

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

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



Key Metrics

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,392	1,463	1,448	1,423	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,369	1,444	1,442	1,415	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,567	1,638	1,623	1,598	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	1,544	1,619	1,617	1,590	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,820	1,881	1,966	1,940	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,797	1,862	1,960	1,933	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	10,545	10,426	10,732	10,437	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,530	10,411	10,726	10,432	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.20%	14.03%	13.49%	13.63%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.00%	13.87%	13.44%	13.57%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.86%	15.71%	15.12%	15.31%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.67%	15.55%	15.07%	15.25%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.26%	18.04%	18.32%	18.59%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.07%	17.89%	18.27%	18.53%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	37,821	34,793	34,320	33,301	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.14%	4.71%	4.73%	4.80%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,567	1,638	1,623	1,598	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,544	1,619	1,617	1,590	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	37,821	34,793	34,320	33,301	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	37,799	34,774	34,313	33,294	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.14%	4.71%	4.73%	4.80%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.09%	4.66%	4.71%	4.78%	[A.2]/[B.2]	



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			4620/00/2022	4 (24 /42 /2022	4	4 (20/05/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	C 01.00 ((010.0010)	REGULATION Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying					C 01.00 (+0010,c0010)	
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,392	1,463	1,448	1,423		Article 50 of CRR
	A.1.1	instruments)	907	907	907	907	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	822	907	910	906	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	177	227	226	243	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-64	-96	-97	-112	C 01.00 (r0250,c0010) C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 32 to 35 of and 36 (1) point (l) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR.
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-293	-309	-317	-331		
	A.1.9	associated DTLs	-122	-123	-110	-113	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-2	-2	-2	-2	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 199 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-20	-17	-18	-22	C 01.00 (r0390,r0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), $3\xi(1)$ point (k) (i) and 89 to 91 of CRR, Articles $3\xi(1)$ point (k) (ii), $3\xi(1)$ point (b), $3\xi(1)$ point (b) and 238 of CRR, Articles $3\xi(1)$ point (k) (ii) and $37K(3)$ of CRR, Articles $3\xi(1)$ point (k) (iv) and $15\xi(8)$ of CRR and Articles $3\xi(1)$ point (k) (vi) and $15\xi(8)$ of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 49(1) point (a) and 49(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	-2	-2	-3	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-18	-23	-27	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-36	-29	-32	-29	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	22	19	6	7	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	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	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	22	19	6	7	C 01.00 (r0520,c0010)	Asticles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	175	175	175	175	C 01.00 (r0530,c0010)	Addide 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	175	175	175	175	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r070,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,567	1,638	1,623	1,598	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	253	243	343	342	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	253	243	343	342	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	0	0	0	$\begin{array}{c} C01.00\left(e920,c0010\right)+C01.00\left(e920,$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	10,545	10,426	10,732	10,437	(r0900,c0010) + C 01.00 (r0960,c0010) C 02.00 (r0010,c0010)	Articles 92/31, 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1	TOTAL RISK EXPOSURE AMOUNT Of which: Transitional adjustments included	10,545	10,426	10,732	10,437	C 02.00 (+0010,c0010) C 05.01 (+0010,c0040)	Pronounce (AQ2), 70, 70 atts 39 of CARS
	B.1 C.1	OF which: Transitional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13,20%	14.03%	13.49%	13.63%	CA3 (1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.86%	15.71%	15.12%	15.31%	CA3 (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	17.26%	18.04%	18.32%	18.59%	CA3 (5)	
CET1 Capital	D.3	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,369	1,444	1,442	1,415	(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-	
Fully loaded CET1 RATIO (%)	D E	COMMON EQUITY TIER 1 CAPITAL (tully loaded) COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	1,369	1,444	1,442	1,415	A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)] [D.1]/[B-B.1]	
Fully loaded ¹			13.00%	13.87%	13.44%	7	[b.1]/[B-B.1] C 05.01 (r0440,c0010)	•
		Adjustments to CET1 due to IFRS 9 transitional arrangements			6			
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0		0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	15	15	6	5	C 05.01 (r0440,c0040)	
	timate calcula	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re- sed on the formulae stated in column "CORPP CORP" – please note that this might lead to differences to full	outstook point of view at the re-	ortion date are not taken into ac	and the state and a destruct			

⁽¹⁾The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



Overview of Risk exposure amounts

		RWAs]
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	9,423	9,290	9,544	9,166	C 02.00 (r0040, r0010) - (C 07.00 (r0090, r0220, s001) + C 07.00 (r0110, r0220, s001) + C 07.00 (r0130, r0220, s001) + C 08.01 (r0040, r0220, s002) + C 08.01 (r0050, r0220, r0200, r0
Of which the standardised approach	2,898	2,742	2,782	2,670	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	1,122	1,140	1,238	1,054	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	4,883	4,928	5,053	4,972	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	504	465	465	465	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	127	93	129	199	C 07.00 (0099), 02220, 901) + C 70.00 (0110, 0220, 901) + C 07.00 (0130, 0220, 901) + C 08.01 (00040, 02260, 901) + C 08.01 (00050, 02260, 901) + C 08.01 (00050, 02260, 901) + C 08.01 (00040, 02260, 9002) + C 08.01 (00050, 9002) + C 08.01
Credit valuation adjustment - CVA	9	5	11	22	C 02.00 (40640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	2	19	26	35	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	31	17	21	14	C 02.00 (r0520, c0010)
Of which the standardised approach	31	17	21	14	C 02.00 (10530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (6010, d660)*12.54-C 20.00 (6010, d+60)*12.5+MAV(C 24.00(6010, d090),C 24.00(6010, d100),C 24.00(6010, d110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	954	1,001	1,001	1,001	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	954	1,001	1,001	1,001	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (40620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (40630, c0010) + C 02.00 (40690, c0010)
Total	10,545	10,426	10,732	10,437	

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

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



(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	420	659	291	636
Of which debt securities income	50	76	37	82
Of which loans and advances income	222	348	155	333
Interest expenses	180	296	158	366
(Of which deposits expenses)	12	37	74	170
(Of which debt securities issued expenses)	54	82	36	83
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	0
Net Fee and commission income	165	224	54	106
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	28	35	5	6
Gains or (-) losses on financial assets and liabilities held for trading, net	-234	-155	58	78
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	230	157	-53	-71
Gains or (-) losses from hedge accounting, net	-1	-1	-1	0
Exchange differences [gain or (-) loss], net	9	13	4	5
Net other operating income /(expenses)	28	29	-1	-1
TOTAL OPERATING INCOME, NET	466	665	199	393
(Administrative expenses)	297	404	98	209
(Cash contributions to resolution funds and deposit quarantee schemes)	22	22	32	19
(Depreciation)	41	56	13	26
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	1	0	-1	-1
(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	0	-1	-1
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	7	0	0
Of which restructuring ¹	0	-4	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	13	16	7	22
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	13	16	6	22
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	2	2	0	0
(of which Goodwill)	2	2	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	92	165	51	118
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	80	153	38	103
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	80	153	38	103
Of which attributable to owners of the parent	80	153	38	103

U 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

(min EUR)		As of 30/09/20	22			As of 31	/12/2022			As of 31,	03/2023			As of 30,	06/2023		
		Fa	ir value hierard	hy		Fa	ir value hierard	:hy		Fa	ir value hierar	:hy		Fa	ir value hierard	chy	
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	7,077				4,373				3,149				2,562				IAS 1.54 (i)
Financial assets held for trading	160	3	144	14	112	0	103	9	139	0	101	38	145	0	121	24	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	39	0	36	3	28	0	24	3	30	0	26	4	30	0	27	4	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	1,012	758	3	250	925	614	14	297	1,050	739	14	297	925	394	217	314	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	25,358				25,465				26,104				25,729				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	907	1	906	0	744	0	744	0	759	0	759	0	649	0	649	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	806				765				948				761				
TOTAL ASSETS	35,359				32,412				32,178				30,801				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".

