



2021 EU-wide Transparency Exercise

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

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

2021 EU-wide Transparency Exercise

Key Metrics

Banque Internationale à Luxembourg

(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,162	1,239	1,288	1,335	C 01.00 (r020,c010)	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	1,145	1,206	1,264	1,316	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,337	1,414	1,463	1,510	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,320	1,381	1,439	1,491	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,472	1,545	1,598	1,644	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,455	1,512	1,574	1,624	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	9,083	9,220	9,591	10,160	C 02.00 (r010,c010)	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	9,074	9,204	9,580	10,149	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.79%	13.44%	13.43%	13.14%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.62%	13.10%	13.19%	12.97%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.72%	15.33%	15.25%	14.87%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.54%	15.00%	15.02%	14.69%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.21%	16.76%	16.66%	16.18%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.04%	16.43%	16.43%	16.01%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	33,016	31,999	32,002	32,574	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.05%	4.42%	4.57%	4.64%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2021 EU-wide Transparency Exercise

Leverage ratio

Banque Internationale à Luxembourg

(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,337	1,414	1,463	1,510	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,320	1,381	1,439	1,491	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	33,016	31,999	32,002	32,574	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	32,999	31,966	31,978	32,554	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.0%	4.4%	4.6%	4.6%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.0%	4.3%	4.5%	4.6%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise

Capital

Banque Internationale à Luxembourg

		(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	1,472	1,545	1,598	1,644	C 01.00 (910), (911)	Articles 4(1)(8) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,162	1,239	1,288	1,335	C 01.00 (910), (911)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	907	907	907	907	C 01.00 (910), (911)	Articles 26(1) points (a) and (3), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	665	654	719	714	C 01.00 (910), (911)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-10	41	38	114	C 01.00 (910), (911)	Articles 4(1)(8), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (910), (911)	Articles 4(1)(7) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (910), (911)	Articles 4(1)(2), 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 (910), (911)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-6	-3	-1	-3	C 01.00 (910), (911)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-250	-203	-209	-221	C 01.00 (910), (911) + C 01.00 (914), (915)	Articles 4(1)(3), 36(1) point (b) and 37 of CRR, Articles 4(1)(3), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-155	-154	-147	-148	C 01.00 (910), (911)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	-2	C 01.00 (910), (911)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-6	-9	-9	-15	C 01.00 (910), (911)	Articles 4(1)(8), 36(1) point (g) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (910), (911)	Articles 4(1)(2), 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 (910), (911)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (910), (911) + C 01.00 (914), (915) + C 01.00 (917), (918) + C 01.00 (919), (920)	Articles 4(1)(8), 36(1) point (h) and 89 to 91 of CRR, Articles 36(1) point (h) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (b) and 37(2) of CRR, Articles 36(1) point (b) and 133(8) of CRR and Articles 36(1) point (b) and 133(8) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (910), (911)	Articles 36(1) point (h) (i), 24(1) point (b), 24(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 (910), (911)	Articles 4(2)(7), 36(1) point (b), 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 (910), (911)	Articles 36(1) point (c) and 38, Articles 40(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (910), (911)	Articles 4(2)(7), 36(1) point (b), 43, 45, 47, 48(2) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (910), (911)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (910), (911)	Article 36(1) point (h) and Article 43 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (910), (911)	Article 36(1) point (h) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (910), (911)	Article 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (910), (911)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	-27	-33	-30	C 01.00 (910), (911)	-
	A.1.21	Transitional adjustments	17	33	24	19	GA1 (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (910), (911)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (910), (911)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	17	33	24	19	C 01.00 (910), (911)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	175	175	175	175	C 01.00 (910), (911)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	175	175	175	175	C 01.00 (910), (911) + C 01.00 (917), (918)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (910), (911)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (910), (911) + C 01.00 (917), (918) + C 01.00 (919), (920) + C 01.00 (914), (915) + C 01.00 (917), (918) + C 01.00 (919), (920)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (910), (911) + C 01.00 (917), (918) + C 01.00 (919), (920)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,337	1,414	1,463	1,510	C 01.00 (910), (911)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	135	132	135	134	C 01.00 (910), (911)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	135	132	135	134	C 01.00 (910), (911) + C 01.00 (917), (918)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (910), (911) + C 01.00 (917), (918) + C 01.00 (919), (920) + C 01.00 (914), (915) + C 01.00 (917), (918) + C 01.00 (919), (920)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (910), (911) + C 01.00 (917), (918) + C 01.00 (919), (920)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	8,083	9,220	9,591	10,160	C 02.00 (910), (911)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	9	16	11	11	C 05.01 (910), (911)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.79%	13.44%	13.43%	13.14%	GA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.72%	15.33%	15.25%	14.87%	GA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.21%	16.76%	16.66%	16.18%	GA3 (1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,145	1,206	1,264	1,316	1A.1+A.1.13+A.1.21+M2(A.1+A.1.13+A.1.2+A.1.3)+M3(A.1+A.1.13+A.1.2+A.1.3)	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.62%	13.10%	13.19%	12.97%	(D.1)/(B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	17	33	24	19	C 05.01 (910), (911)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (910), (911)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (910), (911)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	9	16	11	11	C 05.01 (910), (911)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

2021 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Banque Internationale à Luxembourg

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	7,996	8,072	8,445	8,961	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	1,363	1,460	1,493	1,352	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	2,089	2,304	2,447	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	6,479	4,233	4,365	4,670	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	145	274	272	481	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	63	125	123	183	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	22	22	17	20	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	8	7	6	7	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	43	31	38	27	C 02.00 (R520, c010)
Of which the standardised approach	43	31	38	27	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	952	963	963	963	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	952	963	963	963	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	9,083	9,220	9,591	10,160	

