

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

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



### **Key Metrics**

(min EUR, %)	As of 30/09/2020	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



## Leverage ratio

	(min 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)	
A.2	Tier 1 capital - fully phased-in definition	1,320	1,381	1,439	1,491	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	33,016	31,999	32,002	32,574	C 47.00 (r300,c010)	CRR
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]	



# EBA 2021 EU-wide Transparency Exercise Capital Banque Internationale à Luxembourg

		(min 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	OWN FUNDS  COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	1,472	1,545	1,598	1,644	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,162	1,239	1,288	1,335	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	907	907	907	907	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	665	654	719	714	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-10	41	38	114	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-6	-3	-1	-3	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-250	-203	-209	-221	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-155	-154	-147	-148	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	-2	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 199 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-6	-9	-9	-15	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r471,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), $36(1)$ point (b) (i) and $89$ to $91$ of $CRR$ , $Articles 38(1) point (b) (ii), 283(1) point (b), 284(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii) and 378(2) of CRR, Articles 36(1) point (b) (iv) and 153(8) of CRR and Articles 36(1) point (b) (iv) and 153(8) of CRR and Articles 36(1) point (b) (v) and 153(4) of CRR.$
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	-27	-33	-30	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	17	33	24	19	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	17	33	24	19	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	175	175	175	175	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	175	175	175	175	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,337	1,414	1,463	1,510	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	135	132	135	134	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	135	132	135	134	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r920,c010) + C 01.00 (r940,c010) + C 01.00 (r940,c010) + C 01.00 (r970,c010) + C 01.00 (r970,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	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
REQUIREMENTS	B.1	Of which: Transitional adjustments included	9	16	11	11	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.79%	13.44%	13.43%	13.14%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.72%	15.33%	15.25%	14.87%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.21%	16.76%	16.66%	16.18%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,145	1,206	1,264	1,316	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0) (0)]	
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.62%	13.10%	13.19%	12.97%	[0.1]/[8-8.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	17	33	24	19	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	9	16	11	11	C 05.01 (r440,c040)	
	Named and a de-	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n	outstoon point of view at the re-	norting date are not taken into a	and to this sale takes			

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



#### Overview of Risk exposure amounts

		RW	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	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, c280, s001) + C 08.01 (r050, c280, s001) + C 08.01 (r060, c280, s001) + C 08.01 (r040, c280, s002) - C 08.01 (r050, c280, s
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) <sup>3</sup>	63	125	123	183	C 07.00 (1990, 220, 5001) + C 07.00 (110, 220, 5001) + C 07.00 (130, 220, 5001) + C 08.01 (1940, 226, 5001) + C 08.01 (1950, 226, 5002) + C 08.01 (1950, 226, 5002) + C 02.00 (1940, 0210)]
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 (RS20, 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 1900, 010, 501*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	

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

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



	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)	399	526	117	222
Interest income	399	526	117 15	233 29
Of which debt securities income				
Of which loans and advances income	206 162	273 216	66	133 88
Interest expenses			45	**
(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	U
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 asset 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 <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	-1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidaries, 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 subsidaries, 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

Or mind reductable to other parent.

"Information available only as of end of the year

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



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31,	03/2021			As of 30	06/2021		
		Fi	ir value hierar	chy		Fi	air value hieran	chy		Fa	ir value hierar	chy		Fair value hierar		chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	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)(ii);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)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	1,073	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 <sup>1</sup>	709				688				705				886				
TOTAL ASSETS	30,828				30,557				31,509				31,258				IAS 1.9(a), IG 6

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

(min	EUR)		,	s of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acc	ımulated impaiı	ment	Gros	carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>‡</sup>		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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	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)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	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)
amortised cost	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)

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

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



#### **Breakdown of liabilities**

Banque Internationale à Luxembourg

#### (mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	154	233	142	66	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	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 <sup>1</sup>	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(I)
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 <sup>1</sup>	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

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



#### **Breakdown of liabilities**

Banque Internationale à Luxembourg

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilitie:	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
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
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	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)
Develle	of which: Current accounts / overnight deposits	666	387	577	481	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subord	nated 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
OTAL FINANCIAL LIABILITIES		28,720	28,466	29,330	28,864	



## 2021 EU-wide Transparency Exercise Market Risk

	SA						M									IM						
			VaR (Memorar	VaR (Memorandum item) STRESSED VaR (Memoran		Memorandum item)	AND MIC	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP			·	VaR (Memorandum item)		lemorandum item)	INCREI DEFAU MIGRAT CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30	09/2020									As of 31/1	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 Equities	3	2 0	0	0	0	0							0	0	0	0						
Of which: General risk	ŏ	ŏ	ő	ő	ŏ	o o							o o	ő	ő	ő						
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 Total	43	31	•	0	•	^		0	•	0	0	0	0	0	•	0		0	0	0	0	0
TOTAL			U																	U U		
	As of 31/03/2021	As of 30/06/2021				As of 31,	03/2021									As of 30/0	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						
						0							0	0	0	0						
Of which: General risk	0	0	U		· ·																	
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0 0 18	0 0 13	0	0	0	0							0	0	0	0						

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



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Banque Internationale à Luxembourg

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31)	12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks Regional governments or local authorities Public sector entities	61 2,489 220	48 2,489 90	77 95		6,869 2,726 619	7,506 3,048 223	120 121	
	Puonis sectori entrini Multiateria Develorment Banks International Organisations Institutions	93 203 82	105 203 82	0		106 203 85	120 203 85	0	
	Corporates of which: SME Betail	1,920 567	832 185	783 180		1,850 595	802 196	743 156	
Consolidated data	of which: SME Secured by mortoaces on immovable property	12 12 90	8 85	5 79 75		11 70 65	8 70	5 63	
	of which: SNE Exposures in default Items associated with particularly high risk	108 15	81 18 15	75 19 21	88	127 8	64 8	62 12	64
	Covered bonds Thims on institutions and cornorates with a ST credit assessment Collective investments undertakings (CIU)	0 2 0	0	0		0 2 0	0	0	
	Equity Other exposures Standardised Total <sup>2</sup>	23 464 5,782	458 4,457	58 224 <b>1,369</b>	89	23 536 13,236	23 535 12,695	58 275 <b>1,466</b>	64

		Standardised Approach								
					Standardisc	и дричиси				
			As of 30,	09/2020		As of 31/12/2020				
		Original Exposure* Exposure Value* Risk exposure amount. Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount. Val							Value adjustments an provisions <sup>2</sup>	
	(min EUR, %)			77		1.687	1.692	76		
	Central governments or central banks Regional governments or local authorities	01	***	//		1,007	1,092	/6		
	Public sector entities	202	73	5		192	71	5		
	Multilateral Development Banks	0		ō		0		ō		
	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	105	101		469	137	109		
	Retail of which: SME	12	8	5		11	8	5		
LUXEMBOURG	or which: SME Secured by mortgages on immovable property	12	8	5 75		11	8	5		
	of which: SME	70	79	74		64	64	58		
	Exposures in default	13	8	9	4	27	12	11		
	Items associated with particularly high risk	15	15	21		8	8	12		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	2	0	0		2	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	23	23	57		23	23	57		
	Other exposures	426	424	217		495	495	261		
	Standardised Total <sup>2</sup>				7					

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	09/2020			As of 31,	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Count of comments or celled that the D.G. No.  County of the County of t	0 402 702 703 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 402 7 7 0 0 0 33 34 2 2 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 33 4 4 0 0 0 0 0 0 0 0 0 0	12	514 530 332 0 0 0 1977 38 0 0 0 2 2 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0	727 746 144 140 0 0 118 33 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	106	

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31,	/12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SWITZERLAND	Contral consuments or contral toxics  According conversance or rock and administration  Administration of processing and according to the acco	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	2,993 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,993 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o
1	Standardised Total <sup>2</sup>				0				2

		(7) Total value adjustments and envisions our country of counterwarty excludes those for securistisation excosures, additional valuation adjustments (AWA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30,	/09/2020			As of 31	/12/2020		
		Original Exposure* Exposure Value* Risk exposure amount: Value adjustments and provisions* Exposure Value* Exposure Value* Eick exposure amount Value adjustments and provisions*								
BELGIUM	Control communities to control have fine (EA, %)  Revisional recommends or for all arthrities  Public active activities  Public activities and the second control fine or all arthrities  Public activities (Communities)  Institutional (Communities)  Result  Result	0 692 0 0 0 0 0 0 0 0 0 0 0	692 692 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		633 612 85 0 0 0 17 7 0 0 0 0 0 0 0 0 0	857 697 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ď	
	Standardised Total <sup>2</sup>	marrie and			1				1	

