposure amount 0 0 0 2 0 2 128 9 0 0 11 0 4 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 due to credit conversion factors	Original Exposure* 0 187 12 0 0 40 77 15 0 0 17 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 187 12 0 40 67 9 0 22 0 4 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 2 0 0 2 66 9 0 0 11 0 4 3 0 0 0 0 0 0 0 0 0 0	provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 158 12 0 0 41 137 15 0 0 22 0 17 4 0 0	Exposure Value 0 158 12 0 0 41 128 9 0 0 22 0 4 4 4 0 0 0 1 0 0 1 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 2 0 2 128 9 0 0 11 0 4 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 due to credit conversion factors uristisation exposures, additional	Original Exposure* 0 187 12 0 0 40 77 15 0 0 22 0 17 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 187 12 0 40 67 9 0 22 0 4 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 2 0 0 2 66 9 0 0 11 0 4 3 0 0 0 0 0 0 0 0 0 0	provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 158 12 0 0 41 137 15 0 0 22 0 17 4 0 0 0 17 4 10 0 10 11 (1) Original exposure, unlike Ex(2) Total value adjustments and	Exposure Value 0 158 12 0 0 41 128 9 0 0 22 0 4 4 4 0 0 0 1 coposure value, is reported befored provisions per country of coural credit risk adjustments.	Risk exposure amount 0 0 0 2 0 2 128 9 0 0 11 0 4 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 due to credit conversion factors uristisation exposures, additional	Original Exposure* 0 187 12 0 0 40 77 15 0 0 17 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value 0 187 12 0 40 67 9 0 22 0 4 22 0 0 4 22 aues (e.g. substitution effects) and other own funds reduction	Risk exposure amount 0 0 0 2 0 0 2 66 9 0 0 11 0 4 3 0 0 0 0 0 0 0 0 0 0	provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 158 12 0 0 41 137 15 0 0 22 0 17 4 0 0 0 17 4 10 0 11 (1) Original exposure, unlike Ex(2) Total value adjustments and	Exposure Value 0 158 12 0 0 41 128 9 0 0 22 0 4 4 4 0 0 0 1 coposure value, is reported befored provisions per country of coural credit risk adjustments.	Risk exposure amount 0 0 2 0 2 128 9 0 0 11 0 4 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 due to credit conversion factors uristisation exposures, additional standardise	Original Exposure 0 187 12 0 0 40 77 15 0 0 22 0 17 4 0 0 0 0 sor credit risk mitigation technical valuation adjustments (AVAs)	Exposure Value 0 187 12 0 40 67 9 0 22 0 4 22 0 0 4 22 aues (e.g. substitution effects) and other own funds reduction	Risk exposure amount 0 0 0 2 0 0 2 66 9 0 0 11 0 4 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 158 12 0 0 41 137 15 0 0 22 0 17 4 0 0 0 17 4 10 0 11 (1) Original exposure, unlike Ex(2) Total value adjustments and	Exposure Value 0 158 12 0 0 41 128 9 0 0 22 0 4 4 4 0 0 0 1 coposure value, is reported befored provisions per country of coural credit risk adjustments.	Risk exposure amount 0 0 2 0 2 128 9 0 0 11 0 4 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 due to credit conversion factors uristisation exposures, additional	Original Exposure 0 187 12 0 0 40 77 15 0 0 22 0 17 4 0 0 0 0 sor credit risk mitigation technical valuation adjustments (AVAs)	Exposure Value 0 187 12 0 40 67 9 0 22 0 4 22 0 0 4 22 aues (e.g. substitution effects) and other own funds reduction	Risk exposure amount 0 0 0 2 0 0 2 66 9 0 0 11 0 4 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks	0 158 12 0 0 41 137 15 0 0 22 0 17 4 0 0 0 0 17 17 4 0 0 0 0 0 1 (1) Original exposure, unlike Ex (2) Total value adjustments and exposures, but includes general	Exposure Value 0 158 12 0 0 41 128 9 0 0 22 0 4 4 4 0 0 0 0 1 exposure value, is reported befored provisions per country of coural credit risk adjustments. As of 31 Exposure Value 0	Risk exposure amount 0 0 0 2 0 0 2 128 9 0 0 11 0 4 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 13 due to credit conversion factors uristisation exposures, additional Standardise Value adjustments and	Original Exposure 0 187 12 0 0 40 77 15 0 0 22 0 17 4 0 0 0 0 0 0 0 0 0 0 0 0 Original Exposure Original Exposure 0	Exposure Value 0 187 12 0 0 40 67 9 0 0 22 0 4 2 0 0 0 0 4 2 As of 30 Exposure Value 0	Risk exposure amount 0 0 0 2 0 0 2 66 9 0 0 11 11 0 4 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities	0 158 12 0 0 41 137 15 0 0 22 0 17 4 0 0 0 17 4 0 0 1 (1) Original exposure, unlike Ex (2) Total value adjustments and exposures, but includes general	Exposure Value 0 158 12 0 0 41 128 9 0 0 22 0 4 4 4 0 0 0 1 cover value, is reported befored provisions per country of coural credit risk adjustments.	Risk exposure amount 0 0 0 2 0 0 2 128 9 0 0 11 0 4 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 13 due to credit conversion factors uristisation exposures, additional Standardise Value adjustments and	Original Exposure 0 187 12 0 0 40 77 15 0 0 22 0 17 4 0 0 0 0 0 s or credit risk mitigation technical valuation adjustments (AVAs)	Exposure Value 0 187 12 0 40 67 9 0 22 0 4 22 0 0 4 22 0 0 4 23 0 As of 30	Risk exposure amount 0 0 0 2 0 0 2 66 9 0 0 11 11 0 4 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (mln EUR, %) Central governments or central banks Regional governments or local authorities	0 158 12 0 0 41 137 15 0 0 22 0 17 4 0 0 0 0 17 17 4 0 0 0 0 0 1 (1) Original exposure, unlike Ex (2) Total value adjustments and exposures, but includes general	Exposure Value 0 158 12 0 0 41 128 9 0 0 22 0 4 4 4 0 0 0 0 1 exposure value, is reported befored provisions per country of coural credit risk adjustments. As of 31 Exposure Value 0	Risk exposure amount 0 0 0 2 0 0 2 128 9 0 0 11 0 4 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 13 due to credit conversion factors uristisation exposures, additional Standardise Value adjustments and	Original Exposure 0 187 12 0 0 40 77 15 0 0 22 0 17 4 0 0 0 0 0 0 0 0 0 0 0 0 Original Exposure Original Exposure 0	Exposure Value 0 187 12 0 