(min	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	./03/2023					As of 30	/06/2023			
		Gross carry	ing amount ⁽²⁾		Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accur	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	nulated impairm	nent ⁽²⁾	
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	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	Stage 1 Assets without significant increase in credit risk since initial recognition		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-impaired assets	Stage 1 Assets without significant increase 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-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	762	0	0	0	0	0	628	0	0	0	0	0	722	31	0	0	0	0	581	31	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	7,225	245	0	-8	-1	0	7,847	46	0	-9	0	0	8,373	70	0	-8	0	0	8,405	28	0	-5	-2	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	15,083	2,571	550	-51	-33	-223	14,231	3,081	568	-48	-33	-217	14,230	3,205	539	-44	-31	-229	13,676	3,348	601	-32	-40	-250	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Banque Internationale à Luxembourg

(mln EUR)

LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	389	346	269	254	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,735	2,015	2,417	2,503	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	30,546	27,367	26,623	25,264	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	199	73	176	72	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	45	49	47	47	IAS 37.10; IAS 1.54(I)
Tax liabilities	12	11	12	13	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	275	273	319	316	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	33,199	30,134	29,862	28,469	IAS 1.9(b);IG 6
TOTAL EQUITY	2,160	2,278	2,316	2,332	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	35,359	32,412	32,178	30,801	IAS 1.IG6

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



Breakdown of liabilities

Banque Internationale à Luxembourg

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		587	419	445	326	IFRS 9.BA.7(a); CRR Annex II
Chart positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	726	251	4	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	26	1	4	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,746	2,565	3,381	2,706	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	244	114	291	235	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	4,529	3,147	3,043	3,006	Annex V.Part 1.42(c),44(c)
Donosika	of which: Current accounts / overnight deposits	364	200	598	270	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	6,712	5,750	5,258	4,852	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	5,413	4,251	3,935	3,064	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	4,087	4,194	3,873	3,714	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,551	2,358	2,084	1,911	ECB/2013/33 Annex 2.Part 2.9.1
	Households	8,574	8,532	8,341	8,334	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	5,399	4,917	4,420	4,138	Annex V.Part 1.42(f), 44(c)
Debt securities issued		4,873	4,912	5,111	5,127	Annex V.Part 1.37, Part 2.98
Of which: Subordi	nated Debt securities issued	253	243	344	342	Annex V.Part 1.37
Other financial liabilities		34	31	29	28	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		32,868	29,801	29,485	28,093	



2023 EU-wide Transparency Exercise Market Risk

									reci nacional													
	SA					I	М									IM	1					
			VaR (Memoran	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (M	lemorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE I	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRI 1)	12 WEEKS t- AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	12/2022					
Traded Debt Instruments	15	8	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	15	8	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							l o	0	0	0						
Of which: General risk	ő	ŏ	ő	ő	ŏ	ŏ							ŏ	l ő	ő	ŏ						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	16	9	0	0	0	0							0	0	0	0						
Commodities risk Total	31	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	
Total	31							_ •		_ •											,	
_	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	06/2023					
Traded Debt Instruments	10	9	0	0	0	0							0	0	0	0						
Of which: General risk	10	9	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	12	5	0	0	0	0								0	0	0						
Commodities risk	21	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
/occir	44																				•	

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 OVI template.



2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banque Internationale à Luxembourg

					Standardised Ap	proach					
			As of 30/09/	2022	As of 31/12/2022						
	(min EUR. %).)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions		
	Central governments or central banks	8,707	9,621	98		5,877	6,742	93			
	Regional governments or local authorities	3,229	3,594	153		3,467	3,883	160			
	Public sector entities	771	448	8		1,028	577	6			
	Multilateral Development Banks	755	761	0		796	796	0			
	International Organisations	84	84	0		159	159	0			
	Institutions	3,348	2,447	552		3,329	2,186	447			
	Corporates	3,091	1,945	1,670		2,738	1,650	1,454			
	of which: SME	724	241	237		704	213	208			
	Retail	10	7	5		10	7	6			
dated data	of which: SME	10	7	5		10	7	6			
aucu uata	Secured by mortgages on immovable property	93	91	85		88	87	81			
	of which: SME	91	89	84		88	86	80			
	Experience in default	74	12	14	60	68	8	9			

		(4) Starting from the 2023 exercise, value	adjustements and provisions fo	r the consolidated data include	general credit risk adjustments	, for the consistency with the da	ata per country of counterparty	,	
					Standardised A	pproach			
			As of 30/09/	2022			As of 31	/12/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Central operamentals or central shashed Statistical conversations be adjustabilities Statistical conversations be adjustabilities Statistical Development Earsk Hittlitical Development Earsk Limitation Statistical Generaliza de statistical de stat	3,327 66 90 119 0 0 130 130 159 10 10 72 72 73 74 89 89	3,441 42 59 0 0 1383 131 7 7 70 69 5 3 3 44 48	84 0 4 0 4 4 3 88 25 66 66 66 68 8 4 4 4 3 10 0 0 0 0 12 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	4	3,116 66 351 0 0 127 1,208 578 10 10 68 67 10 70 34 60 0	3,344 42 57 0 0 138 55 510 7 7 66 65 3 3 40 22	0 4 0 44 541 107 6 6 6 22 4 105 3 3 4	5
	Equity Other exposures Standardised Total	510	501	226	15	508	499	82 226	

		(2) Total value adjustments and province	.,,,,,																
					Standardised A	proach													
			As of 30/09	2022			As of 31,	/12/2022											
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²										
	(min BUR, %) Central governments or central banks	61	220	0		230	273												
	Regional governments or local authorities	661	871	132		707	917												
	Public sector entities	507	374	1		508	508	0											
	Multilateral Development Banks	0	0	0		0	0	0											
	International Organisations	0	0	0		0	0	0											
	Institutions	792	294	145		799	294	138											
	Corporates	440	278			402	291												
	of which: SME	30	27	27		30	25	24											
	Retail	0	0	0		0		0											
FRANCE	of which: SME	13						0											
	Secured by mortoages on immovable property of which: SME	17	17	15		17	17	16											
	Exposures in default	17			6	8		10											
	Items associated with particularly high risk	o o	i â	o o	Ů	ő	ŏ	o o											
	Covered bonds	81	81	8		86	86	9											
	Claims on institutions and corporates with a ST credit assessment	43	43	9		17	17	3											
	Collective investments undertakings (CIU)	0	0	0		0	0	0											
	Equity	0	0	0		0	0	0											
	Other evangures	0						0											
	Standardised Total ²				14				1										

		(2) Total value adjustments and provision	ns per country of counterparty	excludes those for securitisation	n exposures but includes general	I credit risk adjustments.			
					Standardised A	pproach			
			As of 30/09	2022			As of 31	/12/2022	
		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
GERMANY	Called Severements or content on the Called Severement of Called Severem	0 377 0 0 0 2,4546 723 0 0 0 0 19 19	155 452 7 7 0 0 0 1,426 33 5 5 0 0 0 0 5 5	0 0 1 0 103 34 4 4 0 0 0 0 0 0 0	14	0 371 4 0 1.542 74 10 0 0 0 17 10 0 14	143 467 4 0 0 0 1,140 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 0 95 37 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	В
	Standardised Total ²				16				14

					Standardised A	proach			
			As of 30/09	2022			As of 31,	12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
BELGIUM	Central deveramenta or central salanta Anabida sector central contral contral Medica sector central Medica sector Medica sector Medica Med	323 722 104 0 0 0 137 77 77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$856 836 0 0 101 14 0 0 0 0 0 0 0 0 0 0 0	0 0 0 43 14 0 0 0 0 0 0 4 1 1 0 0 0 0 0 0 0 0 0	0	145 936 134 0 0 0 0 163 17 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	397 1,070 0 0 0 94 13 13 0 0 0 0 0 0 0 0	0 0 0 35 13 0 0 0 0 0 4	
	Other exosures Standardised Total ²	0	0	0		ō	- i	0	



CANADA

	Standardised Approach								
		As of 30/09/	2022			As of 31,	12/2022		
(mh BUR. %)	Original Exposure ^s	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	
Control governments or control harbs Regional governments or hard authorities Public season cettles Public se	3,92) 21 22 0 0 0 0 0 0 0 0 0 0 0 0 150 0 0 0 0 0 0	3,973 21 0 0 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	1,643 20 0 0 0 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0	1,613 20 0 0 0 56 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	

(2) finitional connections unable for the control of the control o

		Standardised Approach								
			As of 30/09	2022			As of 31;	s of 31/12/2022		
	(min EUR, %)	Original Exposure ^s	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	
Other Countries	Control oversmente or centrol sanks accional oversmente or centrol sanks accional oversmente or local authorities fedicitates of two downess flanks fedicitates of two downess flanks fedicitates for downess for downess for sanks for sank	0 0 7SS 86 6 0 0 0 0 0 0 0 0 0 0 0	0 0 765 84 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 796 159 0 0 0 0 0 0 1 1 0 0 0	0 0 796 159 0 0 0 0 0 1 1 0 0 0 0	000000000000000000000000000000000000000	0	

					Standardised A	pproach			
			As of 30/09	2022			As of 31	/12/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Central consuments or central stanks Sectional consuments to be plantfulfiles Sectional consuments to be plantfulfiles Sectional consuments to be plantfulfiles Sectional Central Central Sectional Section Sectional Sectional Sectional Sectional Sectional Sectional Sectional Sectional Sectional Section Sectional Sectional Sectional Sectional Sectional Sectional Sectional Sectional Sectional Section Section Section Section Sectional Section	1455 612 0 0 0 1144 8 8 0 0 0 1 1 4 4 5 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1485 612 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 55 11 6 0 0 0 0 0 0 0		166 611 0 0 0 0 0 77 12 12 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1666 611 0 0 777 10 6 0 0 0 0 0 0 46 3 3		
	Standardised Total ²	marrie and a			1 1				1

The Costand encours, utilise Encours value, in recorded before taken into extrust any effect due to credit convenion factors or cost this relication techniques (a.e. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for excurtisation exposures but includes general credit risk adjustments.