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CANADA

# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Banque Internationale à Luxembourg										
					Standardise	d Approach					
			As of 30/	09/2020			As of 31	/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
GERMANY	Control operations or control and control operation of control operations operations of control operations operations of control operations operations of control operations ope	0 497 837 82 82 112 14 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 497 10 0 0 82 9 9 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 3 3 8 8 0 0 0 0 0	12	0 489 8 0 0 85 95 20 0 0 0 0 0 0 0 0	47 497 497 497 497 497 497 497 497 497 4	0 0 2 0 3 3 4 4 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16		
	Standardised Total <sup>2</sup>				14				16		

		exposures, our riculais gener			Standardise	d Approach			
			As of 30,	/09/2020			As of 31,	/12/2020	
	frein FIR %A	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SPAIN	Central oversements or control basis of actional oversements or local as shortline should be a control or local as shortline of which 1956 focus of an orange or local as shortly 1950 and 1950 focus of a control or local as shortly 1950 and 1950 focus of a control or local as shortly 1950 and 1950 focus or local as shortly 1950 and 1950 focus or local as shortly 1950 focus of the shortly 1950 focus 1950 fo	0 520 0 0 2 22 12 0 0 0 4 0 0	0 550 0 0 0 0 0 20 20 20 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4	17 575 0 0 0 0 18 19 0 0 0 0 4 0 0	17 575 0 0 0 0 0 0 16 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 14 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4

Discised encours, writing Encours value, is recorded before taking into account any effect due to coeff convenient factors or coeff risk initiations factors in coeff risk initiations factors or coeff risk initiations factors in the coefficient factors or coeff risk initiations factors in the coefficient factors or coefficient initiation and coefficient factors in the coefficient factors or coefficient indicators in the coefficient factors or coefficient in the coefficient factors or coefficient indicators in the coefficient factors or coefficient indicators in the coeffici

				Standardise	d Approach			
		As of 30)	09/2020			As of 31)	12/2020	
(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Central automatement or central suchar according to the contract of the contra	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 4 0 0 0 0 0 0	0 0 0 0 4 4 0 0 0 0 0 0	۰	20 0 0 0 0 0 0 5 4 4 0 0 0 0 0 0 0 0 0 0	20 0 0 0 0 4 4 4 4 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 4 3 0 0 0 0 0 0	o

O Original essourue, untile Escoure value, in recordad before takins into account any effect due to credit convenin factors or credit nik mitiation tachniques (a.e., substitution effects).

O Total value advantments and envisions our country of counterparty excludes those for sacurification encourses, additional valuation advantments (ANN) and other own funds reductions valued to the

	exposures, but includes gener	al credit risk adjustments.		STREET CALCULATION BOOKS							
				Standardise	d Approach						
		As of 30)	09/2020			As of 31)	12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	0 358	0 358	0		0 413	0 413	0				
	0	0	0		0	0	0				
	ő	0	0		0	0	0				
	0	0	0		0	0	0				
	ō	0	0		0	0	0				
	0	0	0		0	0	0				
	0	0	0		0	0	0				
	0	0	0	0	0	0	0				
	0	0	0		0	0	0				
assessment	0	0	0		0	0	0				
	0	0	0		0	0	0				
	0	0	0		0	0	0				
				1							

Dictional encourse, unified Encourse value, is recorated before taking into account any effect due to confit convenient factors or credit risk missiation techniques (a.o., abetitation effects).

Total value administrateds and crevisions one country of countermarky excludes those for securitisation encourse, additional valuation administration factor own funds reductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30,	09/2020			As of 31,	/12/2020		
		Original Exposure* Exposure Value* Risk exposure amount: Value adjustments and provisions* Driginal Exposure* Exposure Value* Risk exposure amount: Value adjustments and provisions*								
Other Countries	Control of community or central fact (Control of Control of Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 1006 2001 20 0 0 0 0 0 0 0 0	0 0 0 20 20 20 20 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
	Other exposures Standardised Total <sup>2</sup>	32	20	0	1	33	34	1	0	

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30,	09/2020			As of 31	/12/2020		
		Original Exposure* Exposure Value ** Esix exposure amount Value indigeniments and provisions** Original Exposure** Caposure Value** Esix exposure amount Value indigeniments and provisions**								
NETHERLANDS	Control of community or central fact (Control of Control of Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	111	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
	Other exposures Standardised Total <sup>2</sup>	·			0	,			0	



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Banque Internationale à Luxembourg

					Standardise	d Approach				
			As of 31	03/2021			As of 30/	06/2021		
	(mh EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions	
	Central governments or central banks	7,718 8,353 125 7,077 7,773 87								
	Regional governments or local authorities	2,727	3,045	129		2,837	3,191	139		
	Public sector entities	681	285	6		674	292	6		
	Multilateral Development Banks	137	150			165	176	0		
I	International Organisations	203	203 98			203 213	203 183	0		
	Institutions	98								
	Corporates	1,942	869 210	802 166		1,876 595	758 168	752 162		
	of which: SME Retail	12	210	100		393	100	102		
	of which: SME	12				16	í			
Consolidated data	Secured by mortgages on immovable property	63	63	56		80	an an	71		
	of which: SMF	60	60	55		79	78	70		
	Exposures in default	111	26	29	61	72	17	19		
	Items associated with particularly high risk	9	9	12		8	8	11		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and comorates with a ST credit assessment	3	0	0		3	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Eaulty	26	26	64		28	28	71		
	Other exposures	550	548	269		428	427	196		
	Standardised Total <sup>2</sup>	14,278	13,682	1,500	62	13,678	13,143	1,364	5	

					Standardise	ed Approach			
			As of 31;	03/2021			As of 30/	06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)  Central governments or central banks	2,676	2,680	85		3,025	3.107	72	
	Regional governments or local authorities	114	83	0		112	85	, ,	
	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		13	0	0	
	Corporates	1,109	433			1,080 466	416	422 109	
	of which: SME Retail	490	132	104		466	111	109	
	of which: SME	12	,			10		1	
LUXEMBOURG	Secured by mortgages on immovable property	60	60	55		61	61	54	
	of which: SMF	59	59	54		60	60	53	
	Exposures in default	29	12	11	15	13	8	10	
	Items associated with particularly high risk	9	9	12		8	8	11	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	3	0	0		2	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty	26 500	26 500	64 255		28 394	28 393	71 186	
	Other exposures	500	900	255	19	399	393	186	
	Standardised Total <sup>2</sup>	(O Calabat annual and C							

Standardized Approach  As of 31/03/2021  As of 31/03/2021  As of 30/06/2021  Original Exposure <sup>2</sup> Exposure Value <sup>2</sup> Risk exposure amount  Original Exposure <sup>2</sup> Exposure Value <sup>2</sup> Risk exposure value <sup>2</sup> Exposure Value <sup>2</sup> Risk exposure value <sup>2</sup> Exposure Value  Exposure Value	re amount Value adjustments and provisions <sup>2</sup>
Value adjustments and	e amount
	e amount Value adjustments and
Original Exposure Caposare Value Rose exposure amount provisions <sup>2</sup> Original exposure exposure value Rose exposure amount provisions <sup>2</sup>	provisions
Committee   Comm	6 122 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2

		exposures, but includes gener	al credit risk adjustments.	osums. but includes osmenil credit risk adjustments.  Standardised Approach											
					Standardise	d Approach									
			As of 31	/03/2021			As of 30/06/2021								
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>						
(min EUR. %)															
	Central governments or central banks Regional governments or local authorities	2,922	2,922	0		2,012	2,012	0							
	Regional governments or local authorities Public sector entities	21	21	,		21	21	,							
	Multilateral Development Banks	0				ů		0							
	International Organisations	ō	ō	0		ō	ō	ō							
	Institutions	0	o	0		0	0	0							
	Corporates	0	0	0		9	7	4							
	of which: SME	0	0	0		5	4	4							
	Retail	0	0	0		0	0	0							
SWITZERLAND	of which: SME	0	0	0		0	0	0							
SWITZLINDAIND	Secured by mortgages on immovable property	0	0	0		0	0	0							
	of which: SME	0	0	0		9		0							
	Exposures in default		0		U			0							
	Items associated with particularly high risk Covered bonds	0	0	1		0									
	Claims on institutions and corporates with a ST credit assessment	0				0		1							
	Collective investments undertakings (CIU)	ŏ	o o			ŏ	ő	l ő							
	Equity	0	0			ō	ō								
	Other exposures	1	i	0		27	27	6							
					_										

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

		(2) Total value adjustments an exposures, but includes gener		unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVAs	) and other own funds reduc	tions related to the			
					Standardise	d Approach					
			As of 31	03/2021		As of 30/06/2021					
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
BELGIUM	Control overmentar or control basics  Sectional overmentar or control and softendess  processed overmentar or food and softendess  softendess  food of the softendess  food of	6.29 599 85 0 0 18 1 0 0 0 0 0 0 0 0 0 0 0 0 0	85-6 69-9 0 0 14 0 0 0 0 0 0	0 122 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	624 615 91 0 0 45 1 0 0 0 0 0 0 0	969 7333 0 0 0 0 0 0 0 0 0 0 0 0 0		0		
	Standardised Total <sup>2</sup>				1				0		



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banque Internationale à Luxembourg

	Banque Internationale a Luxembourg										
					Standardise	d Approach					
			As of 31;	03/2021			As of 30	/06/2021			
	(min FIII) %)	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
GERMANY	Central communities or central shadows in the No.	0 452 8 9 9 9 9 9 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0	477 503 8 9 9 9 9 9 0 0 0 2 0 0 0 0 0 0	0 0 2 4 9 9 1 0 0 0 0 3 0 0 0	15	0 445 8 8 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	477 433 6 0 183 799 0 0 0 0 0 0 0 0 0 0	0 0 2 7 7 7 8 8 0 0 0 0 0	15		
	Standardised Total <sup>2</sup>				16				16		
		(1) Original exposure, unlike E	xposure value, is reported bef	ore taking into account any effi	ct due to credit conversion fact	tors or credit risk mitigation ted	nniques (e.g. substitution effer	ts).			