0 40 67 9 0 0 22 0 4 2 0 0 0 0 4 2 As of 30 Exposure Value 0	Risk exposure amount 0 0 0 2 0 0 2 66 9 0 0 11 11 0 4 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0 158 12 0 0 41 137 15 0 0 22 0 17 4 0 0 0 0 17 17 4 0 0 0 0 0 1 (1) Original exposure, unlike Ex (2) Total value adjustments and exposures, but includes general	Exposure Value 0 158 12 0 0 41 128 9 0 0 22 0 4 4 4 0 0 0 0 1 exposure value, is reported befored provisions per country of coural credit risk adjustments. As of 31 Exposure Value 0	Risk exposure amount 0 0 0 2 0 0 2 128 9 0 0 11 0 4 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 13 due to credit conversion factors uristisation exposures, additional Standardise Value adjustments and	Original Exposure 0 187 12 0 0 40 77 15 0 0 22 0 17 4 0 0 0 0 0 0 0 0 0 0 0 0 Original Exposure Original Exposure 0	Exposure Value 0 187 12 0 0 40 67 9 0 0 22 0 4 2 0 0 0 0 4 2 As of 30 Exposure Value 0	Risk exposure amount 0 0 0 2 0 0 2 66 9 0 0 11 11 0 4 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	0 158 12 0 0 0 41 137 15 0 0 0 22 0 17 4 0 0 0 0 17 4 0 0 0 1 (1) Original exposure, unlike Ex (2) Total value adjustments and exposures, but includes general	Exposure Value 0 158 12 0 0 41 128 9 0 0 22 0 4 4 4 0 0 0 1 coposure value, is reported befored provisions per country of country of country	Risk exposure amount 0 0 0 2 0 0 2 128 9 0 0 11 0 4 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 13 due to credit conversion factors uristisation exposures, additional Standardise Value adjustments and	Original Exposure 0 187 12 0 0 40 77 15 0 0 22 0 17 4 0 0 0 0 0 0 0 0 0 0 0 0 Original Exposure Original Exposure 0	Exposure Value 0 187 12 0 0 40 67 9 0 0 22 0 4 2 0 0 0 0 0 0 0 0 Cues (e.g. substitution effects) and other own funds reduction As of 30 Exposure Value 0 552 0 0 0 0 0	Risk exposure amount 0 0 0 2 0 0 2 66 9 0 0 11 11 0 4 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Rectail of which: SME Secured by mortgages on immovable property of which: SME	0 158 12 0 0 0 41 137 15 0 0 0 22 0 17 4 0 0 0 0 17 4 0 0 0 1 (1) Original exposure, unlike Ex (2) Total value adjustments and exposures, but includes general	Exposure Value 0 158 12 0 0 41 128 9 0 0 22 0 4 4 4 0 0 0 1 coposure value, is reported befored provisions per country of country of country	Risk exposure amount 0 0 0 2 0 0 2 128 9 0 0 11 0 4 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 13 due to credit conversion factors uristisation exposures, additional Standardise Value adjustments and	Original Exposure 0 187 12 0 0 40 77 15 0 0 22 0 17 4 0 0 0 0 0 0 0 0 0 0 0 0 Original Exposure Original Exposure 0	Exposure Value 0 187 12 0 0 40 67 9 0 0 22 0 4 2 0 0 0 0 0 0 0 0 Cues (e.g. substitution effects) and other own funds reduction As of 30 Exposure Value 0 552 0 0 0 0 0	Risk exposure amount 0 0 0 2 0 0 2 66 9 0 0 11 11 0 4 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 Value adjustments and
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	0 158 12 0 0 0 41 137 15 0 0 0 22 0 17 4 0 0 0 0 17 4 0 0 0 1 (1) Original exposure, unlike Ex (2) Total value adjustments and exposures, but includes general	Exposure Value 0 158 12 0 0 41 128 9 0 0 22 0 4 4 4 0 0 0 1 coposure value, is reported befored provisions per country of country of country	Risk exposure amount 0 0 0 2 0 0 2 128 9 0 0 11 0 4 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 13 due to credit conversion factors uristisation exposures, additional Standardise Value adjustments and	Original Exposure 0 187 12 0 0 40 77 15 0 0 22 0 17 4 0 0 0 0 0 0 0 0 0 0 0 0 Original Exposure Original Exposure 0	Exposure Value 0 187 12 0 0 40 67 9 0 0 22 0 4 2 0 0 0 0 0 0 0 0 Cues (e.g. substitution effects) and other own funds reduction As of 30 Exposure Value 0 552 0 0 0 0 0	Risk exposure amount 0 0 0 2 0 0 2 66 9 0 0 11 11 0 4 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 Value adjustments and
	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 158 12 0 0 0 41 137 15 0 0 0 22 0 17 4 0 0 0 0 17 4 0 0 0 1 (1) Original exposure, unlike Ex (2) Total value adjustments and exposures, but includes general	Exposure Value 0 158 12 0 0 41 128 9 0 0 22 0 4 4 4 0 0 0 1 coposure value, is reported befored provisions per country of country of country	Risk exposure amount 0 0 0 2 0 0 2 128 9 0 0 11 0 4 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 13 due to credit conversion factors uristisation exposures, additional Standardise Value adjustments and	Original Exposure 0 187 12 0 0 40 77 15 0 0 22 0 17 4 0 0 0 0 0 0 0 0 0 0 0 0 Original Exposure Original Exposure 0	Exposure Value 0 187 12 0 0 40 67 9 0 0 22 0 4 2 0 0 0 0 0 0 0 0 Cues (e.g. substitution effects) and other own funds reduction As of 30 Exposure Value 0 552 0 0 0 0 0	Risk exposure amount 0 0 0 2 0 0 2 66 9 0 0 11 11 0 4 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 Value adjustments and
SPAIN	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 158 12 0 0 0 41 137 15 0 0 0 22 0 17 4 0 0 0 0 17 4 0 0 0 1 (1) Original exposure, unlike Ex (2) Total value adjustments and exposures, but includes general	Exposure Value 0 158 12 0 0 41 128 9 0 0 22 0 4 4 4 0 0 0 1 coposure value, is reported befored provisions per country of country of country	Risk exposure amount 0 0 0 2 0 0 2 128 9 0 0 11 0 4 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 13 due to credit conversion factors uristisation exposures, additional Standardise Value adjustments and	Original Exposure 0 187 12 0 0 40 77 15 0 0 22 0 17 4 0 0 0 0 0 0 0 0 0 0 0 0 Original Exposure Original Exposure 0	Exposure Value 0 187 12 0 0 40 67 9 0 0 22 0 4 2 0 0 0 0 0 0 0 0 Cues (e.g. substitution effects) and other own funds reduction As of 30 Exposure Value 0 552 0 0 0 0 0	Risk exposure amount 0 0 0 2 0 0 2 66 9 0 0 11 11 0 4 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 13 Value adjustments and