	V									
				Standardised Ap	proach					
		As of 30/09/	2022			As of 31/	12/2022			
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
(min EUR, %)										
Central governments or central banks	0	0	0		0	0	0			
Regional governments or local authorities	717	717	0		713	713	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	24	20	10		23	19	9			
Corporates	0	4	1		0	4	1			
of which: SME	0	0	0		0	0	0			
Retail	0	0	0		0	0	0			
of which: SME	0	0	0		0	0	0			
Secured by mortoages on immovable property	0	0	0		0	0	0			
of which: SME	0	0	0		0		0			
Exposures in default	9		0	0			0			
Items associated with particularly high risk	. 0									
Covered bonds	155	155	15		164	164	16			
Claims on institutions and corporates with a ST credit assessment	1	1			2	2	0			
Collective investments undertakings (CIU)	0	0			9		0			
Equity	0	0			9		0			
Other exposures	0									
Standardised Total ²				1						

- Footo Lower		Original Exposure ¹		2022	Standardised Ap	proach	As of 31/	12/2022				
Control nover		Original Exposure ¹		2022			As of 31/	12/2022				
Cantral govern		Original Exposure ¹			As of 30/09/2022 As of 31/12/2022							
Central govern									Value adjustments and provisions ²			
Central novern	(min EUR, %)											
Recinct area Public seator or International	und Develorientet Bank innen Oversteilens inn innen Oversteilens inn innen Oversteilens i	360 0 0 0 25 0 0 4 4 4 0 0 0 0	399 0 0 0 0 2 3 4 4 4 6 6 6 6	0 0 0 0 0 31 0 0 0 4 4 4 0 0	0	267 0 0 0 0 0 0 0 0 0 4 4 4 4 70 0 0 0 0 0	267 0 0 0 0 0 32 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	c			
Standardised 1		Ů	·		1	·						

		*** Obtained encourae, untilise Exocuser value, is recorded before balance risk account any effect due to credit convenion factors or credit mis influsions techniques (e.g., substitution effectal). (2) Total value adjustments and provisions per country of counterparty excludes those for escurification exposures but includes general credit risk adjustments.									
					Standardised A	pproach					
			As of 30/09/	2022			As of 31;	12/2022			
	(min BUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central a covernmenta or central banks Resional covernments or focal authorities Public sector entities Multilateral Development Banks Journal of Organizations Compensations Compensations Compensations	0 0 0 0 0 0 280	0 0 0 0 0 275	0 0 0 0 0		0 0 0 0 0 219	0 0 0 0 0 214	0 0 0 0 0			
UNITED KINGDOM	of which; SRE Actail of which; SRE Secured by mentiones on immovable property Encourse in default Them associated with particularly high risk	3 0 0 0	3 0 0 0	3 0 0 0 0	0	3 0 0 0 0	3 0 0 0 0	3 0 0 0 0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 6 0 0	0 6 0 0	0 1 0 0		0 4 0 0	0 4 0 0	0 1 0 0			
	Standardised Total ²	The state of the first of the f									

2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banque Internationale à Luxembourg

		Standardised Approach								
					Standardisc	и арргоаси				
			As of 31,	03/2023			As of 30,	06/2023		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
	(mh BUR. %) Central governments or central banks Regional governments or local authorities	4,657 3,750	5,750 4,024	93 169		4,107 3,619	5,145 3,880	92 191		
Pu	Public sector entities	1,041	590	15		1,059	609	39		
	Aultilateral Development Banks International Organisations	893 284	898 284	0		894 214	897 214	0		
In	institutions	3,356	2,242	463		3,343	2,355	483		
	Corporates of which: SME	2,754 685	1,694 203	1,535 196		2,702 726	1,591 230	1,476 219		
Re	tetail	10	7	5		12	7	5		
	of which: SME Secured by mortgages on immovable property	10 75	7 73	S 69		12	7 71	5 67		
	of which: SME	72	71	67		71	69	65		
	exposures in default (tems associated with particularly high risk	77 72	13 67	14 101	62	89 48	16 48	19 72	65	
Co	Covered bonds	470	470	47		428 322	428 280	43		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	291 0	248 0	97		322 0	280	114		
Eo	ouitv	31	30	76		31	30	76		
	Other excosures Standardised Total ²	563 18.324	554 16.945	222 2.907	98	557 17,499	519 16.090	187 2.863	119	

					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	2,512	2,736	80		2,198	2,409	68	
	Regional governments or local authorities	53 344	35	0		62 347	33	0	
	Public sector entities Multilateral Development Banks	394	55	4		347	63	6	
	International Organisations	0		0		0		o o	
	Institutions	113	123	41		118	128	42	
	Corporates	1,324	586	591		1,275	522	528	
	of which: SME	567	123	120		566	113	112	
	Retail	10	7	5		12	7	5	
LUXEMBOURG	of which: SME Secured by mortgages on immovable property	10	,	50		12 55	52	50	
	of which: SME	54	34 51	49		53	34 51	49	
	Exposures in default	16	9	9	6	31	12	14	12
	Items associated with particularly high risk	65	65	98		46	46	68	
	Covered bonds	34	34	3		10	10	1	
	Claims on institutions and corporates with a ST credit assessment	71	28	6		76	34	9	
	Collective investments undertakinos (CIU)	0 30	30	0 76		30	30	76	
	Equity Other exposures	50 559	30 551	/6 222		30 554	30 515		
	Other exposures Standardised Total ²	337	331	222	18		313	187	50

(3) Original exposure, un'ille Exposure value, is reported before taking into account any effect due to credit convenion factors or credit nik miligation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures but middle general count in adjustments.

		(2) Total Value augustinents an							
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BUR. %) Central governments or central banks	30	218			20	205	0	
	Regional governments or local authorities	728	728	146		792	792	158	
	Public sector entities	480	480			477	477	130	
	Multilateral Development Banks	0		i o				i o	
	International Organisations	0	0	0		0	0	0	
	Institutions	769	331	140		779	357	151	
	Corporates	407	290	287		423	325	316	
	of which: SME	43	37	34		88	76	67	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
11011102	Secured by mortgages on immovable property	16	16	15		14	14	13	
	of which: SME	16	16	15		14	14	13	
	Exposures in default Items associated with particularly high risk	°							
	Items associated with particularly high risk Covered bonds	97	97			96	96		
	Claims on institutions and corporates with a ST credit assessment	1	1	ĺ		16	16	j ,	
	Collective investments undertakings (CIU)	ō	i	i		0	0	i o	
	Equity	0	0	0		0	0	0	
	Other expedites	0	0			0	0		
	Standardised Total ²				14				13

		(2) Total value adjustments a	nd provisions per country of co	unterparty excludes those for s	ecuntrisation exposums but indu	des general credit risk adjustme	nts.		
					Standardisc	d Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
		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 as provisions ²
GERMANY	Carbin on commentation control about the Action of Commentation Control about the Action of Commentation Control about the Action of Commentation Co	0 329 4 0 0 1,529 10 0 0 1 1 0 0 1,77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	225 482 4 0 0 1,166 5 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 65 67 4 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	13	0 292: 4 0 0 1,485 19 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	190 438 4 0 0 1,185 6 0 0 0 4 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 63 66 4 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Other exposures Standardised Total ²				16			0	- 1

		(2) Total value adjustments an	provisions per country or col	anterparty excludes those for se	cuntisation exposures out inclu	oes general credit risk adjustme	TO.		
					Standardise	ed Approach			
			As of 31,	03/2023			As of 30;	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BUR. %) Central governments or central banks	121	371	0		94	331	0	
	Regional governments or local authorities	1,085	1.225	20		1,086	1,229	28	
	Public sector entities	139	0	0		143	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	145	68	27		148	70	28	
	Corporates	17	15	15		17	16	16	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
BELGIUM	of which: SME	0				0		0	
	Secured by mortgages on immovable property of which: SMF	0	0	0		0	0	0	
	or whore see	0						0	
	Items associated with particularly high risk	0		0		ů	0	o o	
	Covered bonds	38	38	4		38	38	4	
	Claims on institutions and corporates with a ST credit assessment	3	3	1		2	2	1	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0			0	0	0	
	Standardised Total ²				1				

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



2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banque Internationale à Luxembourg

	banque internationale a cuxembourg								
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
SWITZERLAND	Control of section and control of the Control of th	1,010 20 0 0 304 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,010 20 0 0 158 22 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 0 0 22 22 22 0 0 0 0 0 0 0 0 0 0 0 0	0	876 21 0 0 0 0 0 145 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	876 21 0 0 242 45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 4 4 45 45 0 0 0 0 0 0 2 2 0 12 0 0 0 0 0 0 0 0 0	0
		(1) Original exposure, unlike Ex	sposure value, is reported befo	ne takinn into arrount any offer	t due to credit convenion factor	s or credit risk mitigation techni	rups (e.n. substitution efforts)	

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

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

		(2) Total value adjustments ar	d provisions per country of co	interparty excludes those for se	curitisation exposures but indu	des general credit risk adjustme	nts.		
					Standardise	d Approach			
			As of 31,	03/2023			As of 30	/06/2023	
		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
Other Countries	Control Contro	0 0 0 9992264 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 8989 284 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	3 0 8994 2144 0 0 0 0 0 0 0 0	3 0 0 897 214 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		·
	Other excosures Standardised Total ²	3	,	0	2	3	,	U	2

