



# Pillar 3 Semi-annual Report 2025



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# List of acronyms

|                 |   |
|-----------------|---|
| <b>AFR</b>      | Available Financial Resources                   |
| <b>A(F)-IRB</b> | Advanced (Foundation) Internal Rating-Based     |
| <b>ALM</b>      | Asset and Liability Management                  |
| <b>ASF</b>      | Available Stable Funding                        |
| <b>AT1</b>      | Additional Tier 1 capital                       |
| <b>AVA</b>      | Additional Valuation Adjustment                 |
| <b>BCBS</b>     | Basel Committee on Banking Supervision          |
| <b>BoD</b>      | Board of Directors                              |
| <b>BRC</b>      | Board Risk Committee                            |
| <b>BRRD</b>     | Bank Recovery and Resolution Directive          |
| <b>CCF</b>      | Credit Conversion Factor                        |
| <b>CCP</b>      | Central Counterparty                            |
| <b>CCR</b>      | Counterparty Credit Risk                        |
| <b>CET1</b>     | Common Equity Tier One                          |
| <b>CRCU</b>     | Credit Risk Control Unit                        |
| <b>CRD</b>      | Capital Requirements Directive                  |
| <b>CRM</b>      | Credit Risk Mitigation                          |
| <b>CRMU</b>     | Credit Risk Management Unit                     |
| <b>CRR</b>      | Capital Requirements Regulation                 |
| <b>CSRBB</b>    | Credit Spread Risk in the Banking Book          |
| <b>CSSF</b>     | Commission de Surveillance du Secteur Financier |
| <b>CVA</b>      | Credit Valuation Adjustment                     |
| <b>DTA</b>      | Deferred Tax Asset                              |
| <b>EAD</b>      | Exposure At Default                             |
| <b>EBA</b>      | European Banking Authority                      |
| <b>ECAP</b>     | Economic Capital                                |
| <b>ECB</b>      | European Central Bank                           |
| <b>ECL</b>      | Expected Credit Loss                            |
| <b>CRR</b>      | Capital Requirements Regulation                 |
| <b>CSA</b>      | Credit Support Annex                            |
| <b>CSRBB</b>    | Credit Spread Risk in the Banking Book          |
| <b>CSSF</b>     | Commission de Surveillance du Secteur Financier |
| <b>CVA</b>      | Credit Valuation Adjustment                     |
| <b>DTA</b>      | Deferred Tax Asset                              |
| <b>EAD</b>      | Exposure At Default                             |
| <b>EBA</b>      | European Banking Authority                      |
| <b>ECAI</b>     | External Credit Assessment Institutions         |
| <b>ECAP</b>     | Economic Capital                                |
| <b>ECB</b>      | European Central Bank                           |
| <b>ECL</b>      | Expected Credit Loss                            |