Credit Risk - Standardised Approach

Banque Internationale à Luxembourg

					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	40	0	0		59	6	3	
	of which: SME	0	0			0	0		
	Retail	0	0				0	0	
OATAD	of which: SME	0	0	0		0	0	0	
QATAR	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 Standardised Total ²	U	U		0	U	U	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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	credit risk adjustments.	tterparty exchange those for see	unstisation exposures, additional	r valuación dajasemento (rivro)	and carer own rands readenen	o related to the	
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	1	1	1		2	2	2	
	Corporates	5	0	0		5	0	0	
	of which: SME	0	0			0	0	0	
	Retail	0	0	0		0	0	0	
LINITED CTATEC	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	5	5	5		5	5	5	
	of which: SME	5	5	5		5	5	5	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other expecures	0	0	0		0	0	0	
	Other exposures Standardised Total ²	U	<u> </u>	<u> </u>	0	U	0	U	0
	Standardised Total	(1) Original supragues welling for							<u> </u>

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	0	0	0		0	0	0	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0			0	0		
	International Organisations	0		0		0	0		
	Institutions	0		0		0	0		
	Corporates	21	0	0		21	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
I TOELAND	of which: SME	0	0	0		0	0	0	
IRELAND	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²			re taking into account any offert	0				0

IRB Total

2019 EU-wide Transparency Exercise

Credit Risk - IRB ApproachBanque Internationale à Luxembourg

						IRB App	oroach								
			As of 30	/09/2018					As of 31/:	12/2018					
						Exposure Value ¹	Risk exposu	ıre amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustmer and
	(mln EUR, %)		ich:		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	provision			
	Central banks and central governments Institutions						6,425 4,362	0	6,839 4,129	205 428	0)			
	Corporates						4,805	152	4,042	1,991					
	Corporates - Of Which: Specialised Lending						0	0	0	0	C				
	Corporates - Of Which: SME						2,038	146	1,653	388	C)			
	Retail						10,477	377	9,925	1,962					
	Retail - Secured on real estate property						6,652	187	6,639	1,309	140				
Consolidated data	Retail - Secured on real estate property - Of Which: SME						242	/ 181	233 6,406	1 242	127	2			
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving						6,410	191	0,400	1,243 0	137 0				
	Retail - Other Retail						3,825	189	3,286	653	112	2			
	Retail - Other Retail - Of Which: SME						333	22	271	53	8	3			
	Retail - Other Retail - Of Which: non-SME						3,492	167	3,015	599	104	1			
	Equity						67	0	67	170	C				
	Other non credit-obligation assets									0					
	IRB Total ²									4,756					

(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 Secutarisation position unlike in the previous Transparency exercises' results.

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustments
	(mln EUR, %)	Of which: defaulted			Of which: defaulted	and provisions	Of which: defaulted	Value ¹		Of which: defaulted	and provisions	
LUXEMBOURG	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets						1,318 776 2,847 0 1,945 6,999 5,307 229 5,078 0 1,692 319 1,373 64	0 0 141 0 141 166 86 6 80 0 80 20 61	1,328 776 2,081 0 1,569 6,787 5,295 221 5,074 0 1,492 259 1,233 64	0 120 678 0 347 1,256 1,024 63 961 0 232 51 182 161	0 0 0 0 121 77 2 75 0 45 7 38	10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total											

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

						IRB App	proach					
			As of 30/	/09/2018					As of 31/	12/2018	2018	
			Exposure	Risk expo	sure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Val adjusti
	(mln EUR, %)				Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	an provis
FRANCE	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total						682 910 543 0 31 993 538 5 5 533 0 455 5 450	0 0 2 123 64 0 64 0 59 2 57 0	846 714 505 0 31 956 538 5 533 0 418 4 414	0 64 461 0 24 229 126 1 125 0 102 1 101	0 0 0 76 40 0 36 1 36	0 0 0 0 0 0 0 0 0 0 0 0

IRB Approach As of 30/09/2018 As of 31/12/2018 Value Original Exposure¹ Risk exposure amount Original Exposure¹ Risk exposure amount Exposure Exposure adjustments Value¹ and Value¹ and Of which: Of which: Of which: Of which: provisions (mln EUR, %) Central banks and central governments 2,513 2,513 Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME SWITZERLAND Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME **Equity** Other non credit-obligation assets

						IRB App	roach						
			As of 30/	/09/2018					As of 31/1	12/2018			
		Of which:		Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustmer and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision	
BELGIUM	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail						499 174 126 0 20 516 253 5 248 0 263	0 0 0 0 6 4 0 4	628 174 118 0 14 491 252 5 247 0 239	0 13 178 0 3 93 32 1 31 0 60	() () () () () () () ()	0 0 0 0 1 1 3 0 2 0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total						3 260 1	0 2 0	3 236 1	0 60 4	() 	

Credit Risk - IRB ApproachBanque Internationale à Luxembourg

						IRB App	oroach						
			As of 30/	/09/2018					As of 31/	12/2018	2018		
		Original Exposure ¹ Of which: defaulted			Risk expos	ure amount	Value adjustments	Original E	xposure¹	Exposure	Risk exposu	re amount	Valu adjustm
	(mln EUR, %)				Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision	
UNITED KINGDOM	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total						0 1,275 155 0 143 36 0 36 0 107 0	0 0 0 0 3 2 0 2 0 2	0 1,281 148 0 0 120 36 0 36 0 84 0	0 66 122 0 0 26 6 0 6 0 20 0 20 2	0 0 0 0 2 1 0 1 0 1		