				Standardise	d Approach			
		As of 31,	03/2021			As of 30	06/2021	
	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	40	40			QC	oc.		
	497	497	0		526	526	0	
	0	0	ō		0	0	ō	
	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	20	17	16		14	13	13	
	11	10	8		7	7	7	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	9	2	2	1	1	0		1
	0	0	0				0	
	0	0	0				0	
	0	0	0		0	0	i o	
	0	0	0		0	0	0	
	ō	ō	ō		ō	ō	ō	
				1	-			1
	Institutions	Contra convenience or contra laise.  (in p. (in	Contral somerments or correct to the Contral Somerments or correct to the Contral Somerments or correct to the Contral Somerments or Cort and South So	Court's conversionate or contral links (10, %)  Court's conversionate or contral links  Court's conversionate or contral links  Court's Court of Co	As of 31/03/2011  Original Exposure*  Central occuments or central basis   (bits FUR. %)  Central occuments or central basis   (bits FUR. %)  Central occuments or central basis   (bits FUR. %)  Central occuments or central basis   (central occuments or bodis authorities   (d)	Original Exposurs*  Control sourcements or centre loss disp (10. %)  Control sourcements or centre loss disp (10. %)  Resident overerements or foot authorities  (20	As of 31/03/2011  As of 30/03/2011  Control occurrence to receive leads  Control occu	As of 31/03/2021  Original Exposure*  Exposure Value*  Risk exposure amount  Value adjustments and  Displace deposure*  Exposure Value*  Risk exposure amount  Value adjustments and  Original Exposure*  Risk exposure amount  Value adjustments and  Original Exposure*  Risk exposure amount  Risk exposure value*  Risk exposure amount  Original Exposure*  Risk exposure value*  Risk exposure amount  Risk exposure amount  Risk exposure amount  Original Exposure*  Risk exposure value*  Risk exposure amount  R

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

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

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(min FIII) %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	Control coverments or control tables of control calculations of calculations o	20 0 0 0 0 0 5 4 0 0 0 0 0 0	20 0 0 0 0 0 0 4 4 4 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 4 4 3 0 0 0 0 0 0 0 0 0 0 0	0	20 0 0 0 0 0 0 5 4 4 0 0 0 0 0 0	20 0 0 0 0 0 4 4 4 0 0 0 0 0	0 0 0 0 0 4 4 0 0 0 0 0	0

As of 31/03/2021  Original Exposure* Exposure Value*  First exposure	Standardised Appro	unes, tot indudes onnen credit risk advanues. Standardised Approach												
Original Exposure* Exposure Value* Risk exposure  Control recommends or control has friend E.A. N/1  Control recommends or control has friend E.A. N/1  Resident recommends or local authorities  46  46														
Central covernments or central lanks   0   0   0   0   Recional covernments or Central submittes   465   4		As of 30/06/2021												
Central oovernments or central banks 0 0 Regional governments or local authorities 445 445	sure amount Value adjustments and provisions <sup>2</sup> Origin	iginal Exposure Value <sup>1</sup> Exposure Value <sup>1</sup>	Risk exposure amount Value adjustments and provisions <sup>2</sup>											
#Authorized Development Banks International Constitutions International Constitutions International Constitutions International Constitutions International Constitutions International Constitution International I		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0												

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

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

		exposures, but includes gene		unterparty excludes triose for s	ecunibiation exposures, additio	nai valuation adjustments (AVA	a) and other own runds reduct	ours related to the	
					Standardise	d Approach			
			As of 31;	03/2021			As of 30	06/2021	
		Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	137	150	0		165	176	0	
	Multifateral Development Banks International Organisations	203	203	0		203	203	0	
	Institutions	0	0	0		0	0	0	
	Corporates	20	20	20		20	20	20	
	of which: SME Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Other Countries	Secured by mortgages on immovable property	0	0	0		o o	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 Covered bonds	0	0	0			0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	ō		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	33	32	1		- 6	- 6	4	
	Standardised Total <sup>2</sup>								

			10th value apparation and profession per country or commispanty excesses stock for excensionation apparation, accordant valuescent apparation (view) and come dem forces related to the country. Or commispanty excesses stock in decides control or code risk adjustments.  Standardised Approach												
					Standardise	d Approach									
			As of 31,	/03/2021			As of 30,	/06/2021							
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>						
(min EUR. %)  Central governments or central banks															
	Central governments or central banks Regional governments or local authorities	0	0			0		0							
	Public sector entities	0	0	0		ō	0	0							
	Multilateral Development Banks	0	0	0		0	0	0							
	International Organisations	0	0	0		0	0	0							
	Institutions	0	.0	0		0		0							
	Corporates	48	10	5		48	10	5							
	of which: SME Retail	0	0					0							
	of which: SME	o o	0			ů		0							
NETHERLANDS	Secured by mortgages on immovable property	0	0			ō		0							
	of which: SME	0	o	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							
ı	Covered bonds	0	0	0		0	0	0							
l	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0			0	0	0							
	Collective investments undertakings (CIU) Equity	0				0		0							
l	Other exposures	ő	0			0	0								
	Standardised Total <sup>2</sup>				0										

Consolidated data

#### 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Credit Risk - IRB Approach

Banque Internationale à Luxembourg

(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. substituti

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

				IRB Approach													
			As of 30/09/2020						As of 31/12/2020								
		Origin	Original Exposure <sup>1</sup>		Ex.		Original Exposure <sup>1</sup> Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions				
	Central banks and central governments	3,63	5 0	3,613	22	0	7	0	0	0	0	0	0				
	Institutions	757	0	757	98	0	1	356	0	324	121	0	1				
	Corporates	4,84		3,583	2,311	96	62	5,022	165	3,877	2,449	82	58				
	Corporates - Of Which: Specialised Lending	2,37		1,934	1,545	0	21	2,529	17	2,095	1,715	0	10				
	Corporates - Of Which: SME	1,51		1,079	283	96	41	1,524	148	1,159	224	82	47				
	Retail	8,15		7,964	1,426	146	56	8,836	278	8,631	1,496	172	85				
	Retail - Secured on real estate property	6,45		6,438	1,154	108	25	6,945	175	6,935	1,204	109	32				
LUXEMBOURG	Retail - Secured on real estate		14	291	86	9	4	325	14	319	71	,	- 4				
LOXENDOUNG	Retail - Secured on real estate			6,146	1,068	99	23	6,620	161	6,616	1,133	101	30				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	1,70		1,527	272	38	30	1,892	103	1,696	293	63	52				
	Retail - Other Retail - Of Which		24	267	60	14	12	344	24	287	58	13	12				
	Retail - Other Retail - Of Which		39	1,260	212	24	18	1,548	79	1,409	234	49	40				
	Equity	56	0	56	137	0	0	100	0	100	269	0	0				
	Other non credit-obligation assets																
	IRB Total																