					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	/06/2023	
	(min BJR, %)	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
SPAIN	Control accommendate or control hashed Sectional occurrences or local authorities Sectional occurrences or local authorities Sectional occurrences or local authorities Sectional occurrences activities Facilitational Decolarations Tentholorae General Control occurrences occurrences Sectional Control occurrences occurr	2100 7199 0 0 56 27 23 0 0 0 0 0 1 1 2 2 2 0 0 0 0 0 0 0 0 0 0	210 719 0 0 0 56 20 16 0 0 0 0 0	0 0 0 0 28 20 16 0 0 0 0 0 1 1 1 1 1 1 1 0 0 0 0 0 0		219 557 0 0 0 56 29 23 0 0 0 0 0 0 0 0 0	219 567 0 0 0 55 22 16 0 0 0 0 0 0	0 0 0 0 28 22 16 0 0 0 0 0 0 0 0	
	Standardised Total ²				2				2

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

					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	/06/2023	
		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
	(min BJR, %)								
	Central governments or central banks Regional governments or local authorities	30 773	30 773	0		0 758	0 758	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 Corporates	19	19	9		19	19	9	
	of which: SME	ō	0	ō		i i	ō	0	
	Retail	0	0	0		0	0	0	
CANADA	of which: SME	0	0	0		0	0	0	
CAINADA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0		0	0	0	
	Exposures in denault Items associated with particularly high risk	0	0	0		0		i i	
	Covered bonds	168	168	17		156	156	16	
	Claims on institutions and corporates with a ST credit assessment	3	3	1		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								

			(2) Total value adjustments an	d provisions per country of co	interparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustme	nts.		
						Standardise	ed Approach			
				As of 31,	03/2023			As of 30/	06/2023	
			Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
	UNITED STATES	Control of	262 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	262 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 28 28 0 0 0 0 0 0 0 1 2 1 2 1 2 1 2 1 2 1 2 1	0	261 0 0 0 0 0 0 33 33 0 0 0 4 4 0 0 0 0 0 0	261 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 288 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1	
- 1		Plan double of York S								

		(2) Total value adjustments ar	d provisions per country of co	interparty excludes those for se	curitisation exposures but indu	des general credit risk adjustme	nts.		
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Control developments or control taskes Actional comments or boul anthrollies Sectional comments or boul anthrollies Sectional comments or bould be actional to the actional taskes Sectional Control Control Sectional Co	SS 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	S8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 77 77 3 0 0 0 0 0 0 0 0 0 0	0	35 0 0 0 0 138 0 0 0 0 0 0 0 0 0 17 17	35 0 0 0 0 133 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 48 48 0 0 0 0 0 0 0 0 0 0 0	a
1	Standardised Total ²				0				0

Banque Internationale à Luxembourg

								IRB Ap	proach					
					As of	30/09/2022					As of :	31/12/2022		
			Original	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
		(min EUR, %)	Of which: Of which: provisions Of which: Of which: Of which: provisions defaulted defaulted defaulted									provisions		
	Central bi Institutio	anks and central governments	0 4	0	0 4	0 7	0	0	0	0	0 0	0	0 0	0 0
	Corporate	Corporates - Of Which: Specialised Lending	6,726 2,997 1,719	207 17 162	5,464 2,506 1,454	3,539 2,092 429	47 0 47	122 43	6,788 2,998 1.764	209 16 165	5,554 2,521 1,505	3,663 2,199 454	54 0 54	112 38
	Retail	Corporates - Of Which: SME	12,942	327 02	12,424	429 2,470 1.540	202	95	12,534	346	12,017	2,409 1.570	214 77	57 102
Consolidated data		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf	8,298 226 8,071	92 9 83	8,294 226 8,068	1,540 88 1.453	57 6 52	1	8,243 199 8,044	123 9 114	8,241 199 8,042	1,5/0 83 1.487	5 71	0
		Retail - Qualifying Revolving Retail - Other Retail	0 4,644	0 235	0 4.130	930	0	0 88	0 4.291	0 223	0 3.776	0 839	0	0 93
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	406 4,238	21 214	335 3,794	83 847	12 133	10 78	374 3,917	19 204	329 3,447	82 757	11 127	10 82
	Equity Other nor	n credit-obligation assets	192	0	192	504 15	0		166	0	166	465 15	0	
	IRB Total	2				6,536						6,551		

C.334 6.351

(1) Original exposure, unlike Exposure value, in responsible before this limit belong with cit due to credit connection before or credit risk militagetion techniques (e.g. 4, substitute), and feeting.

(1) 188 Table does not include the Successful control limit in the vessible prior to the 20th describe.

(1) 189 Table Control control limit in the Successful control limit in the vessible prior to the 20th describe.

(3) 189 Table Control control limit in the Successful control limit in the vessible control limit in the successful control limit in the succ

		as of last quarter											
							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0 2.710	0 46	0	0 5.463	149	4 290	0 2.820	53	0
	Corporates	5,475 2,903	134	4,266	2,710	46		2,893					106
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,903 1.632	110	2,416 1.355	417	46	41 64	2,893 1.620	16 127	2,419 1.351	2,109 408	0 53	36 66
	Retail	9,691	194	9,527	1.723	119	56	9.488	178	9.327	1.711	110	59
	Retail - Secured on real estate property	7,451	79	7,449	1,368	49	4	7,394	71	7.393	1,380	44	5
	Retail - Secured on real estate property - Of Which: SME		9	206	84	6		191	9	191	87	5	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non		70	7.243	1,284	44	3	7.203	62	7,202	1.299	39	5
	Retail - Qualifying Revolving	0	0	0	o o	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,241	115	2,078	355	70	52	2,094	107	1,934	330	65	54
	Retail - Other Retail - Of Which: SME	395	20	326	80	10	10	364	17	320	79	10	10
	Retail - Other Retail - Of Which: non-SME	1,845	95	1,752	275	59	42	1,730	90	1,614	251	56	44
	Equity	189	0	189	497	0	57	165	0	165	463	0	87
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3	0	3	7	0	0	0	0	0	0	0	0
	Corporates	422	19	410	336	0	14	440	6	421	349	0	5
	Corporates - Of Which: Specialised Lending	51	0	47	43	0	1	51	0	47	43	0	1
	Corporates - Of Which: SME	15	15	15	0	0	9	21	1	21	13	0	0
	Retail	949	61	910	202	38	20	951	95 41	907 361	234	59	22
	Retail - Secured on real estate property	340 16	6	339 16	81		0	361	41	361	103	26	
FRANCE	Retail - Secured on real estate property - Of Which: SME		0		4			4	41	4	0	0	
	Retail - Secured on real estate property - Of Which: non-Si	323	6	323	79 0		0	357	41	357	103	26	, ź
	Retail - Qualifying Revolving Retail - Other Retail	609	55	570	121	34	19	989	54	546	131	34	21
	Retail - Other Retail - Of Which: SME	009	33	3/0	0	31	19	309	54	340	131	34	0
		606	55	3 568	121	34	19	587	54	544	131	34	21
	Retail - Other Retail - Of Which: non-SME Equity	000	33	300	0	34	19	307	34	344	131	34	0
	Other non credit-obligation assets		0						0				
	IRB Total												

(0) Orional exposure, unlike Exposure value, is recerted 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	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	******		Of which: defaulted	provisions		Of which: defaulted	•		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1	0	1	0	0	0	0	0	0	0	0	0
	Corporates	281	0	274	186	0	2	315	0	295	190	0	1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	10	0		0	0	0	10	0		0		0
	Retail	166	0	160	29			159	0	153	27		
	Retail - Secured on real estate property	166 94	9	94	19	ь .	4	93	8	93	18	5	
	Retail - Secured on real estate property - Of Which: SME	91	3	24	0	3	6	93	7	93	10	3	6
GERMANY	Retail - Secured on real estate property - Of Which: non-Si	94	5	94	19	3	2	92	4	92	18	3	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	72	4	65	10	2	2	67	3	60	9	2	2
	Retail - Other Retail - Of Which: SME	2	1	1	1	0	1	2	1	1	1	0	1
	Retail - Other Retail - Of Which: non-SME	70	3	64	9	2	2	65	3	59	8	2	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original emosure, unlike Emosure valua, is recorted before taking into account any effect due to credit conversion factors or credit risk militation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	0/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposun	e amount	Value adjustment:
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	239	0	0 225	0 152	0	0	0 241	0	227	0 154	0	0
	Corporates - Of Which: Specialised Lending	43	0	43	36	0	1	43	3	42	35	0	1
	Corporates - Of Which: SME	21	1	19	30	0	0	22	1	20	33	0	
	Retail	410	5	386	48	3	1	385	5	360	44	3	1
	Retail - Secured on real estate property	218	2	218	33	1	0	209	2	209	32	1	0
DEL CTURA	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	2	0	2	1	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: non-SI	215	2	215	32	1	0	207	2	207	31	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	191	3	168	15	2	1	176	3	151	12	2	1
	Retail - Other Retail - Of Which: SME	3	1	3	1	1	0	3	1	3	1	1	0
	Retail - Other Retail - Of Which: non-SME	189	2	165	14	1	1	174	2	148	11	1	1
	Equity	1	0	1	3	0	0	1	0	1	2	0	0
	Other non credit-obligation assets												
	IRB Total												