						IRB App	proach						
			As of 30/	/09/2018					As of 31/	12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustme	
	(mln EUR, %)	Of which: defaulted	Of which:		Of which: defaulted	and provisions		Of which: defaulted	value⁻		Of which: defaulted	and provisio	
GERMANY	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME						0 254 206 0 24 165 111 2 110 0 54 2 52 0	8 0 4 15 10 0 9 0 5	11 254 276 0 24 156 111 2 110 0 45 2 43	0 15 134 0 7 30 23 0 22 0 8 0		0 0 0 0 9 6 0 6 0 3 0	

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	of 31/12/2018		
		Original Exposure ¹	Exposure	Risk expo	osure amount	Value adjustments	Original E	ixposure ¹	Exposure	Risk exposu	ire amount	Valı adjustr
	(mln EUR, %)	Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	an provis
SPAIN	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total						197 136 0 0 40 10 1 9 0 30 0 30	0 0 0 0 9 6 0 6 0 3 0 3	197 138 0 0 0 35 10 1 9 0 25 0 25	133 10 0 0 0 11 4 0 4 0 7 0 7	(((((((((((((((((((0 0 0 0 0 5 4 0 4 0 2 0

						IRB Ap	proach						
			As of 30	/09/2018					As of 31/	/12/2018			
		Original Exposure ¹ Of which:	V:		Risk exposi	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustmen and
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provision	
QATAR	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME						76 0 374 0 81 1 0 1 0 80 0 80	0 0 0 0 0 0 0 0	135 0 374 0 81 1 0 1 0 80 0	0 0 129 0 0 18 0 0 0 18 0			

						IRB App	roach					
			As of 30/	/09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ure amount	Valu adjustm
	(mln EUR, %)	Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ⁻		Of which: defaulted	and provisi
UNITED STATES	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total						415 35 11 0 0 3 2 0 2 0 2 0 2		415 35 39 0 0 0 3 2 0 2 0 2 0 2 0 2	0 21 27 0 0 0 0 0 0 0 0		

						IRB App	oroach					
			As of 30/	/09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ire amount	Valu adjustn
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisi
IRELAND	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total						333 67 0 0 0 14 7 0 7 0 7	0 0 0 0 0 0 0 0 0	333 67 0 0 0 14 7 0 7 0 7	40 4 0 0 0 2 1 0 1 0 1 0		0 0 0 0 0 0 0 0 0 0 0

Credit Risk - IRB ApproachBanque Internationale à Luxembourg

							IRB App	roach					
				As of 31/0	03/2019					As of 30/0	06/2019		
		Original Ex	(posure ¹	Exposure	Risk exposu	ire amount	Value adjustments	Original E	kposure¹	Exposure	Risk exposu	ire amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisio
	Central banks and central governments	6,782	0	7,282	208	0	0	6,200	0	6,700	104	0	
	Institutions	4,554	0	4,240	412	0	0	5,116	0	4,700	415	0	
	Corporates	4,761	132	3,962	1,997	1	41	4,983	137	4,087	2,135	2	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	1,979	127	1,596	382	1	37	1,936	137	1,532	391	2	
	Retail	10,714	407	10,167	1,984	275	114	10,914	466	10,347	1,938	300	
	Retail - Secured on real estate property	6,778	224	6,765	1,305	168	31	6,960	252	6,945	1,260	176	
Cancalidated data	Retail - Secured on real estate property - Of Which: SME	267	8	258	70	3	2	282	10	272	77	3	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	6,512	215	6,506	1,235	165	30	6,678	242	6,673	1,183	174	
consolidated data	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	3,936	184	3,402	678	107	82	3,954	214	3,402	678	124	
	Retail - Other Retail - Of Which: SME	341	25	275	54	8	14	348	27	280	52	9	
	Retail - Other Retail - Of Which: non-SME	3,595	158	3,127	625	98	69	3,606	187	3,122	626	115	
	Equity	69	0	69	172	0		69	0	69	175	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				4,773						4,767		

(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. s (2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	proach					
				As of 31/0	03/2019					As of 30/	06/2019		
		Original Ex	kposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ire amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	1,304	0	1,314	0	0	0	919	0	928	0	0	
	Institutions	846	0	852	111	0	0	808	0	814	105	0	
	Corporates	2,961	121	2,175	825	0	36	2,957	128	2,109	825	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0)
	Corporates - Of Which: SME	1,895	120	1,520	350	0	36	1,831	128		363	0)
	Retail	7,217	203	7,005	1,273	148	61	7,438	239	7,214	1,238	161	
	Retail - Secured on real estate property	5,418	110	5,405	1,017	98	17	5,588	133	5,574	982	102	2
LUVEMBOURG	Retail - Secured on real estate property - Of Which: SME	251	7	243	67	2	. 1	267	9	258	74	3	3
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	5,167	104	5,162	950	96	16	5,320	123	5,316	908	100)
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0)
	Retail - Other Retail	1,799	92	1,599	257	51	. 44	1,850	106	1,641	256	59	
	Retail - Other Retail - Of Which: SME	326	22	262	51	7	12	332	24	268	50	7	·[
	Retail - Other Retail - Of Which: non-SME	1,473	70	1,337	206	44	32	1,518	82	1,373	206	52	2
	Equity	66	0	66	164	0	0	66	0	66	166	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 31/0	03/2019					As of 30/	06/2019		
		Original Exposur	EX	xposure Value¹	Risk exposu	ıre amount	Value adjustments and	Original E	xposure¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(mln EUR, %)		which: aulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	693	0	889	0	0	0	646	0	841	0	0	,
	Institutions	861	0	579	63	0	0	1,333	0	952	67	0	,
	Corporates	595	2	541	469	0	1	599		548	515	0	,
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	ı 💮
	Corporates - Of Which: SME	32	2	32	16	0	1	13	4	13	3	0	ı 📗
	Retail	968	112	929	217	70	19	981	116	937	212	72	<i>i</i>
	Retail - Secured on real estate property	536	72	536	126	45	5	525	76	524	124	48	<i>}</i>
EDANICE	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	4	0	4	1	0)
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	532	72	531	125	45	5	521	76	520	123	47	7
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	<i>i</i>
	Retail - Other Retail	432	40	393	91	25	14	456	40	413	88	24	t
	Retail - Other Retail - Of Which: SME	4	1	4	1	1	1	4	2	3	1	1	.
	Retail - Other Retail - Of Which: non-SME	427	38	389	90	24	13	452	38	410	87	23	, <u> </u>
	Equity	0	0	0	0	0	1	0	0	0	0	0	<i>,</i>
	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 31/0	3/2019					As of 30/0	06/2019		
		Original Expos	sure¹	Exposure	Risk exposu	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(mln EUR, %)		of which: efaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	2,784	0	2,784	0	0	0	2,809	O	2,809	0	acidalica	0
	Institutions	29	0	29	10	0	0	24	0	24	2		o
	Corporates	89	0	88	77	0	0	88	0	87	73		0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
	Retail	132	5	115	16	3	4	126	5	112	12		3
	Retail - Secured on real estate property	32	1	32	6	1	. 0	28	1	28	5	:	1
CM/ITZEDI AND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	32	1	32	6	1	0	28	1	28	5	:	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	100	4	83	10	2	2 3	98	4	85	6	:	2
	Retail - Other Retail - Of Which: SME	1	1	1	0	0	1	2	1	. 1	1		0
	Retail - Other Retail - Of Which: non-SME	99	3	82	9	2	2 3	96	3	83	6	:	2
	Equity	2	0	2	3	0	4	1	0	1	3		0
	Other non credit-obligation assets												
	IRB Total												