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

							IRB Ap	proach										
				As of :	30/09/2020			As of 31/12/2020										
		Original Exposure <sup>1</sup>		Original Exposure <sup>1</sup>		Ехро		Original Exposure <sup>1</sup> Exposure Value <sup>1</sup>				Value adjustments	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>			Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions					
	Central banks and central governments	654	0	1,084	36	0	1	0	0	0	0	0	0					
	Institutions	1,833	0	1,152	90	0	3	929	0	463	107	0	2					
	Corporates	637	11	580	626	5	4	623	55	602	510	2	24					
	Corporates - Of Which: Specialised Lending	46	2	42	38	0	1	44	0	40	38	0	0					
	Corporates - Of Which: SME	37	9	35	18	5	2	31	3	31	16	2	1					
	Retail	1,032	123	997	243	76 40	38	902	81	873	183	50	22					
	Retail - Secured on real estate property	535	66	534	123	40	9	498	56	497	120	35	7					
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si	531	65	530	123	40		495	56	494	119	34	0					
THURSE		531	65	530		40	9	495	56	494	119	34						
	Retail - Qualifying Revolving Retail - Other Retail	498	57	463	0 120	35	29	404	24	376	64	15	14					
	Retail - Other Retail  Retail - Other Retail - Of Which: SME	498	5/	463	120	35	29	401	29	3/6	64	15	14					
	Retail - Other Retail - Of Which: non-SME	494	56	459	119	35	29	401	23	373	63	14	13					
	Retail - Other Retail - Of Which: non-sine Equity	121	30	439	0	33	0	401	23	3/3		0	13					
	Other non credit-obligation assets						- 0	- 0		-	0	-						
	IRB Total																	

(1) Original execusive, unlike Execusive value, is reported before taking into account any effect due to credit convenien factors or credit risk mitigation sechniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	1,562	0	1,562	6	0	3	0	0	0	0	0	0
	Institutions	35	0	35	2	0	0	56	0	56	14	0	0
	Corporates	91	0	91	75	0	0	88	28	88	30	0	6
	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	127	4	91	11	3	3	138	4	115	21	3	4
	Retail - Secured on real estate property	39	1	39	7	1	1	52	1	52	10	1	1
SWITZERI AND	Retail - Secured on real estate property - Of Which: SMI		0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non	S7 39	1	38	7	1	1	52	1	52	10	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0
	Retail - Other Retail	88	3	52	4	2	3	86	3	63	11	2	3
	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	88	3	52	4	2	3	86	3	63	11	2	3
	Equity	1	0	1	3	0	- 4	1	0	1	3	0	4
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR. %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
BELGIUM	Certaria banks and corbid poverments. Comparates Compar	631 213 189 25 25 579 298 9 289 0 281	0 0 0 0 11 8 0 8	883 213 175 25 14 534 298 9 289 0 236 4	13 24 127 24 5 77 47 3 45 0 29	0 3 0 7 5 0 5	1 0 0 2 1 0 1 0	0 213 196 24 25 462 238 6 232 0 224	0 4 0 9 7 0 7	0 142 190 24 19 435 238 6 232 0 196 3	0 26 117 22 6 72 41 1 39 0 31 1	0 0 0 6 5 0 4 0	0 2 0 2 1 0 1
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	277 1	0	232 1	29 2	1 0	1 0	221 1	2 0	193 1	31 2	1 0	1 0
	IRB Total												

<sup>73</sup> Original executes, unlike Execute value, is recented 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 - IRB Approach

Banque Internationale à Luxembourg

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	47	1	0	0	0	0	0	0	0	0
	Institutions	751	0	714	36	0	1	717	0	646	70	0	2
	Corporates	327	16	393	213	10	5	336	16	365	219	2	10
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 16	0	0	0	0	0	0 16	0	0	0		0
	Corporates - Ut Wnich: SME Retail	172	4	158	30	2	2	173	11	165	33	2	- 2
	Retail - Secured on real estate property	112		112	24	4	7	119	9	119	35	,	3
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0		1	,	1	0		,
GERMANY	Retail - Secured on real estate property - Of Which: non-Si	111	6	111	23	4	2	118	8	118	26	5	3
	Retail - Qualifying Revolving	0	ō	0	0	ó	ō	0	ō	0	0	ō	ō
	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												
	IRB Total												

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

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount .	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	17	0	17	6 20	0	0	0 128	0	0 128	0 35	0	0
	Corporates	5	0	5	1	0	0	0	0	120	0	0	0
	Corporates - Of Which: Specialised Lending	ō	ō	ō	ō	0	ō	ō	ō	ō	0	ō	0
	Corporates - Of Which: SME	6	0	5	1	0	0	0	0	0	0	0	0
	Retail	37	5	35	10	3	2	45	2	41	11	1	2
	Retail - Secured on real estate property	19	3	19	5	2	1 0	23	1	23	4	0	1
SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si	15	0	15		0		22		22	0	0	0
	Retail - Qualifying Revolving	13	0	13		0	0	0	0	0	0	0	0
	Retail - Other Retail	18	2	16	6	1	1	22	1	18	7	1	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	18	2	16	6	1	1	22	1	18	7	1	1
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

73. Original executars, unlike Executar value, is responsed before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Origina	l Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 1.112	0	0 1.112	90	0 0	0 2	0 719	0 0	0 718	0 167	0 0	0 2
	Corporates	13	0	13	3	0	0	22	0	22	3	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	163	2	137	20		0	152	0	136	20		0
	Retail - Secured on real estate property	43	î	43	7		0	33	;	33	5		, i
	Retail - Secured on real estate property - Of 1	Which: SME 3	ō	3	ò	ō	ō	3	ō	3	ō	ō	ō
UNITED KINGDOM	Retail - Secured on real estate property - Of 1		1	40	6	1	0	30	1	30	5	0	0
	Retail - Qualifying Revolving	0	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	0
	Retail - Other Retail - Of Which: SME	0	0	94	0 13		0	0 119		0 103	0 15	0	0
	Retail - Other Retail - Of Which: non-SME Equity	121	1	94	13	1	0	119	1	103	13		0
	Other non credit-obligation assets				- 4			- 0		0	0		U
	IRB Total												

hisinal exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenien factors or credit risk mitisation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0 182	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates			182	5	0	0	157	0	157	9	0	0
	Corporates - Of Which: Specialised Lending	3	0	0	1	0	0	3	0	0	1	0	0
	Corporates - Of Which: SME		0		0		0			0	0		0
	Retail	24	0	19		0	0	0	0	0	0		0
	Retail - Secured on real estate property	6	ő	6	ŏ	ő	ő	ő	ő	ő	o o	ő	ő
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0		0	0	0	0	0	o
CANADA	Retail - Secured on real estate property - Of Which: non-Si	6	0	6	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	18	0	14	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	18	0	14	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

1) Original connection, wellian Fernance values, in connected hadron taking into account any affort than to readit remarking factors or readit rick militarion techniques (a.m. a destitution afforts).

							IRB Ap	proach					
				As of	0/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0			0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0				0	0			0	0	0
			0	0	0			0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0		0
	Retail - Secured on real estate property		0				0	0			0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf		0				0	0			0	0	0
Outer countries			0				0	0			0		0
	Retail - Qualifying Revolving Retail - Other Retail		0				0	0			0	0	0
	Retail - Other Retail - Of Which: SME						0	0			0		
							0						0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0			0	0	0	0		0	0
	Other non credit-obligation assets	- 0					- 0	- 0				0	- 0
	IRB Total												
					A brafero dello o lodo conso								

(1) Orioinal executive, unlike Executive value, is recorded before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	188	0	183	36	0	0	155	0	150	41	0	0
	Corporates	126	0	74	71	0	0	128	0	120	82	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	40	0	61	40	0	0	40	0	60	31	0	0
	Retail	49	1	35	2	0	0	31	0	23	1	0	0
	Retail - Secured on real estate property	6	0	6	1	0	0	4	0	4	1	0	0
NETHERI ANDC	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-	57 6	0	6	1	0	0	4	0	4	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	43	1	29	1	0	0	27	0	19	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	43	1	29	1	0	0	27	0	19	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

#### 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banque Internationale à Luxembourg

							IRB Ap	proach					
				As of 3	31/03/2021					As of 3	0/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,997	0	3,262	895	0	9	2,999	0	2,306	734	0	1
	Corporates	6,664 2.654	285	5,525 2,208	3,679 1.825	84	93	7,759	267	6,525 2,286	4,125	83	124
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,533	153	1,215	1,825 766	84	46	2,843 1,573	150	1,277	1,915	83	48
	Retail	12.495	455	11.869	2.210	281	133	1,373	414	12.273	2.428	256	125
	Retail - Secured on real estate property	8,563	286	8,550	1.536	178	49	8,914	269	8,900	1.664	168	24
	Retail - Secured on real estate property - Of Which: SME	344	14	338	73	9	2	283	16	277	84	10	1
Consolidated data	Retail - Secured on real estate property - Of Which: non-Sh		273	8.212	1.464	169	47	8.631	254	8.622	1.579	158	33
	Retail - Qualifying Revolving	0	0	o o	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,931	168	3,319	673	103	84	3,985	145	3,373	764	88	91
	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	614	89	72	3,625	121	3,076	697	75	79
	Equity	106	0	106	272	0		183	42	183	481	0	
	Other non credit-obligation assets				11						- 11		
	IRB Total <sup>2</sup>				7,067						7,780		

(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 Secutarisation position unlike in the results prior to the 2019 exercise.

