



2023 EU-wide Transparency Exercise

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

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

2023 EU-wide Transparency Exercise

Key Metrics

Banque Internationale à Luxembourg

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



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Leverage ratio

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

		(mB EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	1,820	1,881	1,966	1,940	C 01.00 (0001,0001)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,392	1,463	1,448	1,423	C 01.00 (0002,0001)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	907	907	907	907	C 01.00 (0002,0001)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	822	907	910	906	C 01.00 (0130,0001)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	177	227	226	243	C 01.00 (0100,0001)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (0200,0001)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0001)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0220,0001)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-64	-96	-97	-112	C 01.00 (0250,0001)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-293	-309	-317	-331	C 01.00 (0300,0001) + C 01.00 (0340,0001)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	-122	-123	-110	-113	C 01.00 (0370,0001)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	-2	-2	-2	-2	C 01.00 (0380,0001)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-20	-17	-18	-22	C 01.00 (0390,0001)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0001)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0001)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0460,0001) + C 01.00 (0462,0001) + C 01.00 (0470,0001) + C 01.00 (0472,0001)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR, Articles 36(1) point (j), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (j), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (j), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (j), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.14.1	(-) Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0462,0001)	Articles 36(1) point (j) (i), 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 (0480,0001)	Articles 4(2), 36(1) point (k), 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 (0490,0001)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,0001)	Articles 4(2), 36(1) point (l), 43, 45, 47, 48(1) point (b), 49(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0001)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	-2	-2	-3	C 01.00 (0520,0001)	Articles 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0001)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0001)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-18	-23	-27	C 01.00 (0524,0001)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-36	-29	-32	-29	C 01.00 (0529,0001)	-
	A.1.21	Transitional adjustments	22	19	6	7	GA1 (1.1.16 + 1.1.18 + 1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0001)	Articles 48(1) to (3), and 48 to 48(7) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0526,0001)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	22	19	6	7	C 01.00 (0526,0001)	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 (0530,0001)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	175	175	175	175	C 01.00 (0540,0001) + C 01.00 (0670,0001)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0670,0001)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0001) + C 01.00 (0590,0001) + C 01.00 (0710,0001) + C 01.00 (0740,0001) + C 01.00 (0742,0001)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0560,0001) + C 01.00 (0580,0001) + C 01.00 (0730,0001)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,567	1,638	1,623	1,598	C 01.00 (0600,0001)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	253	243	243	242	C 01.00 (0700,0001)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	253	243	243	242	C 01.00 (0700,0001) + C 01.00 (0980,0001)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0960,0001) + C 01.00 (0980,0001) + C 01.00 (0990,0001) + C 01.00 (0992,0001) + C 01.00 (0993,0001) + C 01.00 (0994,0001) + C 01.00 (0995,0001) + C 01.00 (0996,0001) + C 01.00 (0997,0001) + C 01.00 (0998,0001) + C 01.00 (0999,0001)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0980,0001) + C 01.00 (0990,0001) + C 01.00 (0992,0001)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	10,545	10,426	10,732	10,437	C 02.00 (0010,0001)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	15	15	6	5	C 01.00 (0010,0001)	-
	B.2	Of which: Transitional adjustments excluded	0	0	0	0	-	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.20%	14.03%	13.49%	13.63%	GA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.86%	15.71%	15.12%	15.31%	GA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.26%	18.04%	18.32%	18.59%	GA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,369	1,444	1,442	1,415	GA3 (4)	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.00%	13.87%	13.44%	13.57%	GA3 (5)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	22	19	6	7	GA3 (1)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	15	15	6	5	C 01.00 (0440,0001)	-

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

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Banque Internationale à Luxembourg

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	9,423	9,290	9,544	9,166	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	2,898	2,742	2,782	2,670	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	1,122	1,140	1,238	1,054	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	4,883	4,928	5,053	4,972	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	504	465	465	465	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	127	93	129	199	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	9	5	11	22	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	2	19	26	35	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	31	17	21	14	C 02.00 (r0520, c0010)
Of which the standardised approach	31	17	21	14	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	954	1,001	1,001	1,001	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	954	1,001	1,001	1,001	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	10,545	10,426	10,732	10,437	

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

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

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P&L
Banque Internationale à Luxembourg

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

¹ Information available only as of end of the year

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

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Banque Internationale à Luxembourg

(mli EUR)		As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023					References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy								
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3						
Cash, cash balances at central banks and other demand deposits	7,077				4,373				3,149				2,562				IAS 1.54 (i)					
Financial assets held for trading	160	3	144	14	112	0	103	9	139	0	101	38	145	0	121	24	IFRS 7.8(a)(i); IFRS 9 Appendix A					
Non-trading financial assets mandatorily at fair value through profit or loss	39	0	36	3	28	0	24	3	30	0	26	4	30	0	27	4	IFRS 7.8(a)(ii); IFRS 9.4.1.4					
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5					
Financial assets at fair value through other comprehensive income	1,012	758	3	250	925	614	14	297	1,050	739	14	297	925	394	217	314	IFRS 7.8(h); IFRS 9.4.1.2A					
Financial assets at amortised cost	25,358				25,465				26,104				25,729				IFRS 7.8(f); IFRS 9.4.1.2					
Derivatives – Hedge accounting	907	1	906	0	744	0	744	0	759	0	759	0	649	0	649	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26					
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8					
Other assets ¹⁾	806				765				948				761									
TOTAL ASSETS	35,359				32,412				32,178				30,801				IAS 1.9(e), ICG 6					