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

						IRB Ap	proach				
				As of 31/	03/2019			As of 30/	06/2019		
		Original E	exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value	Of which: defaulted	provisions	Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	568	0	753	0 0	0	565	0 750	0	0	,
	Institutions	198	0	198	14 0	0	179	0 179	16	0	,
	Corporates	129	0	121	175 0	0	138	0 122	152	0	,
	Corporates - Of Which: Specialised Lending	0	0	0	0 0	0	0	0 0	0	0	
	Corporates - Of Which: SME	19	0	13	3 0	0	19	0 13	2	0	,
	Retail	507	7	476	88 4	1	497	7 466	76	4	
	Retail - Secured on real estate property	251	5	251	31 3	0	248	5 248	28	3	
DEL CTUM	Retail - Secured on real estate property - Of Which: SME	5	0	5	2 0	0	5	0 5	1	0	,
BELGIUM	Retail - Secured on real estate property - Of Which: non-SME	246	5	246	29 3	0	243	5 243	27	3	
	Retail - Qualifying Revolving	0	0	0	0 0	0	0	0 0	0	0	į.
	Retail - Other Retail	256	2	225	57 1	1	249	2 218	48	1	
	Retail - Other Retail - Of Which: SME	4	0	3	0 0	0	4	0 3	0	0	,
	Retail - Other Retail - Of Which: non-SME	252	2	221	57 1	1	246	2 215	48	1	
	Equity	1	0	1	4 0	0	1	0 1	4	0	,
	Other non credit-obligation assets										
	IRB Total										

Credit Risk - IRB ApproachBanque Internationale à Luxembourg

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/0	06/2019		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustm
	(mln EUR, %)	Of which: defaulted	— Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	n deradited	0 0	0	derauited	0	0	derauited	0	0	deraulted)
	Institutions	1,200	0 1,206	64		ő	1,338		1,345	70		
	Corporates	31	0 25	1	0	0	, 31		24	1		
	Corporates - Of Which: Specialised Lending	0	0 0	0	0	0	0	c	0	0		
	Corporates - Of Which: SME	0	0 0	0	0	0	0	c	0	0)
	Retail	158	5 136	30	3	1	145	7	126	30	_	1
	Retail - Secured on real estate property	45	2 44	9	1	. 0	47	3	47	9]	2
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	3	0 3	0	0	0	3	c	3	0	()
JNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	42	2 41	9	1	. 0	44	3	44	8]	2
	Retail - Qualifying Revolving	0	0 0	0	0	0	0	c	0	0	()
	Retail - Other Retail	114	3 91	21	1	. 0	97	4	78	21] 2	2
	Retail - Other Retail - Of Which: SME	0	0 0	0	0	0	0	c	0	0	()
	Retail - Other Retail - Of Which: non-SME	113	3 91	21	1	. 0	97	4	78	21] 2	2
	Equity	0	0 0	2	0	0	0	C	0	2	()
	Other non credit-obligation assets											
	IRB Total											

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk exposi	ıre amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Valu adjustn
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provis
	Central banks and central governments	0	0	10	0	C	0	(0	10	0	(0
	Institutions	365	0	365	16	C	0	388	•	388		(0
	Corporates	202	8	274	138	C	6	337	' 4	377	215]	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	C	0	(0	0	0	(0
	Corporates - Of Which: SME	14	4	14	3	0	2	14	4	8	4	_	1
	Retail	169	13	160	30	8	6	165	14	157	28	8	8
	Retail - Secured on real estate property	114	10	114	23	6	3	110	10	110	21	6	6
GERMANY	Retail - Secured on real estate property - Of Which: SME	112	0	112	0	Û	0	100		100	0		0
	Retail - Secured on real estate property - Of Which: non-SME	113	10	113	23	0	3	109		109	21		0
	Retail - Qualifying Revolving Retail - Other Retail	U E4	0	0 46	7	7	2	(: 0	47	7		2
	Retail - Other Retail - Of Which: SME	2	0	70	,	2		55		7	, ,	4	2
	Retail - Other Retail - Of Which: non-SME	52	3	44	7	7	<u> </u>	53	3	45	7		2
	Equity	0	0	0	ń	<u> </u>)			ĺ	(0
	Other non credit-obligation assets			J							Ü		Ĭ
	IRB Total												

						IRB Ap	proach				
			As of 31/	03/2019					As of 30/	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value	Of which: defaulted	provisions
SPAIN	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	198 188 0 0 0 34 13 1 12 0 20 0 20 0	198 0 188 0 0 0 0 0 0 0 0 0 9 31 6 13 0 1 6 12 0 0 0 3 18 0 0 0	134 17 0 0 10 5 1 5 0 5 0	0 0 0 0 5 4 0 4 0 2 0 2	0 0 0 0 0 5 4 0 4 0 1 0	48 178 2 0 2 37 13 1 12 0 25 0 25	0 0 0 0 9 6 0 6 0 3 0	48 178 1 0 1 33 13 1 1 12 0 21 0 21	32 18 0 0 0 14 5 1 5 0 9 0	0 0 0 0 0 0 0 0 0 0 0 0 0 5 5 5 4 4 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).