|                |  |
|----------------|--|
| <b>EL</b>      | Expected Loss  |
| <b>ESG</b>     | Environmental, Social and Governance   |
| <b>EUR</b>     | Euro   |
| <b>EVE</b>     | Economic Value Equity  |
| <b>FX</b>      | Foreign Exchange   |
| <b>HQLA</b>    | High Quality Liquid Assets   |
| <b>ICAAP</b>   | Internal Capital Adequacy Assessment Process                                     |
| <b>IFRS</b>    | International Financial Reporting Standards                                      |
| <b>ILAAP</b>   | Internal Liquidity Adequacy Assessment Process                                   |
| <b>IMM</b>     | Internal Model Method  |
| <b>IR</b>      | Interest Rate  |
| <b>IRRBB</b>   | Interest Rate Risk in the Banking Book   |
| <b>IRS</b>     | Internal Rating Systems  |
| <b>IT</b>      | Information Technology   |
| <b>KPI</b>     | Key Performance Indicator  |
| <b>LCR</b>     | Liquidity Coverage Ratio   |
| <b>LDP</b>     | Low Default Portfolio  |
| <b>LGD</b>     | Loss Given Default   |
| <b>LR</b>      | Leverage ratio   |
| <b>MIS</b>     | Management Information System  |
| <b>MREL</b>    | Minimum Requirements for own funds and Eligible Liabilities                      |
| <b>NACE</b>    | Nomenclature statistique des Activités économiques dans la Communauté Européenne |
| <b>NII</b>     | Net Interest Income  |
| <b>NMD</b>     | Non-Maturing Deposits  |
| <b>NPE</b>     | Non-Performing Exposures   |
| <b>NPL</b>     | Non-performing Loans   |
| <b>NSFR</b>    | Net Stable Funding Ratio   |
| <b>OBS</b>     | Off-Balance Sheet  |
| <b>ORC</b>     | Overall Recovery Capacity  |
| <b>OTC</b>     | Over the counter   |
| <b>P&amp;L</b> | Profit and Loss  |
| <b>PD</b>      | Probability of Default   |
| <b>RAF</b>     | Risk Appetite Framework  |
| <b>RAS</b>     | Risk Appetite Statement  |
| <b>RSF</b>     | Required Stable Funding  |
| <b>RWA</b>     | Risk Weighted Assets   |
| <b>SA</b>      | Standardised Approach  |
| <b>SFT</b>     | Securities Financing Transaction   |
| <b>SRB</b>     | Single Resolution Board  |
| <b>VaR</b>     | Value at Risk  |





# EBA semi-annual tables and templates

| Reference | Name  | Regulation (EU) No 575/2013 (CRR) articles   | Section of the semi-annual report |
|-----------|---|--|-----------------------------------|
| EU KM1    | Key metrics template  | Article 447  | Section 2                         |
| EU CC1    | Composition of regulatory own funds   | Points (a), (d), (e) and (f) of Article 437<br>Point (e) of Article 444  | Section 2.1.1                     |
| EU CC2    | Reconciliation of regulatory own funds to balance sheet in the audited financial statements                 | Point (a) of Article 437   | Section 2.1.1                     |
| EU OV1    | Overview of total risk exposure amounts   | Point (d) of Article 438   | Section 2.1.2                     |
| EU CMS1   | Comparison of modelled and standardised risk weighted exposure amounts at risk level                        | Point (da) of Article 438  | Section 2.1.2                     |
| EU CMS2   | Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level | Point (da) of Article 438  | Section 2.1.2                     |
| EU CR10   | Specialised lending and equity exposures under the simple risk weighted approach                            | Point (e) of Article 438   | Section 2.1.3                     |
| EU CCyB1  | Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer    | Point (a) of Article 440   | Section 2.1.4                     |
| EU CCyB2  | Amount of institution-specific countercyclical capital buffer   | Point (b) of Article 440   | Section 2.1.4                     |
| EU LR1    | LRSum: Summary reconciliation of accounting assets and leverage ratio exposures                             | Point (b) of Article 451(1)  | Section 2.2                       |
| EU LR2    | LRCom: Leverage ratio common disclosure   | Points (a), (b) and (c) of Article 451(1)<br>Article 451(2) – Rows up to row 28<br>Article 451(3) – Rows 28 to 31a | Section 2.2                       |
| EU LR3    | LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)          | Point (b) of Article 451(1)  | Section 2.2                       |
| EU KM2    | Key metrics – MREL and, where applicable, G-SII requirement for own funds and eligible liabilities          | –  | Section 2.3                       |
| EU TLAC1  | Composition – MREL and, where applicable, G-SII requirement for own funds and eligible liabilities          | Point (a) of Article 437a, in accordance with Article 434a   | Section 2.3                       |
| EU CQ5    | Credit quality of loans and advances to non-financial corporations by industry                              | Points (c) and (e) of Article 442  | Section 3.1.1                     |
| EU CR1-A  | Maturity of exposures   | Point (g) of Article 442   | Section 3.1.2                     |
| EU CR1    | Performing and non-performing exposures and related provisions  | Points (c) and (f) of Article 442  | Section 3.1.3                     |
| EU CR2    | Changes in the stock of non-performing loans and advances   | Point (f) of Article 442   | Section 3.1.3                     |
| EU CQ1    | Credit quality of forborne exposures  | Points (c) of Article 442  | Section 3.2.1                     |
| EU CQ4    | Quality of non-performing exposures by geography  | Points (c) and (e) of Article 442  | Section 3.2.1                     |
| EU CQ7    | Collateral obtained by taking possession and execution processes  | Point (c) of Article 442   | Section 3.3.1                     |