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

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

2021 EU-wide Transparency Exercise

P&L

Banque Internationale à Luxembourg

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	399	526	117	233
Of which debt securities income	53	68	15	29
Of which loans and advances income	206	273	66	133
Interest expenses	162	216	45	88
Of which deposits expenses	12	14	2	4
Of which debt securities issued expenses	27	36	9	19
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	162	215	58	113
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	21	24	20	28
Gains or (-) losses on financial assets and liabilities held for trading, net	-10	-1	9	1
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	12	5	-9	3
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences (gain or (-) loss), net	9	12	3	5
Net other operating income / (expenses)	4	7	-1	4
TOTAL OPERATING INCOME, NET	433	573	154	298
(Administrative expenses)	265	358	90	181
(Cash contributions to resolution funds and deposit guarantee schemes)	18	18	22	22
(Depreciation)	41	58	14	28
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	2	0	1	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	2	0	1	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ²	0	-1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	41	16	3	19
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	41	16	3	19
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	4	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1	2	1	2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	67	121	26	50
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	52	101	18	43
Profit or (-) loss after tax from discontinued operations	0	0	0	4
PROFIT OR (-) LOSS FOR THE YEAR	52	101	18	47
Of which attributable to owners of the parent	52	101	18	47

¹ Information available only as of end of the year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Banque Internationale à Luxembourg

(mln EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	4,684				4,245				5,116				4,747				IAS 1.54 (i)
Financial assets held for trading	219	35	159	25	272	26	237	9	276	26	210	40	179	22	137	19	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	32	0	32	0	21	0	21	0	38	0	38	0	40	0	40	0	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	1,073	943	99	31	1,108	979	53	76	1,086	966	44	76	1,060	895	19	147	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	24,081				24,203				24,235				24,312				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	29	0	29	0	19	0	19	0	52	0	52	0	32	0	32	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	709				688				705				886				
TOTAL ASSETS	30,828				30,557				31,509				31,258				IAS 1.9(a), IG 6

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

(mln EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	898	144	0	0	0	0	889	143	0	0	0	0	867	143	0	0	0	0	771	142	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	7,403	195	22	-3	-2	-16	7,414	268	22	-3	-1	-15	7,205	276	22	-3	-1	-15	7,218	279	22	-2	-1	-18	Annex V.Part 1.31, 44(b)
	Loans and advances	13,124	2,951	696	-50	-17	-223	13,293	2,782	736	-42	-25	-224	13,606	2,698	739	-41	-28	-223	13,922	2,498	691	-40	-26	-232	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Banque Internationale à Luxembourg

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	154	233	142	66	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	852	935	1,035	1,148	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	27,331	26,889	27,795	27,339	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	383	409	358	310	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	5	2	1	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	47	43	41	38	IAS 37.10; IAS 1.54(l)
Tax liabilities	9	10	10	10	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	295	197	272	267	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	123	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	29,077	28,717	29,654	29,302	IAS 1.9(b); IG 6
TOTAL EQUITY	1,751	1,840	1,855	1,955	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	30,828	30,557	31,509	31,258	IAS 1.IG6

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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Banque Internationale à Luxembourg

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		537	643	500	376	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	1,498	1,500	1,506	1,499	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	2	6	21	9	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,608	1,640	2,196	2,275	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	99	86	137	182	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3,267	2,673	2,945	2,085	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	666	387	577	481	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	5,498	5,664	5,392	5,534	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	4,356	4,515	4,354	4,663	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,955	4,066	3,707	3,755	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,447	2,537	2,479	2,541	ECB/2013/33 Annex 2.Part 2.9.1
	Households	8,633	8,404	8,706	8,749	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	5,158	5,169	5,484	5,512	Annex V.Part 1.42(f), 44(c)
Debt securities issued		3,690	3,848	4,353	4,562	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		136	131	136	233	Annex V.Part 1.37
Other financial liabilities		34	28	26	28	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		28,720	28,466	29,330	28,864	

2021 EU-wide Transparency Exercise

Market Risk

Banque Internationale à Luxembourg

(min EUR)	SA		IM											IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020											As of 31/12/2020											
Traded Debt Instruments	27	26	0	0	0	0							0	0	0	0								
Of which: General risk	25	24	0	0	0	0							0	0	0	0								
Of which: Specific risk	3	2	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	15	5	0	0	0	0							0	0	0	0								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	43	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021											As of 30/06/2021											
Traded Debt Instruments	20	14	0	0	0	0							0	0	0	0								
Of which: General risk	19	13	0	0	0	0							0	0	0	0								
Of which: Specific risk	1	1	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	18	13	0	0	0	0							0	0	0	0								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	38	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

Market risk template does not include CUI positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)								
	Central governments or central banks	61	48	77		6,889	7,506	120	
	Regional governments or local authorities	2,489	2,489	99		2,758	2,046	123	
	Public sector entities	220	90	7		619	223	6	
	Multilateral Development Banks	93	105	0		136	120	0	
	International Organisations	203	203	0		203	203	0	
	Institutions	82	82	3		85	85	3	
	Corporates	1,539	832	783		1,850	802	743	
	of which: SME	567	185	180		595	196	156	
	Retail	12	8	5		11	8	5	
	of which: SME	12	8	5		11	8	5	
	Secured by mortgages on immovable property	90	85	79		70	70	63	
	of which: SME	81	81	75		65	65	59	
	Exposures in default	108	18	19	88	127	64	62	54
	Items associated with particularly high risk	15	15	22		9	9	12	
	Covered bonds	0	0	0		0	0	0	
	Polices on institutions and corporates with a ST credit assessment	2	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	23	23	58		23	23	58	
	Other exposures	464	459	224		536	535	275	
	Standardised Total ⁴	5,782	4,457	1,369	89	13,236	12,695	1,466	64