					IRB Ap	proach				
			As of 31/	03/2019			As of 30/	/06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value	Of which: defaulted	provisions	Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	77 (136	0	0 0	76	0 133	0	C	J
	Institutions	0	0	0	0	0	0	0	0	J
	Corporates	260	260	94	0 0	301	0 301	111	0)
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	<u>/</u>
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	<u>'</u>
	Retail	82	82	18	0	82	0 82	18	0	<u>'</u>
	Retail - Secured on real estate property			0	0		0 1	0		<u>'</u>
QATAR	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0		<u>'</u>
Q/11/11	Retail - Secured on real estate property - Of Which: non-SME		1	0	0		0 1	"		<u>'</u>
	Retail - Qualifying Revolving	0	0	0	0	0	0	0		<u>/</u>
	Retail - Other Retail	80	80	18	0	81	0 81	18		<u>'</u>
	Retail - Other Retail - Of Which: SME	0		10	0	0	0	0		<u>'</u>
	Retail - Other Retail - Of Which: non-SME	80	80	18	0	81	0 81	18		<u>'</u>
	Equity Other pen credit obligation accets		U	U	U	U	U	U		1
	Other non credit-obligation assets IRB Total									

						IRB App	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposı	ıre amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustm
	(. L. EUD. 0()	Of which:	Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provision
	(mln EUR, %)	defaulted	406	0	defaulted	0	200	defaulted	200	0	defaulted	
	Central banks and central governments Institutions	406 0 37 0	406 27	10	0	0	398 32	0	398	0		0
	Corporates	11 0	37 30	33	0	0	11		32	31		0
	Corporates - Of Which: Specialised Lending		J0 0	22	0	0	11		0	0		ń
	Corporates - Of Which: SME		0	0	0	0			0	0		ó
	Retail	3 0	3	0	0	٥	3			1		ó
	Retail - Secured on real estate property	1 0	1	ő	0	0	1		1	0		ó
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0		0	0		ó
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	1 0	1	0	0	0	1	0	1	0		ó
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0		Ó
	Retail - Other Retail	2 0	2	0	0	0	2	0	1	1		0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	C	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	2 0	2	0	0	0	2	0	1	1		٥
	Equity	0 0	0	0	0	5	C	0	0	0		o
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/0	06/2019		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustm
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	348	348	41	O	0	322	0	322	38	()
	Institutions	59	59	3	0	0	59	0	59	3	(
	Corporates	0 0	0	0	0	0	0	0	0	0	(D
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0	()
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0	(D
	Retail	14	13	1	0	0	14	0	13	1	(D
	Retail - Secured on real estate property	7 (7	1	0	0	7	0	7	1	()
TDEL AND	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0	(
IRELAND	Retail - Secured on real estate property - Of Which: non-SME	7 0	7	1	0	0	7	0	7	1	(
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0	(
	Retail - Other Retail	7 0	7	0	0	0	7	0	7	0	(
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0	(
	Retail - Other Retail - Of Which: non-SME	7 0	7	0	0	0	7	0	7	0	(
	Equity	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

						Danc	ue Internationale à Luxe As of 31/12/2018							
						Dire	ct exposures							
	(colo EUD)			On balance sl	heet		ct exposures		Deriv	atives		Off bala	nce sheet	-
	(mln EUR)													
												Off-balance s	heet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		acoultish Financial cooks	of which the property of						Nominal	Provisions	
				of which: Financial assets held for trading	acsignated at fall value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [0	0	0	0	0	0 0	(0 0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0	(0 0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [56	56 0	0	0	56	0	(0 0	0	0	0	0	
[10Y - more Total		56 55	56 55	0 0	0	56 0	0 0	() ()	0 0 0	0 0	0 0	0 0	0 0	0
[3M - 1Y [[1Y - 2Y [6	6 15	0	0	0	6 15	(0 0	0	0	0	0	
Total [0 - 3M [Belgium	133 523	133 523	0	0	113 265	20 20 259	(0 0	0 0	0 0	0 0	0 0	
[10Y - more Total		753	753	0 0	0	377	0 375	C	0 0	0	0 0	0 0	0 0	0
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Bulgaria													
[10Y - more Total														
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Cyprus													
Total [0 - 3M [0	0	0	0	0	0		2 0	0	0	0	0	
[0 - 3M [0	0	0	0	0	0	(0 0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Czech Republic	16 21 0	16 21 0	0 0	0 0	0 0 0	16 21 0	((0 0 0	0 0	0 0 0	0 0	0 0	
[10Y - more Total		38 0	38 0	0 0	0 0	0 0 0	0 38 0	C	0 0 0	0 0	0 0	0 0	0 0	1
[0 - 3M [0 0 7	0 0 7	0	0	0 0	0 7	(0 0	0 0	0	0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Denmark	0 0	0 0 0	0 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 7	0 7	0 0	0	0	7	0	0 0	0	0 0	0	0	0
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Estonia													
[10Y - more Total														



General governments exposures by country of the counterparty

						Band	que Internationale à Luxe	embourg						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	itives		Off balaı	nce sheet	
	(min zorty											Off-balance sl	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[0 - 3M [Finland	0 21 0 0 0 0 0	0 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 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 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [France	0 17 31 11 57 738 0	0 17 31 11 57 738 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 17 31 11 57 738 0		0 0 0 0 0 0 0 0 0 0 0 0 0	0 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	13 9 0 0 71 99 8	13 9 0 0 71 99 8	0 0 0 0 4 9 0	0 0 0 0 0 0	0 0 0 0 52 0 0	13 9 0 0 15 89 8	((((0 0 0 0 0 0 0 0 0 0 0	0 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	Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Ireland	0 0 0 0 0 318 15	0 0 0 0 0 318 15	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 116 0	0 0 0 0 0 202 15	() () () ()	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	40
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