(ii) Original emosure, unlike Emosure value, is recorted 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	30/09/2022					As of	31/12/2022		
		Original	l Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0 0	0	0		0	0	0 0
	Institutions Corporates	69	12	68	30	0	7	94	12	94	55	0	7
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	ò	12	0	12	11	ō	ò
	Corporates - Of Which: SME	0	0	0	0	0	0	22	0	22	16	0	0
	Retail	224	2	204	59	1	1	261	6	228	86	4	2
	Retail - Secured on real estate property	100	0	98	15	0	0	87	4	87	15	3	0
SWITZERI AND	Retail - Secured on real estate property - Of Which Retail - Secured on real estate property - Of Which	SME 0 non-Si 100	0	98	0 15		0	0 87	0	0 87	0 15		0
	Retail - Qualifying Revolving	100	0	30	13	0	0	0	7	0	0	3	0
	Retail - Other Retail	124	2	106	44	,	,	174	2	142	71	,	2
	Retail - Other Retail - Of Which: SME	0	ō	0	0	ô	ô	0	ô	0	o o	ô	ô
	Retail - Other Retail - Of Which: non-SME	124	2	106	44	1	1	174	2	142	71	1	2
	Equity	1	0	1	3	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	0	0	0	0	0	0
Other Countries			0					0		0	0		0
	Retail - Secured on real estate property - Of Which: non Retail - Qualifying Revolving							0	0	0	0		0
	Retail - Other Retail	0	0	0	0		0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0					0	0	0		0	0
	Retail - Other Retail - Of Which: on-SME		0		, i			0		0	0	0	0
	Equity	ĭ	0	ĭ	i	0	0	0	0	0	0	0	0
	Other non credit-obligation assets		Ů				Ů	_	Ů	Ů		Ů	L .
	IRR Total												

	I						IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0 0	0	0 0	0 0	0	0	0 0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	15 0	0	15 0	0	0	0
	Corporates - Of Which: SME	0	ō	ő	ő	0	ő	15	0	15	ő	0	ő
	Retail - Secured on real estate property	91 14	2	85 14	17	1	1 0	77 13	2	72 13	15	1 0	1 0
SPAIN	Retail - Secured on real estate property - Of Which: SME	1	0	1	ō	0	o o	1	0	1	ő	0	ō
SPAIN	Retail - Secured on real estate property - Of Which: non-Si	13	0	13	4	0	0	12	0	12	4	0	0
	Retail - Qualifying Revolving Retail - Other Retail	77	2	72	0 12	1	1	64	2	59	11	1	1
	Retail - Other Retail - Of Which: SME	0	ō	0	0	ō	ō	0	ō	0	0	ō	ō
	Retail - Other Retail - Of Which: non-SME	77	2	72	12	1	1 0	64	2	59	11	1	1 0
	Equity Other non credit-obligation assets		0	0	0	0	0	0	0	0	U	0	
	IRB Total												

		1						IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central bi Institutio Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	2 1 0	0	2 1 0	0	0	0	2 1 0	0	2 1 0	0	0	0
CANADA		Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	1 0	0	1 0	0	0	0	1 0	0	1 0	0	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 1	0	0 1	0	0	0	0 1	0	0 1	0	0	0
		n credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
	IRB Total													

								IRB Ap	proach					
					As of :	10/09/2022					As of :	31/12/2022		
		0	Original Exp	posure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)			Of which: defaulted	•====		Of which: defaulted	provisions		Of which: defaulted	value .		Of which: defaulted	provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lendin	_	4	0	4	2	0	0	0	0	0	0	0 1	0
	Corporates - Of Which: Specialised behalf	9	0	0	0	0	0	0	0	0	0	0		0
	Retail		29	0	29	32	0		27	0	27	28		0
	Retail - Secured on real estate proper		3	0	3	0	0	0	5	0	5	0	0	0
LINUTED CTATES	Retail - Secured on real es	ate property - Of Which: SME	0	ō	ō	ō	0	ō	0	ō	ō	0	ō	ō
UNITED STATES	Retail - Secured on real es	ate property - Of Which: non-St	3	0	3	0	0	0	5	0	5	0	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		25	0	25	31	0	0	23	0	23	28	0	0
	Retail - Other Retail - Of W		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of W	hich: non-SME	25	0	25	31	0	0	23	0	23	28	0	0
	Equity Other non credit-obligation assets		0	0			0	5		0			0	
	IRB Total		_											
	IKB lotal													

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	i i	0	ő	ő	0	0	0	o o	ő	ő	0	ő
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	145	9	132	46	5	1	136	3	121	29	2	2
	Retail - Secured on real estate property	10	0	10	3	0	0	16	1	16	5	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-		0	10	2	0	0	16	1	16		0	0
	Retail - Qualifying Revolving	20	0	0	,	0		0		0	ő	0	0
	Retail - Other Retail	134	9	121	43	5	1	121	2	105	24	1	2
1	Retail - Other Retail - Of Which: SME	3	ō	3	1	0	ō	3	0	3	1	0	ō
	Retail - Other Retail - Of Which: non-SME	132	9	118	42	5	1	118	2	102	23	1	2
	Equity	0	0	0	0	0	0	0	0	0		0	0
	Other non credit-obligation assets												

⁽ii) Orional 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)

Banque Internationale à Luxembourg

							IRB Ap	proach					
				As of 3	31/03/2023					As of 3	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0		0	0	0		0	0	0
	Institutions Corporates	6,892	210	5.617	3.740	0 50	100	6,806	216	5.612	3.501	51	116
	Corporates - Of Which: Specialised Lending	2,955	15	2,506	2.167	0	32	2,888	25	2,507	2,109	91	46
	Corporates - Of Which: SME	1.766	166	1.497	444	50	51	1,809	165	1.547	435	51	57
	Retail	12,385	315	11,882	2,555	194	113	12,277	340	11,781	2,531	210	123
	Retail - Secured on real estate property	8,083	82	8,081	1,540	52	18	7,998	100	7,998	1,551	63	21
Consolidated data	Retail - Secured on real estate property - Of Which: SME	190	10	190	94	6	1	195	5	195	87	3	1
Consolidated data	Retail - Secured on real estate property - Of Which: non-	7,893	73	7,891	1,456	46	17	7,804	95	7,803	1,464	59	20
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	4,302 374	232 20	3,800 374	1,014 81	142 11	95	4,279 378	240 20	3,782 330	980 81	147	102
	Retail - Other Retail - Of Which: non-SME	3,928	20	3.476	933	131	96	3.901	20 220	3.452	81	11	02
	Equity	166	0	166	465	221	00	166	0	166	465	0	/4
	Other non credit-obligation assets	100	Ů	100	6	Ü		100	ŭ	100	5	Ü	
	IRB Total ²				6.766						6,502		

(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).

(3) Doty from most relevant countries are disclosed. These have been selected under the following race: Countries of counterporty covering up to 95% of total criginal exposure or Top 10 countries ranked by criginal exposure, calculated

		as of last quarter											
							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023	ı	
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0 2 745	0	0
	Corporates	5,557	151	4,334	2,810	50	100	5,502	159	4,367		51	121
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,852 1.653	15 128	2,407 1.375	2,079	90	30 65	2,749 1.708	25 127	2,377 1.439	2,003	0 51	44 72
	Corporates - Ut Which: SME Retail	9,392	128	9,239	1.735	107	69	9,316	127	9,170	1,768	114	74
	Retail - Secured on real estate property	7,290	66	7,289	1,733	41	14	7,216	75	7.216	1,766	47	17
	Retail - Secured on real estate property - Of Which: SME	186	9	185	83	6	1	187	5	187	84	3	i i
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-Si		57	7.103	1.288	36	12	7.029	70	7.029	1.296	44	16
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,102	110	1,950	364	66	55	2,100	111	1,955	388	67	57
	Retail - Other Retail - Of Which: SME	364	18	316	79	10	10	368	18	322	78	10	10
	Retail - Other Retail - Of Which: non-SME	1,738	92	1,634	286	56	45	1,731	93	1,633	310	57	48
	Equity	165	0	165	463	0	87	165	0	165	463	0	104
	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	31/03/2023					As of :	80/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	466	6	450	380	0	5	481	6	460	347	0	3
	Corporates - Of Which: Specialised Lending	50	0	46	43	0	1	60	0	58	45	0	1
	Corporates - Of Which: SME	22	1	22	13	0	0	1	1	1	1	0	0
	Retail	874	60	845	220	38	25	848	76	820	220	47	28
	Retail - Secured on real estate property	314	6	314	83	3	1	307	15	307	84	9	2
FRANCE	Retail - Secured on real estate property - Of Which: SME		0	1	0	0	0	3	0	3	0	0	0
INAINCL	Retail - Secured on real estate property - Of Which: non-:	313	6	313	82	3	1	305	15	305	84	9	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	560	55	532	138	34	23	541	61	513	136	38	27
	Retail - Other Retail - Of Which: SME	2	0	1	0	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which; non-SME	558	55	530	137	34	23	539	61	511	135	38	26
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0		0	0			305		0	0		
		284		271	142		1	3U5 23		291 17	143 13		0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	10			0	0	0	23 18	0	1/	13	0	0
	Retail	185		178	37			179		173	35		
	Retail - Secured on real estate property	92	á	92	18	2	2	88	4	88	16	3	3
	Retail - Secured on real estate property - Of Which: SME	0	n n	<u></u>	0	n	n	0	0	0	0	n n	n
GERMANY	Retail - Secured on real estate property - Of Which: non-Sh	92	4	92	18	2	2	88	4	88	16	2	2
	Retail - Qualifying Revolving	0	0		0		0	0	0	0	0	0	0
	Retail - Other Retail	92	3	86	19	2	2	91	3	85	19	2	2
	Retail - Other Retail - Of Which: SME	2	1	1	1	0	1	2	1	1	1	0	1
	Retail - Other Retail - Of Which: non-SME	91	3	85	19	2	2	89	3	84	18	2	2
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRR 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	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0 0	0	0	0
	Institutions Corporates	279		268	180	0	2	271		257	169	0	0
	Corporates - Of Which: Specialised Lending	40	,	40	34	0	n	40		40	34	0	n
	Corporates - Of Which: SME	20	1	18	2	ō	ō	20	1	15	2	ō	ō
	Retail	369	6	347	58	3	2	364	5	341	57	3	2
	Retail - Secured on real estate property	204	2	204	32	1	0	201	2	201	31	1	0
BELGIUM	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	3	0	3	1	0	0
DELOION	Retail - Secured on real estate property - Of Which: non-Si	202	2	202	31	1	0	198	2	198	30	1	0
	Retail - Qualifying Revolving Retail - Other Retail	165		143	26			163		140	26		0
	Retail - Other Retail - Of Which: SME	165	1 1	143	1	1 1	1 0	163	3	140	1	1	0
	Retail - Other Retail - Of Which: non-SME	163	3	141	25	2	1	161	5	137	25	i	2
	Equity	1	ō	1	2	ō	ō	1	ō	1	2	ō	ō
	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)