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

⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
LUXEMBOURG	(in EUR, %)								
	Central governments or central banks	61	48	77		1,687	1,682	79	
	Regional governments or local authorities	0	0	0		114	86	1	
	Public sector entities	220	73	5		182	71	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,080	460	461		1,132	472	451	
	of which: SME	399	155	101		469	137	109	
	Retail	12	8	5		11	8	5	
	of which: SME	12	8	5		11	8	5	
	Secured by mortgages on immovable property	80	79	79		80	79	66	
	of which: SME	79	79	74		64	64	58	
	Exposures in default	13	18	19	4	27	12	11	13
	Items associated with particularly high risk	15	15	22		9	9	12	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	23	23	57		23	23	57	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	620	421	217	7	1,886	1,662	251	18

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	(in EUR, %)								
	Central governments or central banks	0	0	0		534	527	10	
	Regional governments or local authorities	402	402	89		538	746	104	
	Public sector entities	7	7	0		332	144	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	235	92	92		257	118	111	
	of which: SME	62	34	34		38	33	26	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	9	4	3		2	2	1	
	of which: SME	2	2	2		2	2	2	
	Exposures in default	18	6	6	12	1	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	0	0	0	13	0	0	0	2

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SWITZERLAND	(in EUR, %)								
	Central governments or central banks	0	0	0		2,993	2,993	0	
	Regional governments or local authorities	2	2	0		2	2	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	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 mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	0	0	0	0	1	1	0	2

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
BELGIUM	(in EUR, %)								
	Central governments or central banks	0	0	0		613	657	0	
	Regional governments or local authorities	692	692	14		612	697	14	
	Public sector entities	0	0	0		85	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	8	5	5		17	14	14	
	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 mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	0	0	0	1	0	0	0	1

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	0	0	0	0	0	47	0	
	Regional governments or local authorities	497	497	0	0	499	497	0	
	Public sector entities	10	10	2	0	18	0	2	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	82	82	3	0	85	85	3	
	Corporates	112	99	99	0	95	64	63	
	of which: SME	14	0	0	0	20	5	4	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	2	2	1	0	2	2	1	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	17	4	4	12	20	4	0	16
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	
	Other exposures	0	0	0	0	35	10	10	
Standardised Total ⁴					14				16

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	0	0	0	0	17	0	0	
	Regional governments or local authorities	520	520	0	0	575	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	22	20	20	18	16	14	14	
	of which: SME	12	12	12	10	8	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	4	0	0	4	0	0	0	4
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	
	Other exposures	0	0	0	0	0	0	0	
Standardised Total ⁴					3				4

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0	0	20	20	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	5	4	4	5	4	4	4	
	of which: SME	4	4	4	4	4	4	3	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
	Equity	0	0	0	0	1	1	1	
	Other exposures	0	0	0	0	0	0	0	
Standardised Total ⁴					0				0

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CANADA	Central governments or central banks	0	0	0	0	0	413	0	
	Regional governments or local authorities	308	308	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	
	Other exposures	0	0	0	0	0	0	0	
Standardised Total ⁴					0				0

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Other Countries	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	93	105	105	136	120	120	0	
	International Organisations	0	203	203	203	203	203	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	20	20	20	20	20	20	20	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	
	Other exposures	0	0	0	0	0	0	0	
Standardised Total ⁴					1				0

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	51	11	11	0	0	11	0	
	of which: SME	1	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	
	Other exposures	0	0	0	0	0	0	0	
Standardised Total ⁴					0				0

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	2,733	8,363	125		2,697	7,792	87	
	Regional governments or local authorities	2,727	3,045	129		2,837	3,176	129	
	Public sector entities	681	285	6		674	232	6	
	Multilateral Development Banks	137	130	0		165	176	0	
	International Organisations	280	201	0		203	203	0	
	Institutions	98	98	4		213	183	7	
	Corporates	1,962	869	802		1,876	758	751	
	of which: SME	640	210	166		595	168	162	
	Retail	12	7	4		16	5	4	
	of which: SME	12	8	4		16	5	4	
	Secured by mortgages on immovable property	63	63	36		80	90	71	
	of which: SME	60	60	55		78	78	70	
	Exposures in default	111	26	29	61	72	17	19	54
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 1Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	26	26	64		28	28	71	
	Other exposures	530	546	260		426	437	356	
	Standardised Total ⁴	14,278	13,682	1,500	62	13,678	13,143	1,364	54

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	2,676	2,680	85		3,025	3,107	73	
	Regional governments or local authorities	114	83	11		112	86	11	
	Public sector entities	191	68	4		184	66	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,109	433	433		1,080	416	422	
	of which: SME	490	132	134		466	111	109	
	Retail	12	7	4		16	5	4	
	of which: SME	12	7	4		16	5	4	
	Secured by mortgages on immovable property	60	60	33		62	61	34	
	of which: SME	59	59	34		60	60	33	
	Exposures in default	29	12	11	15	13	8	10	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 1Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	26	26	64		28	28	71	
	Other exposures	530	546	260		426	437	356	
	Standardised Total ⁴				19				9

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	466	679	0		430	608	0	
	Regional governments or local authorities	369	369	113		390	825	112	
	Public sector entities	0	208	0		0	217	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	236	379	379		199	323	323	
	of which: SME	50	45	36		32	28	27	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		15	15	14	
	of which: SME	2	2	1		15	15	14	
	Exposures in default	1	0	0	1	10	5	5	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 1Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				2				8

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWITZERLAND	Central governments or central banks	2,002	2,002	0		2,012	2,012	0	
	Regional governments or local authorities	21	21	4		21	21	4	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	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 mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 1Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	1	1	0		27	27	6	
	Standardised Total ⁴				2				6

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BELGIUM	Central governments or central banks	620	624	0		624	699	0	
	Regional governments or local authorities	599	684	12		636	733	13	
	Public sector entities	85	0	0		91	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	38	14	14		46	15	15	
	of which: SME	1	0	0		1	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 1Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				1				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	(in EUR, %)								
	Central governments or central banks	0	47	0	0	0	47	0	0
	Regional governments or local authorities	455	503	0	0	445	493	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	98	98	4	0	183	183	7	0
	Corporates	125	93	91	0	111	79	79	0
	of which: SME	25	0	7	0	20	5	4	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	2	2	1	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	20	0	0	15	18	4	0	15
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	35	35	30	0	0	0	0	0
	Standardised Total ⁽⁴⁾				15				15