						Band	que Internationale à Luxe	embourg						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	ntives		Off balar	nce sheet	
	(**************************************											Off-balance sl	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[0 - 3M [Lithuania	0 0 0 3 15 7 0	0 0 0 3 15 7 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 7 0	0 0 0 3 15 0 0	((((0 0 0 0 0 0 0 0 0 0 0 0	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 - 3M [Luxembourg	550 2 546 2 41 62 52	550 2 546 2 41 62 52	0 0 0 0 0 3 0	0 0 0 0 0 0	0 0 0 0 35 0	550 2 546 2 6 59 52		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	159 2 11 0 2 18 31	0 0 0 0 0 0	
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland	0 10 0 7 8 79 0	0 10 0 7 8 79 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 10 0 7 8 79 0	((((0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	16
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia	0 0 0 0 0 114 0	0 0 0 0 0 114 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 114 0	(0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 [Slovenia	114		J			114					V	U	3



General governments exposures by country of the counterparty

						Band	que Internationale à Luxe As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	13 18 23 66 81 464 0	13 18 23 66 81 464 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	13 18 23 66 81 464 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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							Š						
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada	0 0 0 0 0 144 0	0 0 0 0 0 144 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 144 0	0 0 0 0 0 0	0 0 0 0 0 0	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	144	144	U.			144	O.	U	U	V			U



General governments exposures by country of the counterparty

						Banq	ue Internationale à Luxe							
							As of 31/12/2018							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.	17 9 107 195 87 0 0	17 9 107 195 87 0 0	0 0 0 0 0 0	0 0 0 0 0 0	17 9 17 18 0 0 0	0 0 90 176 87 0 0	0 0 0 0 0	0 0 0 0 0 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 1 1 0	0 0 0 0 0 1 0 0	0 0 0 0 0 1 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 [Switzerland	0 0 2,513 0 1 0	0 0 2,513 0 1 0	0 0 0 0 0 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 2,513 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 [Other advanced economies non EEA	2,514 0 0 0 0 0 0 26 0 26	0 0 0 0 0 26 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	2,513 0 0 0 0 0 0 26 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 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 [Other Central and eastern Europe countries non EEA	20	20	· ·	J		20	•		J		J	J	J
[0 - 3M [Middle East	0 0 57 0 24 0 0	0 0 57 0 24 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 23 0 0	0 0 57 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [Latin America and the Caribbean	81	81	Ü	U .	23	5/	J.	U	U	U	U	U	U



General governments exposures by country of the counterparty

Banque Internationale à Luxembourg

							que internationale a Eaxe							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	n negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [Others	0 0 0 0 161 62 30	0 0 0 0 161 62 30	0 0 0 0 4 0	0 0 0 0 0	0 0 0 0 157 47 0	0 0 0 0 0 15 30	0 0 0 0 0	0 0 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 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

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican, Costa Rica, Dominican, Republic, Ecuador, El Salvador, Grenada, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Chad, Chad Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

						Banc	ue Internationale à Luxe	mbourg						
							As of 30/06/2019							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	0 0 0 54 0 0	0 0 0 54 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 54 0 0	0 0 0 0 0 0	(((((0 0 0 0 0 0 0	0 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 [Belgium	43 37 0 20 265 483 33	43 37 0 20 265 483 33	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 215 159 0	43 37 0 20 49 324 33	(((((0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	10
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Czech Republic	0 0 16 21 0 0 0	0 0 16 21 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 16 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 0 0	0 0 0 0 0 0	1
[0 - 3M [Denmark	0 0 7 0 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 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 - 3M [Estonia								U	U	U	U	, , ,	U



General governments exposures by country of the counterparty

						Band	que Internationale à Luxe As of 30/06/2019							
						Dire	ct exposures	<u>'</u>						
	(mln EUR)			On balance sl	heet	20			Deriva	ntives		Off balar	nce sheet	
	(IIIII LOK)							Derivatives with p			negative fair value		neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
		derivative financial assets	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 [Finland	21 0 0 0 0 0 0 0	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	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 0 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 [France	0 18 42 11 71 697 15	0 18 42 11 71 697 15	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 18 42 11 71 697 15		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 2 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Germany	13 9 0 15 55 117 0	13 9 0 15 55 117 0	0 0 0 0 4 7 0	0 0 0 0 0 0	0 0 0 0 51 0 0	13 9 0 15 0 110 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 20 3	0 0 0 0 0 12 3	0 0 0 0 0 0	0 0 0 0 0 0	2
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland	0 0 0 0 74 222 26	0 0 0 0 74 222 26 322	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 50 0	0 0 0 0 74 172 26	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	38
[0 - 3M [Italy													
[0 - 3M [Latvia	0 0 9 0 0 0 0	0 0 9 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 9 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	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



General governments exposures by country of the counterparty

						Band	que Internationale à Luxe	embourg						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	ntives		Off bala	nce sheet	
	(viiii Zevij											Off-balance s	heet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[0 - 3M [Lithuania	0 0 3 0 15 5 0	0 0 3 0 15 5 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 3 0 15 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	3
[0 - 3M [Luxembourg	191 2 507 3 44 55 47	191 2 507 3 44 55 47	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 35 0	191 2 507 3 9 55 47		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	160 11 0 3 0 18 35	0 0 0 0 0 0	
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland	10 0 0 7 34 52 0	10 0 0 7 34 52 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	10 0 0 7 34 52 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	16
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia	0 0 0 10 0 114 10	0 0 0 10 0 114 10	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 10 0 114 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 - 3M [Slovenia	134	134	0	0	0	134		0	0	J	U	0	5



General governments exposures by country of the counterparty

						Band	jue Internationale à Luxe	embourg						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	itives		Off balaı	nce sheet	
	(IIIIII LOK)													
												Oπ-balance si	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
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	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	0 26 49 60 111 355 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 26 49 60 111 355 0	((((((0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	32
[0 - 3M [Sweden													<u> </u>
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Australia													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Canada	0 0 0 0 57 130 0	0 0 0 0 57 130 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 57 130 0	(((((((0 0 0 0 0 0 0 0 0 0 0 0 0	0 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	187	187	U	0		187			0		U	U	V