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

(mli EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References			
Breakdown of financial assets by instrument and by counterparty sector ¹⁾		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾						
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets							
Financial assets at fair value through other comprehensive income	Debt securities	762	0	0	0	0	0	628	0	0	0	0	0	0	0	722	31	0	0	0	0	0	581	31	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	7,225	245	0	-8	-1	0	7,847	46	0	-9	0	0	8,373	70	0	-8	0	0	8,405	28	0	-5	-2	0	0	Annex V.Part 1.31, 44(b)		
	Loans and advances	15,083	2,571	550	-51	-33	-223	14,231	3,081	568	-48	-33	-217	14,230	3,205	539	-44	-31	-229	13,676	3,348	601	-32	-40	-250	Annex V.Part 1.32, 44(a)			

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Banque Internationale à Luxembourg

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	389	346	269	254	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,735	2,015	2,417	2,503	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	30,546	27,367	26,623	25,264	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	199	73	176	72	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	45	49	47	47	IAS 37.10; IAS 1.54(l)
Tax liabilities	12	11	12	13	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	275	273	319	316	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	33,199	30,134	29,862	28,469	IAS 1.9(b);IG 6
TOTAL EQUITY	2,160	2,278	2,316	2,332	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	35,359	32,412	32,178	30,801	IAS 1.1G6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Banque Internationale à Luxembourg

(mln EUR)

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

2023 EU-wide Transparency Exercise

Market Risk

Banque Internationale à Luxembourg

	5A		1M										1M											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	15	8	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	15	8	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	16	9	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	31	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	10	9	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	10	9	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	12	5	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	21	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	Central governments or central banks	6,327	6,211	59		5,977	6,741	57	
	Regional governments or local authorities	3,229	3,594	151		3,467	3,883	160	
	Public sector entities	771	488	0		1,088	537	6	
	Multilateral Development Banks	755	761	0		796	796	0	
	International Organisations	84	84	0		159	159	0	
	Institutions	3,388	2,487	552		3,229	2,486	447	
	Corporates	3,091	1,945	1,670		2,738	1,650	1,454	
	of which: SME	224	241	221		704	213	206	
	Retail	10	7	5		10	7	6	
	of which: SME	10	7	5		10	7	6	
	Secured by mortgages on immovable property	83	91	85		88	87	81	
	of which: SME	51	59	54		58	58	5	
	Exposures in default	74	32	34	0	68	8	8	53
	Items associated with particular high risk	3	3	4		80	72	108	
	Covered bonds	481	481	42		452	452	42	
	Claims on institutions and corporates with a ST credit assessment	385	344	73		301	264	56	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	34	33	83		33	33	82		
Other exposures	613	603	226		623	611	286		
Standardised Total⁽⁴⁾	21,511	20,310	3,014	91	18,978	17,458	2,822	91	

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

(2) Exposure value does not include the securitisation position unless in the results area for the 2022 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterpart coverage on to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