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN	(in EUR, %)								
	Central governments or central banks	49	49	0	0	50	50	0	0
	Regional governments or local authorities	497	497	0	0	528	526	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	20	17	16	0	14	13	13	0
	of which: SME	11	10	7	0	7	7	7	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	1	0	1	0	1
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				1				1

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	(in EUR, %)								
	Central governments or central banks	20	20	0	0	20	20	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	5	4	4	0	5	4	4	0
	of which: SME	4	4	3	0	4	4	4	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	1	1	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
CANADA	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	445	445	0	0	477	477	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Other Countries	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	137	130	0	0	165	176	0	0
	International Organisations	201	201	0	0	201	201	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	20	20	20	0	20	20	20	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	31	31	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	40	0	0	0	40	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banque Internationale à Luxembourg

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted					Of which: defaulted			
(in EUR, %)												
Consolidated data	Central banks and central governments	7,604	0	6,469	142	16	0	0	0	0	0	0
	Institutions	6,236	0	5,438	586	10	4,268	0	3,539	763	0	10
	Corporates	6,552	221	5,190	3,686	114	6,727	270	5,549	3,006	86	97
	Corporates - Of Which: Specialised Lending	2,467	17	2,057	1,631	0	2,397	17	2,159	1,775	0	10
	Corporates - Of Which: SME	1,657	186	1,218	361	104	1,674	156	1,309	292	86	47
	Retail	11,876	435	11,245	2,121	269	12,185	422	11,583	2,062	261	133
	Retail - Secured on real estate property	7,946	286	7,525	1,460	178	8,253	271	8,241	1,479	168	48
	Retail - Secured on real estate property - Of Which: SME	326	15	314	91	9	339	14	333	24	9	2
	Retail - Secured on real estate property - Of Which: non-SME	7,620	271	7,611	1,369	169	7,914	256	7,908	1,405	160	46
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	3,931	149	3,320	661	91	3,932	151	3,343	602	92	85
	Retail - Other Retail - Of Which: non-SME	353	26	279	62	15	353	25	296	60	14	13
	Equity	3,576	122	3,041	289	76	3,576	126	3,046	543	79	12
Other non credit-obligation assets		59	0	59	145	0	103	0	103	274	0	0
IRB Total ²					6,689					6,731		

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted					Of which: defaulted			
(in EUR, %)												
LUXEMBOURG	Central banks and central governments	3,656	0	3,613	22	0	0	0	0	0	0	0
	Institutions	757	0	757	98	0	1	356	0	324	121	0
	Corporates	4,947	186	3,583	2,311	96	62	5,022	165	3,877	2,449	82
	Corporates - Of Which: Specialised Lending	2,371	14	1,834	1,465	0	21	2,329	17	2,095	1,715	0
	Corporates - Of Which: SME	1,512	172	1,079	283	96	41	1,524	148	1,159	224	82
	Retail	8,154	236	7,964	1,426	146	56	8,536	278	8,633	1,496	172
	Retail - Secured on real estate property	6,464	172	6,438	1,154	108	25	6,945	175	6,935	1,204	109
	Retail - Secured on real estate property - Of Which: SME	303	14	291	85	9	2	325	14	319	71	9
	Retail - Secured on real estate property - Of Which: non-SME	6,151	158	6,146	1,068	99	23	6,620	161	6,616	1,133	101
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,700	64	1,527	272	38	30	1,892	103	1,696	293	63
	Retail - Other Retail - Of Which: SME	340	24	267	60	14	12	344	24	287	58	13
	Retail - Other Retail - Of Which: non-SME	1,360	39	1,260	212	24	18	1,548	79	1,409	234	49
	Equity	56	0	56	137	0	0	100	0	100	269	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted					Of which: defaulted			
(in EUR, %)												
FRANCE	Central banks and central governments	654	0	1,084	56	0	1	0	0	0	0	0
	Institutions	1,833	0	1,152	90	0	3	929	0	463	207	0
	Corporates	637	111	580	626	5	4	623	155	602	510	24
	Corporates - Of Which: Specialised Lending	46	2	42	38	0	1	44	0	40	38	0
	Corporates - Of Which: SME	27	9	25	18	5	2	21	7	21	16	1
	Retail	1,032	123	997	243	76	38	902	81	873	183	50
	Retail - Secured on real estate property	535	66	534	123	40	9	498	56	497	120	35
	Retail - Secured on real estate property - Of Which: SME	4	3	4	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	531	65	530	123	40	9	495	56	494	119	34
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	498	57	463	120	35	29	404	24	376	64	15
	Retail - Other Retail - Of Which: SME	4	1	4	1	1	1	1	1	1	1	1
	Retail - Other Retail - Of Which: non-SME	494	56	459	119	35	29	401	23	373	63	14
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted					Of which: defaulted			
(in EUR, %)												
SWITZERLAND	Central banks and central governments	1,562	0	1,562	0	0	0	0	0	0	0	0
	Institutions	35	0	35	2	0	0	56	0	56	14	0
	Corporates	91	0	91	75	0	0	88	28	88	30	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	1,27	4	91	11	3	3	138	4	115	21	3
	Retail - Secured on real estate property	39	1	39	7	1	1	52	1	52	10	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	39	1	38	7	1	1	52	1	52	10	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	88	3	62	4	2	3	86	3	63	11	2
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	88	3	62	4	2	3	86	3	63	11	2
	Equity	1	0	1	3	0	4	1	0	1	3	0
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted					Of which: defaulted			
(in EUR, %)												
BELGIUM	Central banks and central governments	621	0	803	13	0	0	0	0	0	0	0
	Institutions	213	0	213	24	0	0	213	0	142	26	0
	Corporates	189	6	175	127	3	1	196	4	190	117	0
	Corporates - Of Which: Specialised Lending	25	0	25	24	0	0	24	0	24	22	0
	Corporates - Of Which: SME	25	0	14	5	0	0	25	0	19	6	0
	Retail	579	11	534	77	7	2	462	9	435	72	6
	Retail - Secured on real estate property	298	8	298	47	5	1	238	7	238	41	5
	Retail - Secured on real estate property - Of Which: SME	9	0	9	3	0	0	6	0	6	1	0
	Retail - Secured on real estate property - Of Which: non-SME	289	8	289	45	5	1	232	7	232	39	4
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	281	2	226	29	1	2	224	2	196	31	1
	Retail - Other Retail - Of Which: SME	4	0	4	1	0	0	3	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	277	2	232	29	1	1	221	2	193	31	1
	Equity	1	0	1	2	0	1	0	1	2	0	0
Other non credit-obligation assets												
IRB Total												