								IRB Ap	proach					
					As of :	31/03/2021					As of	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates				310	142	0	1	389	0	357	171	0	0
	Corporates				3,925	2,545	79	60	5,244	157	4,040	2,638	79	91
	Corporates - Of Which: Specialised Lending			7	2,118	1,742	0	9	2,750	5	2,196	1,835	0	31
		Corporates - Of Which: SME	1,471	145	1,148	220	79	48	1,510	143	1,208	235	79	52
	Retail		9,134	260	8,921	1,519	161	84	9,413	264	9,179	1,581	163	83
		Retail - Secured on real estate property	7,238	162	7,228	1,237	101	33	7,502	162	7,493	1,297	101	20
LUXEMBOURG		Retail - Secured on real estate property - Of Which: SME	329	13	323	70	8	2	272	14	267	81	9	1
LUXLINDOUNG		Retail - Secured on real estate property - Of Which: non-Si	6,909	149	6,905	1,167	93	31	7,230	147	7,226	1,216	92	19
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	1,896	98	1,693	282	60	52	1,911	102	1,686	285	62	63
	Ε'	Retail - Other Retail - Of Which: SME	341	23	287	57	13	12	330	23	272	63	12	13
		Retail - Other Retail - Of Which: non-SME	1,554	75	1,406	224	46	39	1,581	80	1,414	222	49	50
	Equity Other non	credit-obligation assets	103	0	103	265	0	0	175	35	175	465	0	0
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2021					As of 3	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	76 91	0 29	76 91	20 31	0	0	162 78	29	162 78	56 21		0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		ó
	Corporates - Of Which: SME	ō	ō	ō	0	ō	ō	0	ō	ō	ō	0	ō
	Retail	140	4	120	30	3	4	156	4	135	18	3	3
	Retail - Secured on real estate property	54	1	54	11	1	1	50	1	49	11	1	0
SWITZERI AND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-Si	54	1	53	11	1	1	50	1	49	11	1	0
	Retail - Qualifying Revolving Retail - Other Retail	0 85	0	67	0 19	0	0	0 106	0	0 86	0		0
	Retail - Other Retail - Of Which: SME	85	0	6/	19	0	0	106	3	86	,	1 6	3
	Retail - Other Retail - Of Which: non-SME	85	2	67	19		2	106	2	0 86	7		2
	Retail - Other Retail - Of Which; non-SME Equity	1	1 0	1	3	0	4	7	7	7	13	ĺ	3 4
	Other non credit-obligation assets					_			-				

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 223	0 0	0 149	0	0 0	0	0 203	0	0 132	0 35	0	0
	Corporates Corporates - Of Which: Specialised Lending	234 44	4	226 44	151 39	0	2	231 44	4	225 44	150 37	0	1 0
	Corporates - Of Which: SME	26 463	0	18 439	5 81	0	0	27 461	0 12	21 430	6 68	0	0
	Retail - Secured on real estate property	240 6	8	240	41	5	1	241	9	241	40	6	ő
BELGIUM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	234	8	234	40	5	1	235	8	235	38	5	0
	Retail - Qualifying Revolving Retail - Other Retail	0 223	3	0 199	0 40	2	0 2	0 221	3	0 190	0 28	0 2	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	2 221	0 3	3 196	1 39	0 2	0 2	2 218	0 3	2 188	0 28	0 2	0
	Equity Other non credit-obligation assets	1	ō	1	2	0	0	1	0	1	2	0	
	IRB Total												

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

#### 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banque Internationale à Luxembourg

								IRB Ap	proach					
					As of 3	31/03/2021					As of	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustmen
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provision
		ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		665	0	594	89	0	2	597	0	525	98	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
	Retail	Corporates - Of Which: SME	16 170	4	9 162	5 31	2	2	14 176	4 11	7 167	4 33	2	5
		Retail - Secured on real estate property	170	11	162	31 25	,	5	176	8	116	33 25	- /	3
		Retail - Secured on real estate property - Of Which: SME	1115	,	115	23		,	11/		110	23	3	0
GERMANY		Retail - Secured on real estate property - Of Which: non-St	114		114	24		2	116	8	116	25		3
		Retail - Qualifying Revolving	0	0	0	0	0	, i	0	0	0	0	0	ı ő
		Retail - Other Retail	55	2	47	7	i	2	59	3	51	7	2	,
		Retail - Other Retail - Of Which: SME	1	ō	1	0	ō	ō	2	ō	1	ò	0	0
		Retail - Other Retail - Of Which: non-SME	54	2	47	7	1	1	57	2	49	7	1	2
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		redit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	132	0	132	43	0	0	120	0	120	39	0	0
	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	0	ů
	Retail	49	2	43	11	1	2	60	2	53	13	1	2
	Retail - Secured on real estate property	23	1	23	4	0	1	30	1	30	7	0	1
SPAIN	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-S	22	1	22	4	0	1	29	1	29	7	0	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	27	1	20	8	1	1	30	1	24	7	1	1
	Retail - Other Retail - Of Which: SME	27		0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	2/	1 0	20	8	1	1 0	30	0	24	,	1	1
	Other non credit-obligation assets	- 0		0	0	0			0			0	Ů
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	80/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	612	0	611	174	0	2	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	9	0	9	1		0	612	0	611	176	0	0
	Corporates - Of Which: Specialised denting	0	0		0		0	0		0	0	0	0
	Retail	131	ĭ	118	13	i	1	141	2	130	20	1	ĭ
	Retail - Secured on real estate property	33	ō	33	5	ō	0	48	ō	48	11	0	ō
LINITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	3	0	3	1	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Sh	30	0	30	5	0	0	46	0	46	10	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	99	0	85	8	0	0	92	2	81	8	1	0
l	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	98	0	85	7	0	0	92	2	81	8	1	0
	Equity Other non credit-obligation assets		0	0	0		0		0	0		0	0
	Other non-credit-obligation assets IRB Total											_	_

As of 31/03/2021		
Control States and central government(X)   Control States and cent		
Of which:   Of w	xposure amount	Value adjustments and
Institutions   157   0   157   14   0   0   155   0   155   15   15   15	Of which: defaulted	provisions
Corporates Of Which: Specialized Lending	0	0
Corporates - Of Which, Specialized Lending 0 0 0 0 0 0 0 0 0 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	0	0
	0	
	0	
Retail - Secured on real estate property 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
044 5	0	
CANADA Retail - Secured on real selection property - CI Which; non-St. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ő	ő
Retail - Qualifying Revolving 0 0 0 0 0 0 0 0 0 0 0 0	0	0
Retail - Other Retail 0 0 0 0 0 0 0 0 0 0 0 0	0	0
Retail - Other Retail - Of Which: SME 0 0 0 0 0 0 0 0 0 0 0 0	0	0
Retail - Other Retail - Of Which: non-SME 0 0 0 0 0 0 0 0 0 0 0 0	0	0
Equity 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
Other mon Credit-conspariors assets IEB Total		_

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0 0	0	0	0	0	0	0 0	0	0	0	0 0
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	Ö	0	0	0	0	0	0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: non-		ő	o o	0	ő	0	0	0	ō	0	ő	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	ō
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	1	0	0	0	0	0	1	0	0
	IRB Total												

		1					IRB Ap	proach					
		į		As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)	į į	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 162	0	0 157	0 56	0 0	0	0 143	0	0 138	0 55	0	0
	Corporates	162	38	120	56 58	0	1	143	38	138	55	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	21	6	0	0	0	0	21	7	0	0
	Retail	30	1	22	1	0	0	36	1	26	2	0	0
	Retail - Secured on real estate property	4 4	0	4	1	0	0	6	0	6	1	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh		0	0			0			0		0	0
	Retail - Qualifying Revolving	1 7	0	7	0		0			0		0	0
	Retail - Other Retail	26	i	18	1	0	0	31	1	21	ĭ	0	0
1	Retail - Other Retail - Of Which: SME		1 6	0	ō	ŏ	ő	0	l ô	0	i o	o o	ő
	Retail - Other Retail - Of Which; non-SME	26	1	17	1	0	0	30	1	21	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	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 effect



General governments exposures by country of the counterparty

						Banq	ue Internationale à Luxe							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance si	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Austria	0 0 53 15 0 24 0	0 0 53 15 0 24 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 53 0 0 0	0 0 0 15 0 24 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Belgium	70 2 116 10 191 785 70 1,245	70 2 116 10 191 785 70 1,245	0 0 0 0 0	0 0 0 0 0	11 0 106 0 101 158 0	59 2 10 10 10 89 626 70 <b>868</b>	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14
Total	Bulgaria		472.12					•				-		
Total	Cyprus													
[ 0 - 3M   [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Czech Republic	0 15 21 0 0 0	0 15 21 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 15 21 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M	Denmark	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 6 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 6 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M] [3 M - 1Y] [1 Y - 2Y] [1 Y - 2Y] [2 Y - 3Y] [3 Y - 5 Y] [5 Y - 10 Y] [10 Y - more	Estonia	,		·		J	· ·	J T	3	,		,	J	, and the second
IUGI														