(4) Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterpartery.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LUXEMBOURG	Central governments or central banks	1,127	1,441	80		1,115	1,341	80	
	Regional governments or local authorities	66	42	0		66	42	0	
	Public sector entities	119	59	4		351	57	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	134	138	41		127	138	44	
	Corporates	1,211	583	588		1,298	536	541	
	of which: SME	991	121	128		1,163	116	107	
	Retail	10	7	5		10	7	6	
	of which: SME	10	7	5		10	7	6	
	Secured by mortgages on immovable property	72	70	66		68	66	62	
	of which: SME	70	69	65		67	65	62	
	Exposures in default	11	5	4	4	10	3	4	1
	Items associated with particular high risk	3	3	4		70	70	105	
	Covered bonds	34	34	4		34	34	4	
	Claims on institutions and corporates with a ST credit assessment	89	48	10		60	22	4	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	33	33	83		33	33	82		
Other exposures	510	521	225		528	499	225		
Standardised Total⁽⁴⁾				13				13	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	Central governments or central banks	41	220	0		220	273	0	
	Regional governments or local authorities	661	871	121		707	927	141	
	Public sector entities	907	374	1		908	508	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	702	294	145		799	294	138	
	Corporates	460	278	278		462	281	286	
	of which: SME	30	27	27		30	25	24	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	17	17	15		17	17	16	
	of which: SME	17	17	15		17	17	16	
	Exposures in default	8	2	2	0	8	0	0	3
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	81	81	8		86	86	9	
	Claims on institutions and corporates with a ST credit assessment	43	43	0		17	17	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽⁴⁾				14				15	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	Central governments or central banks	0	153	0		0	143	0	
	Regional governments or local authorities	377	452	17		371	457	0	
	Public sector entities	7	7	1		6	6	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,644	1,426	101		1,542	1,346	94	
	Corporates	73	35	34		74	38	37	
	of which: SME	40	5	4		40	5	4	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	19	5	5	14	17	4	0	11
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	19	19	5		14	14	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽⁴⁾				18				14	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BELGIUM	Central governments or central banks	33	583	0		145	397	0	
	Regional governments or local authorities	721	885	17		134	1,091	13	
	Public sector entities	104	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	187	101	43		163	84	35	
	Corporates	17	14	14		17	13	13	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	38	38	4		38	38	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽⁴⁾				1				1	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SWITZERLAND	Central governments or central banks	3,972	3,972	0	0	1,633	1,633	0	
	Regional governments or local authorities	21	21	0	0	20	20	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	3	3	1	0	308	55	11	
	Corporates	0	0	0	0	1	1	1	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	150	150	0	0	36	36	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁴				0				0	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Other Countries	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	755	761	0	0	796	796	0	
	International Organisations	84	84	0	0	159	159	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	6	6	6	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁴				0				0	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SPAIN	Central governments or central banks	283	283	0	0	269	269	0	
	Regional governments or local authorities	612	612	0	0	611	611	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	120	120	50	0	37	37	10	
	Corporates	14	11	11	0	12	10	10	
	of which: SME	8	6	6	0	6	6	6	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	46	46	0	0	46	46	5	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁴				0				0	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
CANADA	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	717	717	0	0	713	713	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	24	20	10	0	23	19	9	
	Corporates	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	155	155	15	0	164	164	16	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁴				0				0	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	Central governments or central banks	398	398	0	0	267	267	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	35	34	31	0	34	32	30	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	4	4	4	0	4	4	3	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	6	6	1	0	70	70	16	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁴				0				0	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	280	275	113	0	218	214	86	
	of which: SME	3	3	3	0	3	3	3	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ⁴				0				0	