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

2021 EU-wide Transparency Exercise

Credit Risk - IRS Approach

Banque Internationale à Luxembourg

		IRS Approach													
		As of 30/09/2020					As of 31/12/2020								
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions				
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted					
(in EUR, %)		793	0	47	1	0	0	1	737	0	646	70	0	0	0
GERMANY	Central banks and central governments	773	0	774	36	1	0	777	0	746	36	70	0	2	2
	Institutions	327	16	393	213	10	5	336	16	365	219	2	10		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	16	4	7	5	2	2	16	4	9	5				
	Retail	172	8	158	30	5	4	173	11	165	33	7	5		
	Retail - Secured on real estate property	112	6	112	24	4	2	112	9	119	26	5	4		
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	111	6	111	23	4	2	118	8	118	26	5	3		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	60	2	46	6	1	2	54	2	46	7	2	2		
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	1	0	1	0	0	0		
	Retail - Other Retail - Of Which: non-SME	58	2	44	6	1	1	53	2	45	7	1	1		
Equity	0	0	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets															
IRS 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 (i.e., substitution effects).

		IRS Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
SPAIN	(in EUR, %)												
	Central banks and central governments	17	0	17	0	0	0	0	0	0	0	0	
	Institutions	147	0	147	20	0	128	0	128	35	0	0	
	Corporates	6	0	5	1	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	6	0	5	1	0	0	0	0	0	0	0	
	Retail	37	5	35	10	3	2	45	2	41	11	2	
	Retail - Secured on real estate property	19	3	19	5	1	1	23	1	23	4	0	
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	0	1	0	1	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	15	3	15	4	2	1	22	1	22	4	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	18	2	16	6	1	1	22	1	18	7	1	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	18	2	16	6	1	1	22	1	18	7	1	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRS 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 (i.e., substitution effects).

		IRS Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
					Of which: defaulted					Of which: defaulted		
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Central banks and central governments	1,112	0	1,112	90	0	0	719	0	718	167	0
	Institutions	13	0	13	3	0	0	22	0	22	3	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	163	2	137	20	1	0	152	1	136	20	1
	Retail - Secured on real estate property	43	1	43	7	1	0	33	1	33	5	0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	3	0	3	0	0
	Retail - Secured on real estate property - Of Which: non-SME	40	1	40	6	1	0	30	1	30	5	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	121	1	94	14	1	0	119	1	103	15	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	121	1	94	13	1	0	119	1	103	15	0
	Equity	0	0	0	2	0	0	0	0	0	0	0
	Other non credit-obligation assets											
	IRS 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 (i.e., substitution effects).

		IRS Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
CANADA	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	182	0	182	5	0	157	0	157	9	0	
	Corporates	3	0	0	1	0	0	3	0	0	1	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	24	0	19	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	6	0	6	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	18	0	14	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	18	0	14	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets											
	IRS 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 (i.e., substitution effects).

		IRS Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
					Of which: defaulted					Of which: defaulted		
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0
Other Countries	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	1	0	0	0	0	1	0	0
	Other non credit-obligation assets											
	IRS 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 (i.e., substitution effects).

		IRS Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
											Of which: defaulted	Of which: defaulted
(in EUR, %)												
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	188	0	183	36	0	0	155	0	150	41	0
	Corporates	126	0	74	71	0	0	128	0	120	82	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	40	0	61	40	0	0	60	0	60	31	0
	Retail	49	1	35	2	0	31	0	23	1	0	0
	Retail - Secured on real estate property	6	0	6	1	0	4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	1	0	4	0	4	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	43	1	29	1	0	27	0	19	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	43	1	29	1	0	27	0	19	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0
SBS Total												

IRB Approach													
As of 31/03/2021													
	As of 31/03/2021				As of 30/06/2021								
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
									Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
(in EUR, %)													
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	3,997	0	3,262	895	0	0	0	2,999	0	2,306	794	
	Corporates	6,664	285	5,525	3,679	84	93	7,759	267	6,525	4,125	83	124
	Corporates - Of Which: Specialised Lending	2,654	7	2,288	1,825	0	10	2,943	5	2,286	1,915	0	31
	Corporates - Of Which: SME	1,533	133	1,215	244	84	46	1,573	130	1,277	257	83	46
	Retail	12,495	455	11,848	2,210	281	133	12,898	414	12,273	2,438	256	125
	Retail - Secured on real estate property	8,563	286	8,590	1,536	178	49	8,954	289	8,900	1,654	188	36
	Retail - Secured on real estate property - Of Which: SME	344	14	338	73	9	2	363	16	377	84	10	2
	Retail - Secured on real estate property - Of Which: non-SME	8,219	273	8,212	1,464	169	47	8,631	274	8,622	1,579	179	33
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,931	168	3,319	673	103	84	3,885	145	3,373	794	88	95
	Retail - Other Retail - Of Which: SME	352	25	297	59	14	13	360	23	297	67	13	12
	Retail - Other Retail - Of Which: non-SME	3,579	144	3,022	634	89	72	3,625	121	3,076	697	75	29
	Equity	106	0	106	272	0	0	183	42	183	481	0	0
	Other non credit-obligation assets												
IRB Total ³			7,067						2,780				