General governments exposures by country of the counterparty

						Band	que Internationale à Luxe							
							As of 31/12/2020							
						Dire	ct exposures							_
	(mln EUR)		<u> </u>	On balance sl	heet				Deriva	tives		Off balar	ice sheet	_
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			_
						I			<u> </u>					Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				neid for trading	through profit or loss	comprehensive income	amortised cost							
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		41 0 0	41 0 0	0	0	0	41 0 0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Finland	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0 41	0 0 41	0	0	0	0 0 <b>41</b>	0 0	0	0	0	0	0	0
[ 0 - 3M [		11 0 46	11 0 46	0	0	0	11 0 46	0	0	0	0	0 0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	France	46 23 245 862 0	23 245 862	0	0	3	46 20 245 862 0	0	0	0	0	0	0	
Total	-	0 1,188	0 1,188	0	0	3	0 1,185	0	0	0	0	0	0	106
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0 9 43	0 9 43	0 0 1	0	0 0	0 9 42	0 0 0	0 0	0 0	0 0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Germany	73 141 199	73 141 199	3 1	0	51 0	42 18 139 197	0	0	0 3	0 3 3	0	0	
[10Y - more Total [ 0 - 3M [		0 465	0 465	0 8	0	0 51	0 406	7	0 4	0 7	0 4	ů <b>0</b>	0	2
[ 3M - 1V [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ]	Croatia													
f 10Y - more														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Greece													
[ 3M - 1V [														
[ 1Y - 2Y [	Hungary													
	-	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Ireland	0 0 181 54	0 0 181	0	0	0 0 25	0 156 54	0	0	0	0	0	0	
	-	54 235	54 235	0	0	25	54 210	0	0	0	0	0	0	0
[ 3M - 1V [														
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Italy													
Total		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [		8 0	8 0	0	0	0	8 0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Latvia	5 0	5	0	0	0	5 0	0	0	0	0	0	0	
l 10Y - more Total	1	0 13	0 13	0	0	0	0 13	0	0	0	0	0	0	2



General governments exposures by country of the counterparty

						Banq	ue Internationale à Luxe							
							As of 31/12/2020	1						
						Direc	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											exposure amount
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
1 ME - 0 1		0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Lithuania	0 15 0	0 15 0	0 0 0	0 0 0	0 0	0 15 0	0 0 0	0 0	0 0	0 0	0 0	0 0 0	
[ 2Y - 3Y [	Littiuania	0 10 0	0 10 0	0 0	0 0	0	0 10 0	0 0 0	0	0 0	0 0	0	0	
Total		1,082 0	25 1,082 0	0	0	0	1,082 0	0	0	0	0	157 0	0	0
[ 0 - 3M [	Luxembourg	405 37	0 405 37	0	0	0 35	405	0	0	0	0	0	0	
[3Y - 5Y ] [5Y - 10Y ] [10Y - more Total		37 27 49 47	27 49 47	3 0	0	0	22 46 47	0	0	0	0	1 9 34	0 0 0	
[ 0 - 3M [ [ 3M - 1Y [		1,647	1,647	7	0	35	1,605	0	0	0	0	213	0	80
1 1Y - 2Y I 1 2Y - 3Y I 1 3Y - 5Y I	Malta													
[5Y - 10Y [ [10Y - more														
Total   0 - 3M     3M - 1Y														
[ 1Y - 2Y [	Netherlands													
Total														
[ 0 - 3M [ [ 3M - 1V [		0 7 6	0 7 6	0	0	0	0 7 6	0	0	0	0	0	0	
[ 1Y - 2Y [	Poland	8 42 39	8 42 39	0	0	0	8 42 39	0	0	0	0	0	0	
		39 0 102	39 0 102	0	0 0	0	39 0 102	0	0	0	0	0	0 0	20
T 0 - 3M     T 3M - 1Y     T Y - 2Y														
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ]	Portugal													
Total	1													
[ 0 - 3M [														
[3Y - 5Y [ [5Y - 10Y [	Romania													
[10Y - more Total [0 - 3M [ [3M - 1Y [	1	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		0 9 0	9	0 0	0 0 0	0 0	0 9 0	0	0 0	0 0	0 0	0 0	0 0 0	
[ 1Y - 2Y	Slovakia	0 103 10	0 103 10	0	0	0	0 103 10	0	0	0	0	0	0	
Total  TO - 3M F		122	122	0	0	0	10 122	0	0	0	0	0	0	2
[ 0 - 3M [	Slovenia													
[3Y - 5Y [ [5Y - 10Y [	Siovenia													
f10Y - more Total	1													



General governments exposures by country of the counterparty

						Band	que Internationale à Luxe	embourg						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Spain	0 65 45 15 59 362 46	0 65 45 15 59 362 46	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 65 45 15 59 362 46	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0	
Total	Sweden	0 0 7 7 0 8 0 0	0 0 7 0 8 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 7 0 8 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	United Kingdom	0 0 20 0 0 0 0	0 0 20 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 20 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	,
Total  [0 - 3M   [3M - 1Y   [17 - 2Y   [27 - 3Y   [37 - 5Y   [5Y - 10Y   Total	Iceland	4		v	,	·		,	·	·		y	v	
[ 0 - 3M [	Liechtenstein													
Total  [ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
Total	Canada	0 0 17 0 10 290 0	0 0 17 0 107 290 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 17 0 107 290 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
Total	Hong Kong	413	415	, and the second	J		713	J.	3	,		J	J	



General governments exposures by country of the counterparty

						Banq	ue Internationale à Luxe	embourg						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan													
[ 0 - 3M [	u.s.	15 164 41 41 0 0 0	15 164 41 41 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	15 0 0 0 0 0 0	0 164 41 41 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 5	0 0 0 0 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	China	0 0 0 0 0 0 46 0	0 0 0 0 0 46	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 46	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
10 - 3M	Switzerland	0 0 2,996 0 0 0	0 0 0 2,996 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 2 0 0 0	0 0 2,993 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA	0 0 0 0 0 36 0	0 0 0 0 36 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 36 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total   Tota	Other Central and eastern Europe countries non EEA	30	30	Ü		J	30	J			J	,	v	, and the second
[ 0 - 3M [	Middle East	0 7 0 0 0 0	0 7 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 7 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	1
[ 0 - 3M [	Latin America and the Caribbean												-	



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

Banque Internationale à Luxembourg

						bunq	ue filternationale a Luxe	cilibourg						
							As of 31/12/2020	)						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(											Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 5Y - 10Y	Others	0 0 154 26 26 102	0 0 154 26 26 102	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 154 0 26 20	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 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[10Y - more Total		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 loars receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

						Banq	jue Internationale à Luxe	mbourg						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance el	neet exposures	
												OII-Dalalice si	ieet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Einancial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					tillough profit of loss	comprehensive income								
			0		0									
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Austria	15 0	15 0	0	0	15 0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [		0 23	0 23	0	0	0 23	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		0 39 65	0 39 65	0 0	0	0 39 65	0 0	0	0	0	0	0	0	0
[ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0 127	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Belgium	127 128 171 665	127 128 171 665	0	0	128 171 665	0	0	0	0	0	0	0	
[10Y - more Total		82 1,240	82 1,240	0 <b>0</b>	0	82 1,240	0	0	0	0	0	0	0	13
[ 0 - 3M [														
7 2V 2V 7	Bulgaria													
37 - 37     37 - 57     57 - 107     107 - more   Total	-													
「0-3M「 「3M-1Y「 「1Y-2Y「														
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Cyprus													
[ 0 - 3M [ [ 3M - 1Y [		0 20	0 20	0	0	0 20	0	0	0 0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Czech Republic	0 0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total   0 - 3M     3M - 1Y		20 0 0	20 0 0	0 0	0 0	20 0 0	0 0	0	0	0	0	0	0	0
[ 1Y - 2Y [ [ 2Y - 3Y [	Denmark	20 0	20 0	0	0	2 0	18 0	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y   [10Y - more	Deminus	0 0 0	0 0	0 0	0 0	0 0 0	0 0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		20	20	ō	0	2	18	0	ő	Ö	ő	Ö	ő	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [														
[3Y - 5Y [  5Y - 10Y	Estonia													
l 10Y - more Total														