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in Bn EUR, %)								
	Central governments or central banks	4,457	5,790	83		4,107	5,445	83	
	Regional governments or local authorities	3,759	4,624	169		3,619	3,880	191	
	Public sector entities	1,041	598	15		1,059	609	39	
	Multilateral Development Banks	883	898	0		894	897	0	
	International Organisations	284	284	0		214	214	0	
	Institutions	3,356	2,242	463		3,343	2,355	462	
	Corporates	2,754	1,694	1,335		2,702	1,591	1,478	
	of which: SME	485	202	196		726	238	219	
	Retail	10	7	5		12	7	5	
	of which: SME	10	7	5		12	7	5	
	Secured by mortgages on immovable property	75	73	69		73	71	67	
	of which: SME	72	71	67		71	69	65	
	Exposures in default	77	13	14	62	89	16	19	65
	Items associated with particularly high risk	72	67	101		48	48	72	
	Covered bonds	429	429	47		428	428	42	
Claims on institutions and corporates with a ST credit assessment	291	248	97		322	280	114		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	31	30	76		31	30	76		
Other exposures	63	54	22		62	53	18		
Standardised Total ²	18,324	16,943	2,907	98	17,499	16,090	2,863	119	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
LUXEMBOURG	(in Bn EUR, %)								
	Central governments or central banks	2,512	2,736	80		2,198	2,609	68	
	Regional governments or local authorities	53	228	33		62	33	6	
	Public sector entities	344	55	4		347	0	6	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	112	123	41		118	128	42	
	Corporates	1,324	886	591		1,275	522	528	
	of which: SME	567	123	112		566	112	112	
	Retail	10	7	5		12	7	5	
	of which: SME	10	7	5		12	7	5	
	Secured by mortgages on immovable property	59	52	50		55	52	50	
	of which: SME	53	51	49		53	51	49	
	Exposures in default	16	9	9	6	11	12	11	12
	Items associated with particularly high risk	65	65	98		46	46	68	
	Covered bonds	24	24	2		24	24	2	
Claims on institutions and corporates with a ST credit assessment	71	28	6		76	34	9		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	30	30	76		30	30	76		
Other exposures	99	93	22		94	93	18		
Standardised Total ²	559	551	222	18	534	515	187	50	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	(in Bn EUR, %)								
	Central governments or central banks	30	218	0		20	205	0	
	Regional governments or local authorities	726	726	146		792	792	158	
	Public sector entities	486	486	0		477	477	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	769	331	140		779	357	151	
	Corporates	402	292	287		423	225	216	
	of which: SME	41	37	34		88	76	67	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	16	16	15		14	14	13	
	of which: SME	16	16	15		14	14	13	
	Exposures in default	8	0	0	8	0	0	0	8
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	87	87	9		86	86	9	
Claims on institutions and corporates with a ST credit assessment	0	0	0		16	16	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	1,471	1,471	341	14	1,471	1,471	341	13	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(in Bn EUR, %)								
	Central governments or central banks	0	220	0		0	196	0	
	Regional governments or local authorities	329	482	0		292	438	0	
	Public sector entities	4	4	2		4	4	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,200	1,186	61		1,485	1,185	63	
	Corporates	104	68	67		108	67	66	
	of which: SME	63	15	15		56	13	13	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	127	4	4	13	17	4	4	13
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	4		0	0	5		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	1,629	1,629	71	16	1,629	1,629	71	15	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
BELGIUM	(in Bn EUR, %)								
	Central governments or central banks	121	371	0		94	331	0	
	Regional governments or local authorities	1,085	1,020	20		1,086	1,029	26	
	Public sector entities	139	0	0		143	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	145	68	27		148	70	28	
	Corporates	121	15	15		117	16	16	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	38	38	4		38	38	4	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	1,379	1,379	29	1	1,379	1,379	29	1	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SWITZERLAND	Central governments or central banks	1,031	1,031	0		876	876	0	
	Regional governments or local authorities	26	26	0		21	21	4	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	304	156	32		312	243	48	
	Corporates	22	22	22		45	45	45	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	1	2	0	1	1	2	0
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	30	30	14		27	27	17		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Other Countries	Central governments or central banks	0	0	0		3	3	3	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	892	898	0		894	897	0	
	International Organisations	296	296	0		214	214	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	1	1	1	0	1	1	1	0
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				2				2	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SPAIN	Central governments or central banks	210	210	0		219	219	0	
	Regional governments or local authorities	719	719	0		567	567	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	96	96	28		96	96	28	
	Corporates	29	36	20		29	22	23	
	of which: SME	23	16	16		23	16	16	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	61	61	6		61	61	6		
Claims on institutions and corporates with a ST credit assessment	2	2	1		3	3	3		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				3				3	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
CANADA	Central governments or central banks	30	30	0		0	0	0	
	Regional governments or local authorities	773	773	0		758	758	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	19	19	9		19	19	9	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	168	168	17		156	156	16	
Covered bonds	3	3	3		3	3	3		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				3				0	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED STATES	Central governments or central banks	262	262	0		261	261	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	32	30	26		33	30	28	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	4	4	3		4	3	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	4	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	59	59	12		70	70	19		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				5				0	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	58	58	0		35	35	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	3	3	3		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	19	19	9		17	17	9		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4	0	4	0	0	0	0	0	0	0	0	0
	Corporates	6,726	207	5,464	3,339	47	122	6,788	269	5,524	3,663	54	112
	Corporates - Of Which: Specialised Lending	2,397	17	2,380	2,082	0	43	2,398	16	2,383	2,399	0	18
	Corporates - Of Which: SME	1,719	362	1,494	429	47	60	1,794	165	1,925	454	54	57
	Retail	12,942	227	12,424	2,470	203	55	12,534	246	12,037	2,409	234	102
	Retail - Secured on real estate property	8,298	92	8,294	1,940	57	7	8,243	123	8,241	1,570	77	9
	Retail - Secured on real estate property - Of Which: SME	225	9	225	80	6	1	199	9	199	83	5	0
	Retail - Other Retail	8,071	83	8,068	1,463	52	7	8,044	114	8,042	1,467	71	9
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	4,544	235	4,130	930	145	88	4,291	223	3,776	839	127	85
	Retail - Other Retail - Of Which: non-SME	406	21	335	83	12	10	374	19	329	82	11	10
	Equity	4,238	214	3,794	487	123	78	3,937	204	3,447	757	127	62
Other non credit-obligation assets	192	0	192	504	0	0	166	0	166	465	0	0	
IRB Total			6,534						6,551				

(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) 28 Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	5,475	134	4,266	2,702	46	110	5,463	149	4,290	2,820	0	106
	Corporates - Of Which: Specialised Lending	2,902	17	2,416	2,012	0	41	2,893	16	2,419	2,309	0	36
	Corporates - Of Which: SME	1,432	110	1,255	437	46	64	1,430	127	1,251	450	53	66
	Retail	9,691	194	9,527	1,723	119	56	9,488	178	9,327	1,711	110	59
	Retail - Secured on real estate property	7,651	79	7,449	1,388	49	0	7,594	71	7,593	1,380	44	0
	Retail - Secured on real estate property - Of Which: SME	206	9	206	84	6	0	191	9	191	82	5	0
	Retail - Other Retail	7,246	70	7,243	1,284	44	3	7,203	62	7,202	1,299	39	5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2,241	115	2,078	355	70	52	2,094	107	1,934	330	65	54
	Retail - Other Retail - Of Which: non-SME	395	25	325	60	10	19	364	17	320	79	10	10
	Equity	1,845	95	1,752	275	59	42	1,730	90	1,614	251	56	44
Other non credit-obligation assets	189	0	189	497	0	57	165	0	165	463	0	87	
IRB Total													