Banque Internationale à Luxembourg

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	97	12	96	0 58	0	0	0 80	0	0 80	0 47	0	0
	Corporates - Of Which: Specialised Lending	12	12	12	11		,	12	11	12	11		ó
	Corporates - Of Which: SME	22	0	22	17		0	20	0	20	15	0	0
	Retail	264	6	231	103	4	2	259	6	215	91	4	1
	Retail - Secured on real estate property	89	4	89	16	3	0	90	4	90	16	3	0
SWITZERI AND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-Si	89	4	89	16	3	0	90	4	90	16	3	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	175	2	142	87	1	2	169	2	124	74	1	1
	Retail - Other Retail - Of Which: SME	0_	0	0	0 87	0	0	0	0	0	0 74	0	0
	Retail - Other Retail - Of Which: non-SME	175	2	142	8/	1		169	2	124	/4	1	0
	Equity Other non credit-obligation assets			0		0	0		0		U		0
	IRB Total											1	_

							IRB Ap	proach					
				As of	31/03/2023					As of 3	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustment:
	(min ELR. %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0		0	0	0	0			0	0		0
Other Countries	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S			0	0	0	0			0	0	0	0
	Retail - Secured on real estate property - Ut which: non-Si Retail - Qualifying Revolving		0	0	0	0	0		0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0			0	0	0	0
	Retail - Other Retail - Of Which: SME	0		0	0	0	0			0	0		0
	Retail - Other Retail - Of Which: non-SME	n n	0	0	0	0	o o	0	0	0	0	0	0
	Equity	ő	0	ő	ō	ő	ŏ	ő	ı ö	ő	ō	0	ő
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central bar Institution	nks and central governments	0	0	0 0	0	0	0 0	0 0	0	0 0	0	0	0
	Corporates		0	0	0	0	0	0	5	0	5	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	5	0	5	0	0	0
	Retail	Retail - Secured on real estate property	75 13	2	71 13	1/	1	0	73 15	2	69 15	1/	1	1
		Retail - Secured on real estate property - Of Which: SME	13	0	13	0	0	0	3	0	3	1	0	0
SPAIN		Retail - Secured on real estate property - Of Which: non-Si	13	ō	13	5	ō	ō	13	ō	13	5	ō	ō
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	62	2	57	12	1	1	58	2	54	12	1	1
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	62	2	57	12	1	1	58	2	53	12	1	1
	Equity			0	0	. 0	0	0		0	0	0	0	0
	Other non	credit-obligation assets												

		1						IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio Corporati		0	0	0	0	0	0	0	0	0	0	0	0
	Corporati	Corporates - Of Which: Specialised Lending	0	0	, i	0	0	0	n n	0	0	0	0	0
		Corporates - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail		2	0	2	0	0	0	2	0	2	0	0	0
		Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
CANADA		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CANADA		Retail - Secured on real estate property - Of Which: non-Si	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail		0		0		0		0		0		0
		Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	Nation - Other Nation - Of William Horizonta	ō	ō	ō	ō	ō	ō	ō	ō	i i	ō	ō	ō
		credit-obligation assets												
	IRB Total													

		Ì						IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustment:
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		iks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	Corporates - Of Which: Specialised Lending	0	0	0	0		0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0			0	0	0	0	0	0	0	0	0
	Retail	corporates * Or Wildi: SHE	26		26	26		0	26	0	26	25		
	Retail	Retail - Secured on real estate property	26	0	26	26	0	0	26	0	26	25	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	3			0	3		3	1		0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-Si		0		,		0						0
		Retail - Qualifying Revolving		0		0	0	0		0		0		0
		Retail - Other Retail	21		21	25	o o	0	21	0	20	24		0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	21	0	21	25	0	0	21	0	20	24	0	0
	Equity	Wedner Other Retain of William Hair-She	0	0	0	0	0	0	0	0	0	0	0	0
	Other non o	redit-obligation assets									_			
	IRB Total													

								IRB Ap	proach					
					As of	31/03/2023					As of 1	80/06/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central bar Institution	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0		0	0	0	0		0	0	0		0
	Corporates	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	3	0	3	3	0	0
		Corporates - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
	Retail		141	9	123	40	6	1	165	10	144	34	6	1
		Retail - Secured on real estate property	18	1	18	6	0	0	19	1	19	6	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-Si	18	1	18	6	0	0	19	1	19	6	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	123	9	105	34	5	0	146	9	125	28	5	0
		Retail - Other Retail - Of Which: SME	3 120	0	102	1 33	0	0	3 143	0	3 122	1 28	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	120	9	102	33	5	0	143	9	122	20	0	1 0
		credit-obligation assets	- 0			U	0	- 0				U		-
	TRR 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)



General governments exposures by country of the counterparty

						Band	que Internationale à Luxe							
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets 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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Austria	22 11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			0 0 0 0 23 12 35			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Belgium	19- 22- 34 8- 20- 534 1-41 1,215	8 38 4 84 1 201 0 530	000000000000000000000000000000000000000) (((((((((((((((((((194 25 38 84 176 498 143			0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Bulgaria		-											
[0 - 3M [Cyprus													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Czech Republic													
[0 - 3M 13M - 1Y 11Y - 2Y 22Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Denmark													
[0 - 3M 1 1 1 1 1 1 1 1 1	Estonia													



General governments exposures by country of the counterparty

						Band	que Internationale à Luxe	embourg						
				As of 31/12/2022 Direct exposures										
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet 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 [Finland													
[0 - 3M [France	280 281 44 127 225 545 240 210	280 13 4 4 127 5 225 546 210	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	200	80 13 44 127 225 546 210	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		141
Total	Germany	33 100 74 167 6	0 0 30 5 105 74 167	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(0 0 30 105 74 167 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 3 3	0 0 0 0 0 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total	Croatia		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000		
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 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 0 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 [Italy													
[0 - 3M [Latvia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

						Band	que Internationale à Luxe	embourg						
				As of 31/12/2022 Direct exposures										
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	, = =,				Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	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 [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Lithuania													
Total [0 - 3M [Luxembourg	322 323 5 6 1000 11	5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(5 0 323 12 9 109 15 474		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	101 0 0 0 4 242 34 382	0 0 0 0	84
[0 - 3M [Malta													
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Netherlands													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Poland	1 1 3 3	7 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	(7 0 19 13 39 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0000	
Total [0 - 3M	Portugal	55	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	(0 0 0 0 0 50 50		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania	34	30	·	·		30			,		, and the second	,	
[0 - 3M [Slovakia	33 22 44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 30 26 46		0 0 0 0 0 0 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 [11Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Slovenia													



General governments exposures by country of the counterparty

						Ban	que Internationale à Luxe	embourg						
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
	, min zevi				Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	ı 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 [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Spain	55 54 48 555 111	0 0 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 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 5 5 56 0 0 48 558 111	(((((((((((((((((((0 0 0 0 0	0 0 0 0 0	0 0 0 0		
Total [0 - 3M [Sweden	8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	0		
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y [15Y - 10Y	United Kingdom		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	000000000000000000000000000000000000000	6		
[0 - 3M [Iceland													
[0 - 3M [3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Liechtenstein													
[0 - 3M	Norway													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Australia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		
[0 - 3M [Canada	55 44 222 328 44	7 7 7 7 7 7 8 4 8 9 229 328 4 4 4 4 8 7 713	0 0 0 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 57 6 48 7 229 328 44 713		0	0 0 0 0 0	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C		
[0 - 3M [3M - 1Y [11 - 2Y [27 - 3Y [37 - 5Y [57 - 10Y Total	Hong Kong		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C		