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ^a		Risk exposure amount		Value adjustments and provisions	Original Exposure ^a		Risk exposure amount		Value adjustments and provisions		
		Exposure Value ^b	Of which: defaulted	Exposure Value ^b	Of which: defaulted		Exposure Value ^b	Of which: defaulted					
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	342	0	330	142	0	1	389	0	357	171	0	
	Corporates	5,042	152	3,925	2,545	79	60	5,244	157	4,040	2,638	79	
	Corporates - Of Which: Specialised Lending	2,969	7	2,118	1,742	0	9	2,795	5	2,186	1,835	0	
	Corporates - Of Which: SME	1,471	145	1,148	230	79	48	1,510	143	1,208	235	79	
	Retail	9,134	260	8,921	1,519	161	84	9,953	264	9,179	1,581	163	
	Retail - Secured on real estate property	102	162	7,238	1,237	101	33	7,502	162	7,493	1,297	101	
	Retail - Secured on real estate property - Of Which: SME	329	13	323	70	8	2	272	14	267	81	0	
	Retail - Secured on real estate property - Of Which: non-SME	6,909	149	6,905	1,167	93	31	7,230	147	7,226	1,236	92	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1,896	98	1,693	282	60	12	1,911	102	1,686	285	62	
	Retail - Other Retail - Of Which: SME	341	23	287	57	13	12	339	23	272	63	12	
Retail - Other Retail - Of Which: non-SME	1,554	75	1,406	224	46	39	1,581	80	1,414	222	49		
Equity	103	0	103	265	0	0	175	35	175	465	0		
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)													
FRANCE	Central banks and central governments												
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	590	44	572	519	2	21	601	34	581	534	1	24
	Corporates - Of Which: Specialised Lending	49	0	46	44	0	0	49	0	46	43	0	0
	Corporates - Of Which: SME	3	3	3	3	4	2	4	2	4	1	1	1
	Retail	915	80	882	187	49	22	908	77	888	233	48	20
	Retail - Secured on real estate property	515	56	513	127	34	7	502	57	580	176	35	8
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	512	56	510	127	34	7	501	57	579	176	35	8
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	401	24	379	60	15	14	325	20	398	57	12	11
	Retail - Other Retail - Of Which: SME	4	1	3	1	1	2	7	1	9	0	0	0
	Retail - Other Retail - Of Which: non-SME	397	23	376	59	14	13	324	20	396	57	12	11
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)													
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	76	0	76	20	0	0	162	0	162	56	0	0
	Corporates	91	29	91	31	0	6	78	29	78	21	0	9
	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	140	4	120	30	3	4	136	4	135	18	3	1
	Retail - Secured on real estate property	54	1	54	11	1	1	50	1	49	11	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	54	1	53	11	1	1	50	1	49	11	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	85	3	67	19	2	3	106	3	86	7	2	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	85	3	67	19	2	3	106	3	86	7	2	1
	Equity	1	0	1	3	0	4	7	7	7	13	0	4
	Other non credit-obligation assets												
	IRB Total												

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

													IRB Approach											
													As of 31/03/2021				As of 30/06/2021							
													Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)													Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
BELGIUM	Central banks and central governments												0	0	0	0	0	0	0	0				
	Institutions												223	0	149	39	0	0	203	0	132	35	0	0
	Corporates												234	4	226	151	0	2	233	4	225	150	0	1
	Corporates - Of Which: Specialised Lending												44	0	44	29	0	0	44	0	44	27	0	0
	Corporates - Of Which: SME												26	0	18	5	0	0	27	0	21	6	0	0
	Retail												463	11	439	81	7	9	461	12	430	68	7	2
	Retail - Secured on real estate property												240	8	240	41	5	1	241	9	241	40	6	0
	Retail - Secured on real estate property - Of Which: SME												6	0	6	1	0	0	5	1	5	2	1	0
	Retail - Secured on real estate property - Of Which: non-SME												234	8	234	40	5	1	236	8	236	38	5	0
	Retail - Qualifying Revolving												0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail												223	3	199	40	2	2	221	3	190	28	2	1
Retail - Other Retail - Of Which: SME												2	0	3	1	0	0	2	0	2	0	0	0	
Retail - Other Retail - Of Which: non-SME												221	3	196	39	2	2	219	3	188	28	2	1	
Equity												1	0	1	2	0	0	1	0	1	2	0	0	
Other non credit-obligation assets																								
IRB Total																								

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ^a		Exposure Value ^b	Risk exposure amount		Value adjustments and provisions	Original Exposure ^a		Exposure Value ^b	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
GERMANY	(in EUR, %)												
	Central banks and central governments												
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	300	16	329	193	2	10	317	4	340	251	2	5
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	16	4	9	5	5	2	14	4	7	4	0	0
	Retail	170	11	162	31	7	5	176	11	167	33	7	5
	Retail - Secured on real estate property	115	9	115	25	5	4	117	9	116	25	3	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	114	8	114	24	5	3	116	8	116	25	5	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	55	2	47	7	1	2	59	3	51	7	2	2
	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	54	2	47	7	1	2	57	2	49	7	1	2
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

[illegible]

[illegible]

(min EUR)

[illegible]

[illegible]

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Banque Internationale à Luxembourg

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0 0 154 26 26 102 0	0 0 154 26 26 102 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 154 26 0 20 0	0 0 0 26 0 82 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
		308	308	0	0	200	109	0	0	0	0	0	0	0	

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions

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

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

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

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

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

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

(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.