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

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1	0	0	0	0	0	0	0	0	0	0	0
	Corporates	422	19	410	336	0	14	440	6	421	349	0	5
	Corporates - Of Which: Specialised Lending	15	1	13	0	0	1	13	0	12	0	0	1
	Corporates - Of Which: SME	15	15	0	0	0	9	21	1	13	13	0	0
	Retail	949	64	910	202	38	20	951	95	907	234	39	22
	Retail - Secured on real estate property	340	6	339	81	4	1	351	0	341	102	26	2
	Retail - Secured on real estate property - Of Which: SME	35	0	35	0	0	0	4	0	4	0	0	0
	Retail - Other Retail	613	64	573	79	44	1	327	95	337	102	26	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	689	55	570	121	34	19	589	54	546	121	34	21
	Retail - Other Retail - Of Which: non-SME	3	0	3	0	0	0	2	0	2	0	0	0
	Equity	606	55	568	121	34	19	587	54	544	131	34	21
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

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

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

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	229	5	225	152	0	2	241	5	227	154	0	2
	Corporates - Of Which: Specialised Lending	43	0	43	36	0	1	43	0	42	35	0	1
	Corporates - Of Which: SME	10	0	3	0	0	0	22	1	20	2	0	0
	Retail	410	5	386	48	3	1	355	1	360	44	3	1
	Retail - Secured on real estate property	218	2	218	33	1	0	209	2	209	32	1	0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	2	0	2	1	0	0
	Retail - Other Retail	215	2	215	32	1	0	207	2	207	31	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	191	3	188	15	2	1	176	3	151	12	2	1
	Retail - Other Retail - Of Which: non-SME	3	1	3	1	1	0	3	1	3	1	1	0
	Equity	189	2	185	14	1	1	174	2	148	11	1	1
Other non credit-obligation assets	1	0	1	0	0	0	1	0	1	2	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	69	12	68	30	0	7	94	12	94	55	0	7
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	12	0	12	11	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	22	0	22	16	0	0
	Retail	224	2	204	59	1	1	261	6	238	86	4	2
	Retail - Secured on real estate property	100	0	98	15	0	0	87	4	87	15	3	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	100	0	98	15	0	0	87	4	87	15	3	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	124	2	106	44	1	1	174	2	142	71	1	2
	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	124	2	106	44	1	1	174	2	142	71	1	2	
Equity	1	0	1	3	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
Other Countries	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	1	0	1	1	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	15	0	15	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	15	0	15	0	0	0
	Retail	91	2	85	17	1	1	77	2	72	15	1	1
	Retail - Secured on real estate property	34	0	34	4	0	0	33	0	33	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	34	0	34	4	0	0	33	0	33	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	77	2	72	12	1	1	64	2	59	11	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	77	2	72	12	1	1	64	2	59	11	1	1	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	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 (i.e. substitution effects).

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
CANADA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	4	0	4	2	0	0	4	0	4	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	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 (i.e. substitution effects).

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	4	0	4	2	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	29	0	29	32	0	0	27	0	27	28	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	5	0	5	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	5	0	5	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	25	0	25	31	0	0	22	0	23	28	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	25	0	25	31	0	0	22	0	23	28	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	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 (i.e. substitution effects).