General governments exposures by country of the counterparty

						Band	ue Internationale à Luxe	mbourg						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Finland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0	0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M [	France	0 11 66 15 267 841 24	0 11 66 15 267 841 24	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 11 58 15 267 841 24	0 0 7 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	122
[ 0 - 3M [	Germany	0 42 70 30 129 189 0	0 42 70 30 129 189 0	0 0 1 3 1 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 42 69 27 120 187 0	0 0 0 0 8 0	0 0 0 0 0 0 0 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Croatia											·		
[ 0 - 3M [	Greece													
13Y - 10Y     110Y - more	Hungary													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y   [ 10Y - more	Ireland	0 0 0 0 45 188 0 223	0 0 0 0 45 188 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 45 188 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Italy													
Total	Latvia	0 0 0 0 5 6	0 0 0 0 5 6 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 5 6 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



General governments exposures by country of the counterparty

						Band	jue Internationale à Luxe	mbourg						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance st	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Lithuania	0 0 15 0 5 5 0	0 0 15 0 5 5 0	0 0 0 0 0	0 0 0 0 0	0 0 15 0 5 5 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Luxembourg	2,520 0 355 39 26 79 46 3,065	25 2,520 0 355 39 26 79 46 3,065	0 0 0 4 3 1	0 0 0 0	0 0 0 35 10 10 10	2,520 0 355 4 12 66 35 2,992	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	89 0 16 0 2 6 35	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	77
[ 0 - 3M [	Maita													
[ 0 - 3M	Netherlands													
[ 0 - 3M [	Poland	0 13 7 16 21 35 0	0 13 7 16 21 35 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 13 7 16 21 35 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1
[ 0 - 3M [	Portugal													
[ 0 - 3M [	Romania													
[ 0 - 3M [	Slovakia	0 9 0 0 64 49 0	0 9 0 0 64 49 0	0 0 0 0 0	0 0 0 0 0	0 9 0 0 64 49 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	2
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Slovenia													



General governments exposures by country of the counterparty

	,					Banq	ue Internationale à Luxe	mbourg						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Spain	0 29 30 42 24 438 57	0 29 30 42 24 438 57	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 29 30 42 24 438 57	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
To - 3M	Sweden	0 0 0 8 0 8 0	0 0 8 0 8 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 8 0 8 0 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total	United Kingdom	0 20 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0	0
Total   Tota	Iceland		N. Control of the con	v	v		v	v		•	,	y	v	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Liechtenstein													
13Y - More Total [ 0 - 3M [	Norway													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Australia													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Canada	0 0 0 57 198 223 0	0 0 0 57 198 223 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 57 198 223 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Hong Kong				-									



General governments exposures by country of the counterparty

						Danq	ue Internationale à Luxe							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan													
[ 0 - 3M [	u.s.	42 127 85 0 0 0 0 0	42 127 85 0 0 0 0	0 0 0 0 0	0 0 0 0 0	42 127 85 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 2 0 0	0 0 0 1 0 1	0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	China	0 0 0 0 0 45 0	0 0 0 0 46 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 46	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	00000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	g
10 - 3M	Switzerland	2 2 2,012 0 18 0 0 2,033	2 2,012 0 18 0 2,033	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 0 18 0 0	0 0 2,012 0 0 0 0 2,012	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4
[ 0 - 3M [	Other advanced economies non EEA	0 0 0 35 0 0 0	0 0 0 35 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 35 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East	0 8 0 0 0 0	0 8 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2
10 - 3M    3M - 1Y    11 - 2Y    12 - 3Y    13 - 5Y    15 - 10Y    100' - more	Latin America and the Caribbean				Ţ.		, and the second	Ţ.		,		,		_



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

Banque Internationale à Luxembourg

						Banq	ue Internationale a Luxe	mbourg						
							As of 30/06/2021							
						Direc	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [1Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Others	0 0 176 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 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 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

Notes and 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 loars receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

(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.



Performing and non-performing exposures

Ī					As of 30/09/202	0							As	s of 31/12/202	0			
		Gr	oss carrying amo	unt		Accumulat changes in provisions	ed impairment, accumulate fair value due to credit risl i	k and Co	ollaterals and financial		Gross c	arrying amou	int		Accumulate changes in provisions <sup>4</sup>	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforn	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-performing expos	sures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of wi	hich non-performir	ng¹	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures	Of which	Stage	exposures		days and <=90 days		Of which: C	Of which Stage 3	exposures		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	4,637	0	0	0	0			0	0	4,193	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		22	22	22	4	15	15	7
Central banks	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
Credit institutions	1,951	0	0	0	0	(	0	0	0	1,578	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
Non-financial corporations	610	0	0	0	0	2	. 0	0	0	720	0	0	0	0	1	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
Central banks	0			0		,		0	0			0	0		,			
Central banks	·		ľ		۰	`	1	Ů	Ů		Ĭ	·	Ů		•		۰	ľ
General governments	91	0	0	0	0	C	0	0	0	33	0	0	0	0	0	0	0	0
Credit institutions	1,219	0	0	0	0	(	0	0	0	1,106	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
Non-financial corporations	5,350	2	314	311	313	50	92	92	215	5,461	7	340	338	340	48	111	111	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
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
Households	7,516	7	193	193	193	8	39	39	137	7,747	16	174	174	174	12	37	37	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
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
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
OFF-BALANCE SHEET EXPOSURES	4,489		36	22		9	2	2	0	4,382		62	42	62	8	2	2	0

<sup>17</sup> For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the collective allowances for frauncial seasity, individually and collective eliminated instruments at a mission collective frauncial seasity. The collective eliminate instruments are discussed with a positive sign if they are decreasing seaset. Following this sign convention, information is disclosed with in sign convention, and a carefully destruction, as equiplent in Amortino, as equiplent in Amortino, as equiplent in Amortino, in a carefully destruction, as earlied in the sign convention, the provisions of disclosed with a positive sign in they are decreasing seaset. Following this sign convention, information is disclosed with a positive sign of what is reported according to the FIRREP framework (templates F 18.00 / F 19.00), which follows a sign convention to a carefully destruction, as equipled in Amortino, as equipled in Amortino, as equipled in Amortino, the provisions of disclosed with a positive sign of what is reported according to the FIRREP framework (templates F 18.00 / F 19.00), which follows a sign convention, the provisions of the sign of a careful interpretation in a positive sign of the sign of a careful interpretation in a positive sign of a sign of a careful interpretation in a positive sign of a sign of a sign of a careful interpretation in a positive sign of a sign of a



Performing and non-performing exposures Banque Internationale à Luxembourg

					As of 31/03/2021	1								As of 30/06/202	1			
		Gros	s carrying amo	unt			ed impairment, accur fair value due to cre		Collaterals and financial guarantees		Gro	ss carrying amou	nt <sup>5</sup>			ed impairment, a fair value due to ,5		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	ning¹	On performing	On non-performing	g exposures³	received on non- performing		Of which performing but past due >30	Of wh	ich non-perforn	ning <sup>1</sup>	On performing	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>	Of	f which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	5,064	0	0	derauited	3			3	0	4,699	0	0	derauited	3		0	3	
Debt securities (including at amortised cost and fair value)	8,513	0	22	22	22	4	15	15	7	8,433		22	22	22	3	18	18	4
Central banks	0	0	0	0	0		0	0	0	20		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
Credit institutions	1,561	0	0	0	0	c	0	0	0	1,723	0	0	0	0	1	0	0	0
Other financial corporations	721	0	22	22	22	C	15	15	7	482	0	22	22	22	C	18	18	4
Non-financial corporations	724	0	0	0	0	1	. 0	0	0	723	0	0	0	0	1	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
Central banks	0	0	0	0	0	c	0	0	0	(	0	0	0	0	C	0	0	0
General governments	33	0	0	0	0	c	0	0	0	22	. 0	0	0	0	o	0	0	0
Credit institutions	1,018	0	0	0	0	c	0	0	0	944	0	0	0	0	o.	0	o	0
Other financial corporations	2,374	0	169	169	169	10	74	74	86	2,392	1	173	173	173	9	81	81	. 86
Non-financial corporations	5,597	8	399	397	399	49	112	112	252	5,493	8	350	347	350	48	119	119	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
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
Households	8,023	18	171	169	171	11	36	36	121	8,262	15	168	168	168	9	33	33	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
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
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
OFF-BALANCE SHEET EXPOSURES	4,456		58	45	58	7	3	3	0	4,578		35	34	35	8	2	2	. 0

<sup>1/5</sup> for the difference of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-T emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (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 exported. Institution in the contractive and institution of the contract



#### Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	kposures with		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	o	0	0	0	0	o
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 <sup>2</sup>												
Loans and advances that have been forborne more than twice  Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

<sup>(1)</sup> 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

<sup>&</sup>lt;sup>©</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### Forborne exposures

Banque Internationale à Luxembourg

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ea forbearance	kposures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	o	0	o	0	0	0	0	o
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 <sup>2</sup>												
Loans and advances that have been forborne more than twice  Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