(min EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional amount				
[0 - 3M]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		15	15	0	0	15	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		23	23	0	0	23	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		39	39	0	0	39	0	0	0	0	0	0	0	0	
[0 - 3M]	Belgium	65	65	0	0	65	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		127	127	0	0	127	0	0	0	0	0	0	0	0	
[2Y - 3Y]		128	128	0	0	128	0	0	0	0	0	0	0	0	
[3Y - 5Y]		171	171	0	0	171	0	0	0	0	0	0	0	0	
[5Y - 10Y]		665	665	0	0	665	0	0	0	0	0	0	0	0	
[10Y - more]		82	82	0	0	82	0	0	0	0	0	0	0	0	
Total		1,240	1,240	0	0	1,240	0	0	0	0	0	0	0	13	
[0 - 3M]	Bulgaria														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Cyprus														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		20	20	0	0	20	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		20	20	0	0	20	0	0	0	0	0	0	0	0	
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		20	20	0	0	2	18	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		20	20	0	0	2	18	0	0	0	0	0	0	0	
[0 - 3M]	Estonia														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional amount				
I 0 - 3M f	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		15	15	0	0	15	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		5	5	0	0	5	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		5	5	0	0	5	0	0	0	0	0	0	0	0	
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		25	25	0	0	25	0	0	0	0	0	0	0	0	
I 0 - 3M f	Luxembourg	2,520	2,520	0	0	0	2,520	0	0	0	0	0	89	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		355	355	0	0	0	355	0	0	0	0	0	16	0	
I 2Y - 3Y f		39	39	0	0	35	4	0	0	0	0	0	0	0	
I 3Y - 5Y f		26	26	4	0	10	12	0	0	0	0	0	2	0	
I 5Y - 10Y f		79	79	3	0	66	35	0	0	0	0	0	6	0	
I 10Y - more	46	46	1	0	10	35	0	0	0	0	0	35	0		
Total		3,065	3,065	8	0	65	2,992	0	0	0	0	149	0	77	
I 0 - 3M f	Malta														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Netherlands														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		13	13	0	0	13	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		7	7	0	0	7	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		16	16	0	0	16	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		21	21	0	0	21	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		35	35	0	0	35	0	0	0	0	0	0	0	0	0
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		93	93	0	0	93	0	0	0	0	0	0	0	1	
I 0 - 3M f	Portugal														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Romania														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		9	9	0	0	9	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		64	64	0	0	64	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		49	49	0	0	49	0	0	0	0	0	0	0	0	0
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		122	122	0	0	122	0	0	0	0	0	0	0	2	
I 0 - 3M f	Slovenia														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															

(min EUR)

[illegible]

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Banque Internationale à Luxembourg

(min EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0 0 176 31 15 138 0	0 0 176 31 15 138 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 176 31 15 138 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
		361	361	0	0	361	0	0	0	0	0	0	0	0	

Notes and definitions

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

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.

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

Regions:

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

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

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

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

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

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

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

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Banque Internationale à Luxembourg

(mln EUR)	As of 30/09/2020									As of 31/12/2020										
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Of which performing but past due >30 days and <=90 days		Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³					
		Of which: defaulted	Of which Stage 3			Of which Stage 3		Of which: defaulted			Of which Stage 3		Of which Stage 3							
Cash balances at central banks and other demand deposits	4,637	0	0	0	0	0	0	0	0	4,193	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	8,662	0	22	22	22	5	16	16	6	8,736	0	22	22	22	4	15	15	7	7	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	5,528	0	0	0	0	2	0	0	0	5,627	0	0	0	0	2	0	0	0	0	
Credit institutions	1,951	0	0	0	0	0	0	0	0	1,578	0	0	0	0	0	0	0	0	0	
Other financial corporations	573	0	22	22	22	1	16	16	6	812	0	22	22	22	1	15	15	7	7	
Non-financial corporations	610	0	0	0	0	2	0	0	0	720	0	0	0	0	1	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	16,771	9	697	694	696	67	223	223	447	16,810	28	736	733	736	68	224	224	430	430	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	91	0	0	0	0	0	0	0	0	33	0	0	0	0	0	0	0	0	0	
Credit institutions	1,219	0	0	0	0	0	0	0	0	1,106	0	0	0	0	0	0	0	0	0	
Other financial corporations	2,596	0	190	190	190	8	92	92	95	2,462	5	222	222	222	8	76	76	90	90	
Non-financial corporations	5,350	2	314	311	313	50	92	92	215	5,461	7	340	338	340	48	111	111	215	215	
of which: small and medium-sized enterprises at amortised cost	1,898	1	175	175	175	30	74	74	90	1,977	7	174	174	174	18	79	79	84	84	
of which: Loans collateralised by commercial immovable property at amortised cost	2,849	0	152	150	120	29	48	48	100	3,502	5	247	247	173	28	56	56	184	184	
Households	7,516	7	193	193	193	8	39	39	137	7,747	16	174	174	174	12	37	37	125	125	
of which: Loans collateralised by residential immovable property at amortised cost	6,284	5	156	155	108	2	18	18	133	6,535	14	143	142	97	7	18	18	122	122	
of which: Credit for consumption at amortised cost	511	1	16	16	11	1	9	9	2	493	1	16	16	13	1	8	8	2	2	
DEBT INSTRUMENTS other than HFT	30,070	9	718	716	718	71	239	239	454	29,739	28	758	755	758	72	240	240	436	436	
OFF-BALANCE SHEET EXPOSURES	4,489		36	22	36	9	2	2	0	4,382		62	42	62	8	2	2			

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Banque Internationale à Luxembourg