General governments exposures by country of the counterparty

	1					Banq	ue Internationale à Luxe							
							As of 30/06/2019							
						Direc	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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	
[0 - 3M [Japan													
[0 - 3M [U.S.	0 26 107 177 88 0 0	0 26 107 177 88 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 26 18 0 0 0	0 0 89 177 88 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 3 0	0 0 0 0 0 2 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 - 3M [Switzerland	0 0 2,809 3 1 0 0	2,809 3 1 0	0 0 0 3 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 2,809 0 0 0	((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 [Other advanced economies non EEA	2,812 0 0 0 0 25 0 0	0 0 0 0 25 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	2,809 0 0 0 0 25 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 - 3M [Other Central and eastern Europe countries non EEA			· ·										
[0 - 3M [Middle East	0 0 57 19 5 0 0	0 0 57 19 5 0 0	0 0 0 0 1 0 0	0 0 0 0 0 0	0 0 0 19 4 0 0	0 0 57 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 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 [Latin America and the Caribbean	81	81	1	U	23	5/			U.		U	Ü	U



General governments exposures by country of the counterparty

Banque Internationale à Luxembourg

						Danc	ue miternationale a Luxe	mbourg						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	itives		Off balar	nce sheet	
				Derivatives with positive fair value Derivatives with negative fair value							Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [Others	0 0 0 0 184 68 0	0 0 0 0 184 68 0	0 0 0 0 0 3 0	0 0 0 0 0 0	0 0 0 0 184 20 0	0 0 0 0 0 45 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0

Notes and definition

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 Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo,

(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.



Performing and non-performing exposures

	As of 30/09/2018							As of 31/12/2018							
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴ Collaterals and financial		Gross carr		ing amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial			
	Of which performing but past due >30 days and <=90 days	Of which no	n-performing ¹	On performing exposures ²	On non- performing exposures ³	guarantees received on non- performing exposures		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing		
(mln EUR)			Of which: defaulted					days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		
Debt securities (including at amortised cost and fair value)							6,481	0	20	20	2	7	13		
Central banks							0	0	0	0	0	0	0		
General governments							4,022	0	0	0	1	0	0		
Credit institutions							1,422	0	0	0	0	0	0		
Other financial corporations							436	0	20	20	0	7	13		
Non-financial corporations							601	0	0	0	1	0	0		
Loans and advances(including at amortised cost and fair value)							17,967	37	600	583	37	231	344		
Central banks							3,094	0	0	0	0	0	0		
General governments							125	0	0	0	0	0	0		
Credit institutions							1,219	0	0	0	0	0	0		
Other financial corporations							2,002	11	224	221	4	103	116		
Non-financial corporations							5,116	8	224	213	22	86	130		
of which: small and medium-sized enterprises at amortised cost							1,996	0	112	111	10	68	44		
Households							6,411	17	153	150	11	42	99		
DEBT INSTRUMENTS other than HFT							24,448	37	620	603	39	238	357		
OFF-BALANCE SHEET EXPOSURES	English of Civilian of the control o						3,544		17	8	6	1	0		

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Performing and non-performing exposures

			A	As of 31/03/201	9		As of 30/06/2019							
	Gross carrying amo				accumulated c	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴			Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial
		Of which performing but past due >30				On non- performing	guarantees received on non- performing		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	7,146	0	21	21	2	7	13	7,051	0	21	21	2	8	12
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4,415	0	0	0	0	0	0	4,263	0	0	0	1	0	0
Credit institutions	1,658	0	0	0	0	0	0	1,705	0	0	0	0	0	0
Other financial corporations	461	0	21	21	0	7	13	459	0	21	21	0	8	12
Non-financial corporations	612	0	0	0	1	0	0	625	0	0	0	1	0	0
Loans and advances(including at amortised cost and fair value)	18,481	20	645	637	40	231	379	18,497	41	674	673	37	229	398
Central banks	3,332	0	0	0	0	0	0	3,017	0	0	0	0	0	0
General governments	107	0	0	0	0	0	0	113	0	0	0	0	0	0
Credit institutions	1,242	0	0	0	0	0	0	1,216	0	0	0	0	0	0
Other financial corporations	2,141	4	232	232	4	104	125	2,227	17	254	254	5	103	137
Non-financial corporations	5,130	4	224	220	24	85	121	5,241	7	224	223	23	82	124
of which: small and medium-sized enterprises at amortised cost	1,966	1	125	123	11	65	44	2,022	4	137	137	10	68	54
Households	6,529	13	190	185	11	42	133	6,683	17	197	196	8	43	136
DEBT INSTRUMENTS other than HFT	25,628	20	666	657	41	239	392	25,548	41	695	693	39	237	410
OFF-BALANCE SHEET EXPOSURES	3,829		33	23	8	1	0	4,191		49	49	8	2	0

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

	As of 30/09/2018						As of 31/12/2018							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	Gross carrying amount of exposures with forbearance measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	Collateral and financial guarantees					
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance				
Debt securities (including at amortised cost and fair value)						0	0	0	0	0				
Central banks						0	0	0	0	0				
General governments						0	0	0	0	0				
Credit institutions						0	0	0	0	0				
Other financial corporations						0	0	0	0	0				
Non-financial corporations						0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)						288	144	46	44	225				
Central banks						0	0	0	0	0				
General governments						0	0	0	0	0				
Credit institutions						0	0	0	0	0				
Other financial corporations						58	25	6	6	52				
Non-financial corporations						180	87	32	31	137				
of which: small and medium-sized enterprises at amortised cost						68	53	29	29	37				
Households						50	32	8	7	37				
DEBT INSTRUMENTS other than HFT						288	144	46	44	225				
Loan commitments given						3	2	0	0	0				

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

	As of 31/03/2019						As of 30/06/2019							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures wiforbearance measures ²		Collateral and financial guarantees				
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0				
Central banks	0	0	0	0	0	0	0	0	0	0				
General governments	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	0	0	0	0	0	0	0	0	0	0				
Non-financial corporations	0	0	0	0	0	0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	285	149	45	43	225	287	135	46	45	226				
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	57	25	6	6	51	58	30	6	6	49				
Non-financial corporations	156	78	31	31	116	165	80	33	32	127				
of which: small and medium-sized enterprises at amortised cost	62	53	29	28	33	70	54	29	29	39				
Households	72	46	8	7	59	63	24	7	7	50				
DEBT INSTRUMENTS other than HFT	285	149	45	43	225	287	135	46	45	226				
Loan commitments given	2	1	0	0	0	9	8	0	0	0				

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.