General governments exposures by country of the counterparty

Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets at designated at fair value through profit or loss of which: Financial assets at amortised cost. Carrying amount Notional amount Carrying amount Notional Amo	Off balance sheet Off-balance sheet exposures	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Of which: Financial assets at designated at fair value through profit or loss Of which: Financial assets at amortised cost. Carrying amount Notional amount Carrying amount Notional amount Notion		
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets from the financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets at designated at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income Total gross carrying amount of non-derivative financial assets (net of short positions) Non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with positive fair value Derivatives with negative fair value Total carrying amount of non-derivative financial assets at designated at fair value through other comprehensive income of which: Financial assets at fair value comprehensive income of which: Financial assets at fair value comprehensive income of which: Financial assets at fair value comprehensive income		
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets held for trading of which: Financial assets at designated at fair value through profit or loss held for trading Non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with positive fair value Derivatives with negative fair value Derivatives with negative fair value Derivatives with negative fair value Total gross carrying amount of non-derivative financial assets of which: Financial assets at fair value through other comprehensive income of which: Financial assets at amortised cost. Carrying amount Notional amount Noti	Off-balance sheet exposures	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets their financial assets at fair value through orther comprehensive income of which: Financial assets at fair value through orther comprehensive income of which: Financial assets at fair value through orther comprehensive income		
derivative financial assets of which: Financial assets held for trading of which: Financial assets at designated at fair value through other comprehensive income of which: Financial assets at designated at fair value through other comprehensive income of which: Financial assets at amortised cost of which: Financial assets at amortised co		Risk weighted
	Nominal Provisions	exposure amount
10-34	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10-3M1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0
F0 - 34f	0 0 0 0 0	0 0 0 0 0 0 0
10-341 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
10-3H	0 0 0 0 0	0 0 0 0 0
10 - 34 134 - 117 134 - 117 134 - 117 134 - 117 134 - 134 134 134 - 134 134		
[0 - 384 [
Total f 0 - 3M f		



General governments exposures by country of the counterparty

Banque Internationale à Luxembourg

							de Internationale à Laxe							
							As of 31/12/2022	2						
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive 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 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	55 11 44 2 2 22 54 77 9555	5 5 15 5 15 6 49 5 5 5 5 0 220 540 75 6 955	0 0 0 0 0	(50 50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 15 24 5 200 540 75	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000			

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

(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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Domin

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

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

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



General governments exposures by country of the counterparty

						Band	que Internationale à Luxe							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets 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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria	33 35 35		0 0 0 0 0						0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M [Belgium	175 122 27 20- 57,7 14.1	2 72 0 20 4 204 7 577 2 142	000000000000000000000000000000000000000			175 127 127 127 120 120 120 131 142 142 143			0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		28
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M 13M - 1Y 11 - 2Y 22 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Denmark													
10 - 3M	Estonia													



General governments exposures by country of the counterparty

						Band	que Internationale à Luxe	embourg						
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet 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 [Finland													
[0 - 3M [France	15 24 73 144 245 577 210 1,289	210	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		15 24 73 146 249 572 210 1,289	0	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	22 2 108 16 66 88 0	0 0 26 8 108 6 16 6 66 80 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(0 26 108 16 66 80 0 296	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 3 3	0 0 0 0 0 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Croatia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 9 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 [Italy													
[0 - 3M [Latvia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

						Band	ue Internationale à Luxe	embourg						
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet 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											Risk weighted exposure amount
			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	
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Lithuania													
[0 - 3M [Luxembourg	2 300 3 10 9 9 15	3 10 98 15	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	2 4 306 3 1 98 15	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	100 1 0 3 3 235 34		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Maita													
[0 - 3M 13M - 17 13M - 17 11 - 27 12 - 37 137 - 57 157 - 107 107 - more Total	Netherlands													
[0 - 3M [Poland	0 15 6 4 33 30 0	0 15 6 14 35 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 15 6 14 35 0 0	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	Portugal	55	0 0 0 0 0 50	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 5 5 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania	30	30	v	·		30	·		, and the second		, and the second		
Total	Slovakia	() () () () () ()	0 0 15 21 36 41	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 15 21 36 41	0 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 - 3M 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Slovenia								·	J		J		



General governments exposures by country of the counterparty

						Band	que Internationale à Luxe	embourg						
							As of 30/06/2023	3						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	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)											Risk weighted exposure amount
			josaus,	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 [Spain	4, 1, 1, 5, 161 52, 33, 783,	521	0 0 0 0 0 0	0 0 0 0 0 0		4 42 42 14 15 16 16 16 16 16 16 16 16 16 16 16 16 16		0 0 0 0 0	0 0 0 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		0 0 7 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
[0 - 3M [United Kingdom	33	35 0 0 0 0 0 0 0 0 0 3 3 3 3 3	0 0 0 0 0 0	0 0 0 0 0	33	5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia	40	40 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	41	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
[0 - 3M [Canada	99 44 153 133 299 45 758	152 130 130 291 42	0 0 0 0 0 0	0 0 0 0 0		0 0 95 5 7 47 6 152 130 6 291 42 758	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M 1 1 1 1 1 1 1 1 1	Hong Kong	1	0 0 5 15 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

						Dalie	que Internationale a Luxe							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance si	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets 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 [Japan	(1) (1) (2) (3) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	0 13 0 0 0 5 5 5 5 19 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 13 0 0 55 19 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [U.S.	2: 2: 2: 2: 2: 3: 6: 6: 2: 2: 2: 2: 2: 2: 2: 2: 2: 2: 2: 2: 2:	28 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		23 0 21 0 210 28 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [China	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 46 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 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Switzerland	22	0 0 21 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 21 0 0 0	000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total	Other advanced economies non EEA	3	0 34 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 34 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Other Central and eastern Europe countries non EEA													
Total [0 - 3M [Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Banque Internationale à Luxembourg

						bunq	ue internationale a Luxe	cilibourg						
							As of 30/06/2023	3						
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
	(<u>-</u>											Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive 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 held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	11; 2: 2: 2: 2: 244 600 7:	2 112 4 24 3 23 5 20 7 247 5 605 6 76	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12 0 0 0 0 0 0	100 24 23 20 247 605 76	000000000000000000000000000000000000000	0	0	000000000000000000000000000000000000000			

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the conomic 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. (S) Residual countries not reported separatively in the Transparency exercise.

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

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

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

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Domin

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Banque Internationale à Luxembourg

ı					As of 30/09/2022									As of 31/12/2022				
		Gross c	arrying amount/ Nomina	al amount		Accumulated imp	airment, accumulated no it risk and provisions ⁴	gative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	l amount		Accumulated imp	airment, accumulated ne it risk and provisions ⁴	gative changes in fair	Collaterals and
		Of which performing but past due > 30 days		Of which non-performing	4	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing		On performing exposures ²	On non-perform	ting exposures ²	financial guarantees received on non- performing exposures
(min FIIP)		and <=90 days		Of which: defaulted	Of which Stage 31			Of which Stage 31			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	7,023									4,323				0	0	0	0	0
Debt securities (including at amortised cost and fair value)	8,232									8,521							-	
Central banks	-,			-				-	0	132		-		-		-	-	
General governments	4.44					3			0	4,650					3			
Credit institutions	2,577	2 0				3	0	0	0	2.352		0			3			
Other financial corporations	31				0	1	0	0	0	480	0	0	0		1			0
Non-financial corporations	905	s 0	0	0	0	2	0	0	0	907	0	0	0	0	2	0	0	0
Loans and advances(including at amortised cost and fair value)	18,203	48	551	547	550	84	223	223	294	17,880	24	568	564	568	81	217	217	308
Central banks							0	0	0	0		0						
General governments	2	1 0	0	0	0	0	0	0	0	21	0	0	0	0	0	0	0	0
Credit institutions	931	6 0	0	0	0	0	0	0	0	1,100	0	0	0	0	1	0	0	0
Other financial corporations	2,791	9	122	122	122	15	80	80	37	2,438	3	118	118	118	13	/4	/9	32
Non-financial corporations	5.64	3 26	286	283	286	63	113	113	156	5.912	5	309	305	308	59	108	108	184
	-,	1				-					_							
of which: small and medium-sized enterprises	1,87	6 17	135	135	135	27	75	75	48	1,882	3	142	142	142	25	78	78	54
of which: Loans collateralised by commercial immovable property	1,580	7 6	74	74	74	30	23	23	51	1,620	1	69	69	69	28	23	23	46
Households	8,81	3 21	142	142	142	5	30	30	100	8,409	16	141	141	141	7	30	30	92
of which: Loans collateralised by residential immovable property	7,22	3 19	108	108	108	2	10	10	95	7,223	15	100	100	100	2	10	10	86
of which: Credit for consumption	731				15				,	304		15	15	15				
		1	1	1	15		۰	•		390	1	15	15	15		۰	•	2
DEBT INSTRUMENTS other than HFT	33,458	48	551	547	550	93	223	223	294	30,724	24	568	564	568	90	217	217	308
OFF-BALANCE SHEET EXPOSURES	4,557	,	55	27	55	11	3	3	0	4,703		54	25	54	10	3	3	0