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	5,064	0	0	0	0	0	0	0	0	0	4,699	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	8,513	0	22	22	22	4	15	15	7	8,433	0	22	22	22	3	18	18	4	4	4
Central banks	0	0	0	0	0	0	0	0	0	20	0	0	0	0	0	0	0	0	0	0
General governments	5,508	0	0	0	0	2	0	0	0	5,485	0	0	0	0	1	0	0	0	0	0
Credit institutions	1,561	0	0	0	0	0	0	0	0	1,723	0	0	0	0	1	0	0	0	0	0
Other financial corporations	721	0	22	22	22	0	15	15	7	482	0	22	22	22	0	18	18	4	4	4
Non-financial corporations	724	0	0	0	0	1	0	0	0	723	0	0	0	0	1	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	17,043	27	739	734	739	70	223	223	460	17,112	24	691	688	691	66	232	232	415	415	415
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	33	0	0	0	0	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,018	0	0	0	0	0	0	0	0	944	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2,374	0	169	169	169	10	74	74	86	2,392	1	173	173	173	9	81	81	86	86	86
Non-financial corporations	5,597	8	399	397	399	49	112	112	252	5,493	8	350	347	350	48	119	119	210	210	210
of which: small and medium-sized enterprises at amortised cost	1,933	1	167	167	167	18	80	80	74	1,860	6	170	170	170	21	83	83	75	75	75
of which: Loans collateralised by commercial immovable property at amortised cost	3,578	0	282	282	170	28	55	55	210	3,585	2	236	236	236	30	58	58	173	173	173
Households	8,023	18	171	169	171	11	36	36	121	8,262	15	168	168	168	9	33	33	120	120	120
of which: Loans collateralised by residential immovable property at amortised cost	6,766	14	137	137	85	7	17	17	117	6,931	14	135	135	135	3	15	15	117	117	117
of which: Credit for consumption at amortised cost	572	0	16	15	11	1	8	8	2	663	1	15	15	15	3	8	8	2	2	2
DEBT INSTRUMENTS other than HFT	30,620	27	761	756	761	74	238	238	466	30,244	24	713	710	713	70	250	250	420	420	420
OFF-BALANCE SHEET EXPOSURES	4,456		58	45	58	7	3	3	0	4,578		35	34		8	2	2	0	0	0

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

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

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

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

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

2021 EU-wide Transparency Exercise

Forborne exposures

Banque Internationale à Luxembourg

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,024	276	56	49	892	209	997	327	89	68	815	231
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	161	26	4	3	140	21	150	49	11	8	99	40
Non-financial corporations	605	164	44	38	507	113	600	192	69	51	484	116
of which: small and medium-sized enterprises at amortised cost	203	95	32	31	164		203	95	35	33	159	
Households	259	85	8	8	245	75	247	86	9	9	233	74
DEBT INSTRUMENTS other than HFT	1,024	276	56	49	892		997	327	89	68	815	
Loan commitments given	62	10	0	0	0	0	63	29	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise

Forborne exposures

Banque Internationale à Luxembourg

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,049	404	87	70	842	288	968	356	93	76	784	246
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	177	48	12	8	108	32	160	59	17	14	105	42
Non-financial corporations	627	277	66	54	504	187	578	224	69	55	459	140
of which: small and medium-sized enterprises at amortised cost	142	86	35	32	99		149	85	37	34	105	
Households	244	79	9	8	231	69	230	73	7	6	219	65
DEBT INSTRUMENTS other than HFT	1,049	404	87	70	842		968	356	93	76	784	
Loan commitments given	58	26	0	0	0	0	47	18	1	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

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

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Banque Internationale à Luxembourg

(mn EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021						
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	
			of which: defaulted						of which: defaulted							of which: defaulted						of which: defaulted			
A Agriculture, forestry and fishing	44	0	0	44	0	0	42	0	0	42	0	0	43	0	0	43	0	0	38	0	0	38	0	0	
B Mining and quarrying	1	0	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
C Manufacturing	438	19	19	438	6	0	434	24	24	434	11	0	463	23	23	463	11	0	464	24	24	464	6	0	
D Electricity, gas, steam and air conditioning supply	174	30	30	174	16	0	171	30	30	171	17	0	168	30	30	168	17	0	164	30	30	164	18	0	
E Water supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
F Construction	860	28	28	860	32	0	858	25	25	858	17	0	941	14	14	941	15	0	958	14	14	958	17	0	
G Wholesale and retail trade	394	18	18	394	10	0	373	19	19	373	20	0	368	16	16	368	20	0	366	17	17	366	16	0	
H Transport and storage	174	9	9	174	3	0	168	10	10	168	5	0	176	10	10	176	5	0	152	11	11	152	5	0	
I Accommodation and food service activities	301	13	13	301	6	0	309	12	12	309	8	0	315	51	51	315	8	0	315	51	51	315	8	0	
J Information and communication	99	6	6	99	3	0	98	7	7	98	3	0	98	10	10	98	6	0	102	13	13	102	9	0	
K Financial and insurance activities	45	2	2	45	2	0	35	2	2	35	2	0	43	2	2	43	2	0	2	2	2	2	2	0	
L Real estate activities	2,111	148	148	2,111	45	0	2,190	144	144	2,190	45	0	2,327	177	177	2,327	46	0	2,301	131	131	2,301	49	0	
M Professional, scientific and technical activities	202	27	27	202	10	0	191	42	42	191	20	0	193	41	41	193	19	0	198	43	43	198	21	0	
N Administrative and support service activities	119	3	3	119	1	0	126	15	15	126	4	0	103	15	15	103	4	0	73	15	15	73	7	0	
O Public administration and defence, compulsory social security	20	0	0	20	0	0	18	0	0	18	0	0	18	0	0	18	0	0	17	0	0	17	0	0	
P Education	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	
Q Human health services and social work activities	108	1	1	108	1	0	113	0	0	113	0	0	112	1	1	112	0	0	107	0	0	107	0	0	
R Arts, entertainment and recreation	33	6	6	33	3	0	31	5	5	31	3	0	31	5	5	31	3	0	31	5	5	31	3	0	
S Other services	225	3	0	225	3	0	218	3	0	218	3	0	214	3	0	214	3	0	220	4	0	220	4	0	
Loans and advances	5,350	314	311	5,350	142	0	5,461	340	338	5,461	159	0	5,597	399	397	5,597	161	0	5,493	350	347	5,493	167	0	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

	As of 30/09/2020														As of 31/12/2020																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
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