<sup>(1)</sup> 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 F18.00 / F19.00), 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

Ī			AS 01 3	0/09/2020					AS 01 3	1/12/2020					AS 01 3	1/03/2021					AS 01 31	0/06/2021		
	Gross carr	ying amount				Accumulated	Gross can	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>3</sup>		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>3</sup>
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 guarrying	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	14	14	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	958	25	25	958	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
3 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	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	11	5	5	11	3	0	11	5	5	11	3	0	11	5	5	11	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	1 0

<sup>(1)</sup> 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 oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



The matter of four and defunces subject to registative t	EBA/GL/2020/02
	Banque Internationale à Luxembourg

i i								As of 30	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														úk	Maximum amount of the guarantee that can be considered	Gross carrying amount
									Performing																Performing			Non-perform				
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forberance measures	Of which: Instruments with significant increase in credit risk since initial recognition but rect credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due or 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposiums with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant mositoria	385	320	100	139	65	65	65	20	2	1	1	38	18	18		43	120	91	31	40	30	30	29	28	1	1	1	27	27	27	0	٤
of which: Households	163	149	58	73	14	14	34	1	1	0	1	0		0	۰	13	67	65	36	25	2	2	2	0	۰	0		0	0	0	0	۰
of which: Collateralised by residential immovable property	149	137	54	69	13	13	12	1	0	0	0	0		0		11	66	64	36	25	2	2	2		۰	0		0	0	0		
of which: Non-financial corporations	179	143	24	4	36	36	35	10	1	0	0	17	17	17		22	35		6	7	27	27	27	27		0	0	27	27	26	0	6
of which: Small and Medium-sized Enterprises	103	80	12	20	23	23	23	1	1	0	0	3	2	2		22	10	1	0	1				1		0	0	0	0	0	0	۰
of which: Collaboralised by commercial immovable property	60	50	4	7	9	9	9	2	٥	0	0	1	1	1	0	9	3	1	0	1	2	2	2	0		0		0		0		

								for of 30	/09/2020															As of 33	/12/2020							
	Gross :	sarrying amount								pairment, accumi	lated negative char	nges in fair valu	se due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount								salment, accum	ulated regative cha	nges in fair valu	e due to credit ris	ık	Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-performi	ing			Performing			Non-performi	ing					Performing			Non-perform	ing			Performing			Non-performi				
(min ELR)			Of which: exposures wit forbeirance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	COVID-19	Inflows to non- performing exposures			Of which: exposures with forbearings measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposumes wi forbeassmost measures	Of which: Instruments with significant rocease in credit risk since intal recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contect of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expined EBA-compliant monitoria	633	572	139	209	61	59	61	11	6	0	0	5	5	s	۰	52	882	785	190	303	97	95	93	11		0		4	4	4	۰	2
of which: Households	260	232	90	134	28	26	26	0	0	0	0	0	0	0	0	25	362	322	125	162	40	39	36	2	1	0		0	0	0		2
of which: Collateralised by residential immovable property	225	198	84	105	27	25	27		0	0	0	0	0	0	0	24	316	278	116	148	36	27	ж	1	1	٥		0	0	0		2
of which: Non-financial corporations	292	271	34	8	20	20	20	10	6	0	0	5	5	5		18	418	388	47	111	30	29	9	9	6	0		3	3	3	0	
of which: Small and Medium-sized Enterprises	257	238	31	63	19	18	29		5	0	0	3	3	3		18	337	307	44	95	30	29	30		s	0	۰	3	3	3		۰
of which: Collateralised by commercial immovable property	99	90		13				1	1	0	0	0		0			148	134	13	26	13	13	13	2	2	0			0	0		

								As of 30)	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)			Of which: exposures wit forbarrance measures	Of which: Instruments with significant increase in credit risk sino initial recognition but not credit- impaired (Stage 2)	Non-perform	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which:		ng Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: sepaisms with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	29	28	۰	1	1	۰	1		0	0	0	0		0	24		32	30	1	2	2		2	0		0		0	0	0	27	
of which: Households	۰	0			۰				0			0				۰	0	۰			0			0	۰			0				0
of which: Collateralised by residential immovable property	0	0			۰				0			0				۰	0	۰			0			0	۰			0				0
of which: Non-financial corporations	29	26	0	1	1		1	۰	۰	0	0	0		0	24	0	32	30	1	2	2	0	2	0	۰	0	۰	۰	0	0	27	0
of which: Small and Medium-sized Enterprises	6	5							0			0					4	4			0							0				
of which: Collateralised by commercial immovable property		0							0			0					0				0			0				0				



## Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

t								An and 21	/03/2021															As of 31	0/06/2021							
	Gross :	carrying amount								pairment, accum	rulated regative char	nges in fair val	ue due to credit ri	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount								sainment, accum	rulated negative cha	nges in fair valu	ue due to credit ris		Maximum amount of the guarantee that can be considered	Gross carrying amount
(refo EUR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk sinos initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with fortwarence measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wi forbsarance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures wi forbearings measures	Of which: Instruments with significant increase in credit raik since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: soposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wi forbearance measures	Of which:	Non-perform	of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant monitoria	73	49	4	18	24	23	23		0	0					0	0	0	۰		۰	0		۰	0	۰	۰	۰	0	0			•
of which: Households	47	46	4	17	1	1	0	0	0	0		0	۰	0	0	0	0	۰		۰	0	0	۰	0	۰	0		0	0	0	0	
of which: Collaboralised by residential immovable property	47	46	4	17	1	1	0	0	0	0		0		0	0	0	0				0	0		0		0		0	0	0		
of which: Non-financial corporations	23	1	0	1	22	22	22		0	0	0				0	0	0		0		0	0		0	0	0		0	0	0		
of which: Small and Medium-sized Enterprises	s	1	0	1	4	4	3	0	0	0	0	0		0	0	0	0		0	0	0	0		0	0	0		0	0	0	0	۰
of which: Collaboralised by commercial immovable property	3	1	0	1	2	2	2	0	0	0		0		0	0	0	0				0	0		0		0		0	0	0	0	۰

								As of 31,	03/2021															As of 30	/06/2021							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount															Miximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi	ng			Performing			Non-performi	ng					Performing			Non-performi	q			Performing			Non-performi	19			
(min EUR)			Of which: exposures wit forbeirance measures	Of which: Instruments with significant increase in could rink since initial recognition but not could- impaired (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbiarance missiones	Of which: Instruments with significant increase in could rak since initial recognition but not credit- impland (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis				exposures with forbeatimos measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or pint-due <= 90 days	Public guarantee received in the content of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advences with expired EBA-compliant monitoria	874	797	216	351	77	74	76	9	6	0	0	3	3	3	0	1	553	522	62		31	30	31	0	۰		۰	0	0	0		۰
of which: Households	377	346	136	192	31	29	31	1	1	0	0	0		0	0	1	160	155	34		4	3	4	0		0	0	0	0	0	0	
of which: Collaboralised by residential immovable property	332	303	127	124	29	28	29	0	0	0	0	0	۰	0	0	1	125	120	10		4	3	4	0	۰	۰	۰	0	٥	0	0	
of which: Non-financial corporations	393	366	51	116	27	26	26	7	4	0	0	2	2	2	0	0	339	314	43		25	25	25	0	۰	۰	۰	0	٥	0	0	۰
of which: Small and Medium-sized Enterprises	301	274	45	95	27	26	26	6	4	0		2	2	2	0	0	260	235	42		25	25	25	0	۰	۰	۰	0	0		0	
of which: Collateralised by commercial immovable property	149	135	13	44	13	13	13	1	1							0	137	124	13		13	13	13	0				0				

İ								As of 31	/03/2021															As of 3	0/06/2021							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Miximum amount of the guarantee that can be considered	Gross carrying amount
(min EJII)		Performing	Of which: exposures wit forbairance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: esposites will forbeirance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposums with forbeirance measures	Of which:		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Enflows to non- performing exposures		Performing	Of which: exposures wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-parform	Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in ovedit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not pail-due or pail-due < = 90 days	Public guarantee received in the context of the COVID-19 chils	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	44	43	1	4	1		1	0	0	0		0		0	38	0	43	34	1		10	0	10	1		0		1	0	1	37	
of which: Households		0						0	0			0				0	0	0			0			0				0				
of which: Collateralised by residential immovable property	۰	0			۰			0	0			0				0	0				0				۰			0				۰
of which: Non-financial corporations	44	43	1	4	1		1	0	0	0	0				38	0	43	34	1	0	10	0	10	1		0		1	0	1	37	
of which: Small and Medium-sized Enterprises	5	5			۰			0	0			0				0	6	5			0			0	۰			0				
of which: Collateralised by commercial immovable property		0			0			0	0			0				0	0				0				۰			0				