^{4,557} S 15 2 55 11 3 3 6 4,760 55 25 54 10 3 3 3 6 4,760 55 4 25 54 10 3 3 3 6 4,760 55 4 25 54 25 54 10 3 3 3 6 4,760 55 4 25 54 25



Performing and non-performing exposures Banque Internationale à Luxembourg

					As of 31/03/2023							As of 30/06/2023				
		Gross carr	rying amount/ Nomina	al amount		Accumulated important of the control	pairment, accumulated negative changes in fair dit risk and provisions ⁴	Collaterals and		Gross co	arrying amount/ Nominal amount			pairment, accumulated ne dit risk and provisions ⁶	egative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing	,	On performing exposures ²	On non-performing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-pr	forming ¹	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures
(min ELR.)		and <-90 days		Of which: defaulted	Of which Stage 3 ⁸		Of which Stage 3 ⁸			and 4=90 days	Of which: de	ulted Of which Stage 3 ³			Of which Stage 3 ³	
Cash balances at central banks and other demand deposits	3,09	3 0							2,51			0				
Debt securities (including at amortised cost and fair value)	9,19				0	8			9,04		0	0	0		0	0
Central banks	24	0 0	0					0	41	7 0	0	0	0	0	0	0
General governments	4,94	1 0	0			3		0	4,70		0	0	0	0	0	0
Credit institutions	2,51	8 0	0			3		0	2,37	5 0	0	0	0	0	0	0
Other financial corporations	52	1 0	0	0	0	1		0	56	5 0	0	0	0		0	0
Non-financial corporations	97	6 0	0	0		1	. 0	0	98	7 0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	17,97	3 53	540	536	539	75	229 22	289	17,624	16	601	601 60	1 7:	250	250	319
Central banks		0 0	0					0		0	0	0	0	0	0	0
General governments	1	9 0	0	0		0	0	0	2	2 0	0	0	0	a a	0	0
Credit institutions	1,08	8 0	a	0	0	0	0	0	85	S 0	0	0	0	0	0	0
Other financial corporations	2,53	S 0	120	120	120	12	80 8	40	2,48	2 0	140	140 1	10	90	90	46
Non-financial corporations	6,02	6 26	275	271	274	55	111 11	1 147	6,05	3	298	298 2	17 S	117	117	156
of which: small and medium-sized enterprises	1,88	3 14	145	145	145	23	79 7	57	1,99	2 2	148	148 1	18 2	81	81	52
of which: Loans collateralised by commercial immovable property	1,61	7 9	66	66	66	24	21 2	1 44	1,63	3 0	72	72	2 2	2 27	27	45
Households	8,30	5 28	144	144	144	8	38 38	B 101	8,20	13	163	163 1	i3	43	43	117
of which: Loans collateralised by residential immovable property	7,15	0 24	107	107	107	2	11 1	94	7,09	5 10	123	123 1	13	12	12	107
of which: Credit for consumption	39		15	15	15	6	8	2	39	0	15	15	15	8	8	2
DEBT INSTRUMENTS other than HFT	30,26	3 53	540	536	539	84	229 22	289	29,18	16	601	601 60	1 7	250	250	319
OFF-BALANCE SHEET EXPOSURES	4,57	4	54	25	54	9	3	0	4,64		48	25 4	7	3	3	0

4,374 55 25 54 9 3 3 9 4,442 46 25 47 9 3 3 9 (1) to the bidden of one proteining expansing plans and the 2 Mod 2



Forborne exposures

			As of 30/	09/2022					As of 31/:	12/2022		
		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated in accumulated ch value due to ch provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	o	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)	636	250	94	82	513	163	545	257	87	76	447	177
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	71	37	13	12	42	25	51	36	14	14	37	22
Non-financial corporations	424	154	74	62	338	87	396	173	66	56	319	114
of which: small and medium-sized enterprises	101	61	40	37	60		88	64	41	39	46	
Households	142	59	7	7	132	52	98		7	7	90	40
DEBT INSTRUMENTS other than HFT	636	250	94		513		545		87	76	447	
Loan commitments given	24	15	0	0	0	0	18	15	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0					

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

⁽a) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- TTS 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 openably recorded with a positive sign.

commitments are generally reported with a positive sign.

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



Forborne exposures

Banque Internationale à Luxembourg

			As of 31/	03/2023					As of 30/	06/2023		
		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ing amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees exposures with the measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	C	
General governments	0	0	0	0	0		0	0	0	0	C	
Credit institutions	0	0	0	0	0		0	0	0	0	C	
Other financial corporations	0	0	0	0	0		0	0	0	0	C	
Non-financial corporations	0	0	0	0	0		0	0	0	0	C	
Loans and advances (including at amortised cost and fair value)	501	226	88	81	395	151	522	247	96	89	411	152
Central banks	0	0	0	0	0	0	0	0	0	0	C	0
General governments	0	0	0	0	0	0	0	0	0	0	C	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	C	0
Other financial corporations	51	36	15	14	28	28	47	44	16	16	27	24
Non-financial corporations	348	135	62	56	276	76	362	138	66	60	284	72
of which: small and medium-sized enterprises	85	62	38	37	46		88	65	41	41	45	
Households	103	56	11	11	92	48	113	64	14	13	100	56
DEBT INSTRUMENTS other than HFT	501	226	88	81	395		522	247	96	89	411	
Loan commitments given	17	16	0	0	0	0	26	16	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- TTS 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 enerally reported with a positive sign.

commitments are generally reported with a positive sign.

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



2023 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Banque Internationale à Luxembourg

			AS 01 3	0/09/2022					AS OF 3	51/12/2022					AS 01 3	1/03/2023					AS OF 31	0/06/2023		
	Gross carry	ying amount				Accumulated	Gross can	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹			of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fa value due to credit risk or non-performir exposures ³
Agriculture, forestry and fishing	34	1	1	34	0	0	30	0	0	30	0	0	22	0	0	22	0	0	16	1	1	16	0	0
Mining and guarrying	0	0	0	0	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0
Manufacturing	462	10	10	462	6	0	464	10	10	464	5	0	477	8	8	477	5	0	445	8	8	445	4	0
Electricity, gas, steam and air conditioning upply	186	32	32	186	26	0	186	35	35	186	25	0	174	33	33	174	27	0	156	35	35	156	26	0
Water supply	41	0	0	41	1	0	38	0	0	38	1	0	38	0	0	38	1	0	38	0	0	38	0	0
Construction	1.129	10	10	1.129	16	0	1.168	10	10	1.168	14	0	1.198	11	11	1.198	14	0	1.234	18	18	1.234	17	0
Wholesale and retail trade	352	13	13	352	12	0	338	13	13	338	11	0	349	17	17	349	11	0	329	15	15	329	11	0
Transport and storage	124	9	9	124	6	0	113	9	9	113	6	0	112	9	9	112	6	0	120	9	9	120	5	0
Accommodation and food service activities	284	34	34	284	11	0	329	32	32	329	11	0	323	32	32	323	9	0	353	27	27	353	8	0
Information and communication	101	9	9	101	6	0	107	8	8	107	7	0	137	8	8	137	6	0	136	8	8	136	6	0
Financial and insurance activities	0	0	0	0	0	0	153	0	0	153	1	0	156	0	0	156	2	0	62	0	0	62	1	0
Real estate activities	2,278	101	101	2,278	54	0	2,319	134	134	2,319	56	0	2,325	98	98	2,325	56	0	2,315	121	121	2,315	60	0
1 Professional, scientific and technical ctivities	233	47	47	233	25	0	248	39	39	248	17	0	277	39	39	277	18	0	339	40	40	339	19	0
Administrative and support service ctivities	51	13	13	51	7	0	78	12	12	78	7	0	86	12	12	86	7	0	152	12	12	152	7	0
Public administration and defence, ompulsory social security	15	0	0	15	0	0	13	0	0	13	0	0	13	0	0	13	0	0	12	0	0	12	0	0
Education	2	0	0	2	0	0	2	0	0	2	0	0	3	0	0	3	0	0	3	0	0	3	0	0
Human health services and social work	88	0	0	88	1	0	87	0	0	87	1	0	84	0	0	84	1	0	85	0	0	85	0	0
Arts, entertainment and recreation	8	1	1	8	0	0	8	1	1	8	0	0	8	1	1	8	0	0	6	0	0	6	0	0
Other services	255	4	0	255	4	Ö	231	4	0	231	4	0	243	4	0	243	4	0	253	4	4	253	4	0
oans and advances	5.643	296	292	5 643	177	0	5.912	300	305	5 012	167	0	6.026	275	271	6.026	166	0	6.057	209	209	6.057	160	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convertion, information is disclosed with the opposite sign of what is reported according to the FIRMEP framework (template F (8.0.1), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (TU) 2014/94-11. This of supervisor reporting.