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)													
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	145	9	132	46	5	1	136	3	121	29	2	2
	Retail - Secured on real estate property	39	0	39	3	0	0	38	1	36	5	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	39	0	39	3	0	0	38	1	36	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	134	9	121	43	5	1	121	2	105	24	1	2
	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	134	9	121	43	5	1	121	2	105	24	1	2	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	6,892	210	5,617	3,740	50	100	6,895	216	5,612	3,201
	Corporates - Of Which: Specialised Lending	9,955	15	2,556	2,157	0	12	9,888	25	2,507	2,109
	Corporates - Of Which: SME	1,796	186	1,497	494	50	51	1,809	185	1,547	45
	Retail	12,395	315	11,882	2,555	294	113	12,277	390	11,281	2,511
	Retail - Secured on real estate property	6,083	82	6,081	1,540	52	18	7,998	100	7,998	1,551
	Retail - Secured on real estate property - Of Which: SME	190	10	190	94	6	2	155	5	195	87
	Retail - Other Retail	7,893	73	7,891	1,456	46	17	7,804	95	7,803	1,464
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,302	222	3,800	1,014	142	95	4,279	240	3,782	985
	Retail - Other Retail - Of Which: SME	276	20	324	81	11	9	278	20	330	81
Retail - Other Retail - Of Which: non-SME	1,526	212	1,476	93	11	86	1,501	220	1,452	986	
Equity	166	0	166	465	0	0	166	0	166	465	
Other non credit-obligation assets											
IRB Total ³				6,766					6,502		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2013 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries called by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	5,527	151	4,334	2,810	50	100	5,502	159	4,387	2,745
	Corporates - Of Which: Specialised Lending	2,852	15	2,407	2,079	0	30	2,748	25	2,377	2,003
	Corporates - Of Which: SME	1,623	138	1,275	404	50	65	1,708	137	1,436	409
	Retail	9,392	176	9,239	1,735	107	69	9,316	186	9,170	1,768
	Retail - Secured on real estate property	7,290	86	7,289	1,271	41	14	7,216	75	7,216	1,281
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,104	57	7,103	83	36	12	7,029	70	7,029	47
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,152	110	1,950	364	66	55	2,100	111	1,955	388
	Retail - Other Retail - Of Which: SME	264	18	216	79	10	10	268	18	222	78
Retail - Other Retail - Of Which: non-SME	1,738	92	1,634	286	56	45	1,733	93	1,633	310	
Equity	165	0	165	463	0	67	165	0	165	463	
Other non credit-obligation assets											
IRB Total ³											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	466	6	460	380	0	5	461	6	460	347
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	22	1	22	13	0	1	1	1	1	0
	Retail	674	60	645	220	38	25	648	76	620	220
	Retail - Secured on real estate property	14	4	14	12	1	1	14	15	14	12
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail	660	56	631	208	37	24	637	61	609	210
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	1	0	0	0	2	0	1	0
	Retail - Other Retail - Of Which: SME	58	55	530	137	34	23	539	61	511	135
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity											
Other non credit-obligation assets											
IRB Total ³											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	284	0	271	142	0	1	305	0	291	143
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	23	0	17	0
	Corporates - Of Which: SME	10	0	2	0	0	0	18	0	10	2
	Retail	185	7	178	37	5	4	179	7	173	35
	Retail - Secured on real estate property	52	4	52	18	2	2	56	4	56	16
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	92	0	92	18	2	2	98	0	98	16
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	92	3	85	19	2	2	91	3	84	19
	Retail - Other Retail - Of Which: SME	2	1	1	0	1	1	2	1	1	0
Retail - Other Retail - Of Which: non-SME	91	3	85	19	2	2	89	3	85	18	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total ³											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	270	5	268	189	0	2	271	5	267	189
	Corporates - Of Which: Specialised Lending	40	0	40	34	0	0	40	0	40	34
	Corporates - Of Which: SME	20	1	18	2	0	0	20	1	15	2
	Retail	389	6	387	58	3	2	364	5	341	57
	Retail - Secured on real estate property	204	2	204	32	1	0	201	2	201	31
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	3	0	3	1
	Retail - Other Retail	202	2	202	31	1	0	198	2	198	30
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	165	4	143	26	2	1	163	3	140	26
	Retail - Other Retail - Of Which: SME	3	1	2	2	1	0	2	1	2	1
Retail - Other Retail - Of Which: non-SME	163	3	141	25	1	0	161	2	137	25	
Equity	1	0	1	2	0	0	1	0	1	2	
Other non credit-obligation assets											
IRB Total ³											

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	97	12	96	58	0	7	80	11	80	47	0	
	Corporates - Of Which: Specialised Lending	12	0	12	11	0	0	12	0	12	11	0	
	Corporates - Of Which: SME	22	0	22	17	0	0	20	0	20	15	0	
	Retail	264	6	233	103	4	2	259	6	215	91	4	
	Retail - Secured on real estate property	89	4	89	16	2	0	90	4	90	16	2	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	175	2	142	87	1	2	169	2	124	74	2	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	175	2	142	87	1	2	169	2	124	74	2		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
Other Countries	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	75	2	71	17	1	73	2	69	17	1	1	
	Retail - Secured on real estate property	13	0	13	5	0	15	0	15	5	0	0	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	13	0	13	5	0	13	0	13	5	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	62	2	57	12	1	58	2	54	12	1	1	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	62	2	57	12	1	58	2	54	12	1	1		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
CANADA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	3	0	0	0	0	3	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	2	0	2	0	0	2	0	2	0	0	0	
	Retail - Secured on real estate property	1	0	1	0	0	1	0	1	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	1	0	0	1	0	1	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	26	0	26	26	0	26	0	26	25	0	0	
	Retail - Secured on real estate property	5	0	5	1	0	5	0	5	1	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	1	0	5	0	5	1	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	21	0	21	25	0	21	0	20	24	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	21	0	21	25	0	21	0	20	24	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	141	9	123	40	6	135	10	144	34	6	1	
	Retail - Secured on real estate property	18	1	18	6	0	19	1	19	6	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	18	1	18	6	0	19	1	19	6	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	123	9	105	34	5	116	9	125	28	5	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	123	9	105	34	5	116	9	125	28	5	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banque Internationale à Luxembourg

As of 31/12/2022

Residual Maturity		Country / Region		Direct exposures												Risk weighted exposure amount		
				On balance sheet				Derivatives				Off balance sheet						
				Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost			Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions							
[0 - 3M]																		
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]																		
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAP

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Banque Internationale à Luxembourg

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹¹					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹¹				
	Of which performing but past due >30 days and <90 days		Of which non-performing ¹²			On performing exposures ¹³	On non-performing exposures ¹³		Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days		Of which non-performing ¹²			On performing exposures ¹³	On non-performing exposures ¹³		Collaterals and financial guarantees received on non-performing exposures		
			Of which: defaulted	Of which Stage 3 ¹⁴				Of which Stage 3 ¹⁴				Of which: defaulted	Of which Stage 3 ¹⁴				Of which Stage 3 ¹⁴			
Cash balances at central banks and other demand deposits	7,023	0	0	0	0	0	0	0	0	4,323	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	8,232	0	0	0	0	9	0	0	0	8,521	0	0	0	0	9	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	132	0	0	0	0	0	0	0	0	0	
General governments	4,461	0	0	0	0	3	0	0	0	4,650	0	0	0	0	3	0	0	0	0	
Credit institutions	2,252	0	0	0	0	3	0	0	0	2,252	0	0	0	0	3	0	0	0	0	
Other financial corporations	313	0	0	0	0	1	0	0	0	461	0	0	0	0	1	0	0	0	0	
Non-financial corporations	905	0	0	0	0	2	0	0	0	907	0	0	0	0	2	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	18,203	48	551	547	550	84	223	223	294	17,880	24	568	564	568	81	217	217	308		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	21	0	0	0	0	0	0	0	0	21	0	0	0	0	0	0	0	0	0	
Credit institutions	936	0	0	0	0	0	0	0	0	1,100	0	0	0	0	1	0	0	0	0	
Other financial corporations	2,790	0	122	122	122	15	80	80	37	2,438	3	118	118	118	13	79	79	32		
Non-financial corporations	5,643	26	286	282	286	63	113	113	159	5,912	5	300	305	300	50	108	108	194		
of which: small and medium-sized enterprises	1,676	17	135	135	135	27	71	71	48	1,882	3	142	142	142	25	78	78	54		
of which: Loans collateralised by commercial immovable property	1,587	6	74	74	74	30	23	23	51	1,620	1	69	69	69	28	23	23	46		
Households	8,813	21	142	142	142	5	30	30	100	8,409	16	141	141	141	7	30	30	92		
of which: Loans collateralised by residential immovable property	7,223	19	108	108	108	2	10	10	90	7,223	15	100	100	100	2	10	10	86		
of which: Credit for consumption	730	0	15	15	15	1	8	8	2	396	1	15	15	15	0	8	8	2		
NET INSTRUMENTS other than NPT	33,458	48	551	547	550	93	223	223	294	30,724	24	568	564	568	90	217	217	308		
OFF-BALANCE SHEET EXPOSURES	4,557		55	27	55	11	3	3	0	4,703		54	25	54	10	3	3	0		

¹¹ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).

¹² Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

¹³ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

¹⁴ 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 PFRBP framework (template F 10.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRBP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

¹⁵ 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.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Banque Internationale à Luxembourg

	As of 31/03/2023										As of 30/06/2023														
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*								
	Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾			Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾									
			Of which: defaulted	Of which Stage 3 ⁽³⁾				Of which Stage 3 ⁽³⁾					Of which: defaulted	Of which Stage 3 ⁽³⁾			Of which Stage 3 ⁽³⁾								
Cash balances at central banks and other demand deposits	3,993	0	0	0	0	0	0	0	0	0	2,512	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	9,196	0	0	0	0	0	8	0	0	0	9,045	0	0	0	0	7	0	0	0	0	0	0	0	0	0
Central banks	240	0	0	0	0	0	0	0	0	0	417	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4,941	0	0	0	0	0	3	0	0	0	4,700	0	0	0	0	2	0	0	0	0	0	0	0	0	0
Credit institutions	2,559	0	0	0	0	0	3	0	0	0	2,275	0	0	0	0	2	0	0	0	0	0	0	0	0	0
Other financial corporations	521	0	0	0	0	0	1	0	0	0	565	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Non-financial corporations	976	0	0	0	0	0	1	0	0	0	987	0	0	0	0	2	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	17,973	53	540	536	539	75	229	229	289	17,624	16	601	601	601	71	250	250	319							
Central banks	0	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	19	0	0	0	0	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,088	0	0	0	0	0	0	0	0	855	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2,535	0	130	130	130	12	80	80	80	2,482	0	140	140	140	9	90	90	46							
Non-financial corporations	6,026	26	275	271	274	55	111	111	147	6,057	3	298	298	297	53	117	117	154							
of which: small and medium-sized enterprises	1,883	14	145	145	145	23	79	79	57	1,902	2	148	148	148	25	81	81	52							
of which: Loans collateralised by commercial immovable property	1,617	9	66	66	66	24	21	21	44	1,633	0	72	72	72	22	27	27	48							
Households	8,205	28	144	144	144	8	38	38	103	8,208	13	163	163	163	9	43	43	117							
of which: Loans collateralised by residential immovable property	7,150	24	107	107	107	2	11	11	94	7,095	10	123	123	123	5	12	12	107							
of which: Credit for consumption	396	0	15	15	15	0	8	8	2	394	0	15	15	15	0	8	8	2							
DEBT INSTRUMENTS other than HFT	30,243	83	540	536	539	84	229	229	289	29,181	16	601	601	601	79	250	250	319							
OFF-BALANCE SHEET EXPOSURES	4,574		54	25	54	9	3	3	0	4,642		48	25	47	9	3	3	0							

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the FROPER Framework (Annexes F 18.00 / F 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROPER sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

Banque Internationale à Luxembourg

	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	636	250	94	82	513	163	545	257	87	76	447	177
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	71	37	13	12	42	25	51	36	14	14	37	22
Non-financial corporations	424	154	74	62	338	87	396	173	66	56	319	114
of which: small and medium-sized enterprises	101	61	40	37	60		88	64	41	39	46	
Households	142	59	7	7	132	52	98	48	7	7	90	40
DEBT INSTRUMENTS other than HFT	636	250	94	82	513		545	257	87	76	447	
Loan commitments given	24	15	0	0	0	0	18	15	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2023 EU-wide Transparency Exercise

Forborne exposures

Banque Internationale à Luxembourg

	As of 31/03/2023						As of 30/06/2023						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	501	226	88	81	395	151	522	247	96	89	411	152	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	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	0
Other financial corporations	51	36	15	14	28	28	47	44	16	16	27	24	
Non-financial corporations	348	135	62	56	276	76	362	138	66	60	284	72	
of which: small and medium-sized enterprises	85	62	38	37	46		88	65	41	41	45		
Households	103	56	11	11	92	48	113	64	14	13	100	56	
DEBT INSTRUMENTS other than HFT	501	226	88	81	395		522	247	96	89	411		
Loan commitments given	17	16	0	0	0	0	26	16	0	0	0	0	0
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

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

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	34	1	1	34	0	0	30	0	0	30	0	0	22	0	0	22	0	0	16	1	1	16	0	0
B Mining and quarrying	0	0	0	0	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0
C Manufacturing	462	10	10	462	6	0	464	10	10	464	5	0	477	8	8	477	5	0	445	8	8	445	4	0
D Electricity, gas, steam and air conditioning supply	186	32	32	186	26	0	186	35	35	186	25	0	174	33	33	174	27	0	156	35	35	156	26	0
E Water supply	41	0	0	41	1	0	38	0	0	38	1	0	38	0	0	38	1	0	38	0	0	38	0	0
F Construction	1,129	10	10	1,129	16	0	1,188	10	10	1,188	14	0	1,188	13	11	1,199	14	0	1,234	18	18	1,234	17	0
G Wholesale and retail trade	352	13	13	352	12	0	338	13	13	338	11	0	349	17	17	349	11	0	329	16	15	329	11	0
H Transport and storage	124	9	9	124	6	0	113	9	9	113	6	0	112	9	9	112	6	0	100	9	9	100	5	0
I Accommodation and food service activities	284	34	34	284	11	0	329	32	32	329	11	0	323	32	32	323	9	0	353	27	27	353	8	0
J Information and communication	101	9	9	101	8	0	107	8	8	107	7	0	107	8	8	107	6	0	116	8	8	116	6	0
K Financial and insurance activities	0	0	0	0	0	0	153	0	0	153	1	0	156	0	0	156	2	0	62	0	0	62	1	0
L Real estate activities	2,278	101	101	2,278	54	0	2,319	134	134	2,319	56	0	2,325	98	98	2,325	56	0	2,315	121	121	2,315	60	0
M Professional, scientific and technical activities	233	47	47	233	25	0	248	39	39	248	17	0	277	39	39	277	18	0	339	40	40	339	19	0
N Administrative and support service activities	51	13	13	51	7	0	78	12	12	78	7	0	86	12	12	86	7	0	152	12	12	152	7	0
O Public administration and defence, compulsory social security	15	0	0	15	0	0	13	0	0	13	0	0	13	0	0	13	0	0	12	0	0	12	0	0
P Education	2	0	0	2	0	0	2	0	0	2	0	0	3	0	0	3	0	0	3	0	0	3	0	0
Q Human health services and social work activities	88	0	0	88	1	0	87	0	0	87	1	0	84	0	0	84	1	0	85	0	0	85	0	0
R Arts, entertainment and recreation	8	1	1	8	0	0	8	1	1	8	0	0	8	1	1	8	0	0	6	0	0	6	0	0
S Other services	255	4	4	255	4	0	231	4	4	231	4	0	243	4	4	243	4	0	263	4	4	263	4	0
Loans and advances	5,643	286	286	5,643	177	0	5,912	306	306	5,912	167	0	6,026	276	271	6,026	166	0	6,067	208	208	6,067	169	0

¹ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.