| Reference | Name   | Regulation (EU) No 575/2013 (CRR) articles                              | Section of the semi-annual report                  |
|-----------|--|---|--|
| EU CR3    | CRM techniques overview: Disclosure of the use of credit risk mitigation techniques  | Point (f) of Article 453  | Section 3.3.1                                      |
| EU CR4    | Standardised approach – Credit risk exposure and CRM effects   | Points (g), (h) and (i) of Article 453 CRR and point (e) of Article 444 | Section 3.4.1                                      |
| EU CR5    | Standardised approach  | Point (e) of Article 444  | Section 3.4.2                                      |
| EU CR6    | IRB approach – Credit risk exposures by exposure class and PD range  | Point (g) of Article 452  | Section 3.5.1                                      |
| EU CR7    | IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques  | Point (j) of Article 453  | N/A. The Bank does not have any credit derivatives |
| EU CR7-A  | IRB approach – Disclosure of the extent of the use of CRM techniques   | Point (g) of Article 453  | Section 3.5.1                                      |
| EU CR8    | RWEA flow statements of credit risk exposures under the IRB approach   | Point (h) of Article 438  | Section 3.5.2                                      |
| EU CCR1   | Analysis of CCR exposure by approach   | Points (f), (g), (k) and (m) of Article 439                             | Section 3.7.1                                      |
| EU CCR8   | Exposures to CCPs  | Point (i) of Article 439  | Section 3.7.2                                      |
| EU CCR3   | Standardised approach – CCR exposures by regulatory portfolio and risk weights   | Point (l) of Article 439 referring to point (e) of Article 444          | Section 3.7.3                                      |
| EU CCR4   | IRB approach – CCR exposures by portfolio and PD scale   | Point (l) of Article 439 referring to point (g) of Article 452          | Section 3.7.4                                      |
| EU CCR5   | Composition of collateral for CCR exposures  | Point (e) of Article 439  | Section 3.7.5                                      |
| EU CCR6   | Credit derivatives exposures   | Point (j) of Article 439  | N/A  |
| EU CCR7   | RWA flow statements of CCR exposures under the IMM   | Point (h) of Article 438  | N/A. The Bank does not use the IMM approach        |
| EU-SEC1   | Securitisation exposures in the non-trading book   | Point (j) of Article 449  | Section 3.8  |
| EU-SEC2   | Securitisation exposures in the trading book   | Point (j) of Article 449  | N/A  |
| EU-SEC3   | Securitisation exposures in the non-trading book and associated regulatory capital requirements – institution acting as originator or as sponsor | Point (k)(i) of Article 449   | N/A  |
| EU-SEC4   | Securitisation exposures in the non-trading book and associated regulatory capital requirements – institution acting as investor                 | Point (k)(ii) of Article 449  | Section 3.8  |
| EU-SEC5   | Exposures securitised by the institution – Exposures in default and specific credit risk adjustments   | Point (l) of Article 449  | N/A  |
| EU MR4    | Comparison of VaR estimates with gains/losses  | Point (g) of Article 455  | Section 4.1  |
| EU LIQ1   | Quantitative information of LCR  | Article 451a (2)  | Section 4.2.1                                      |
| EU LIQB   | On qualitative information on LCR, which complements Template EU LIQ1  | Article 451a (2)  | Section 4.2.2<br>Section 4.2.3<br>Section 4.2.4    |

| Reference  | Name  | Regulation (EU) No 575/2013 (CRR) articles | Section of the semi-annual report            |
|------------|---|--|--|
| EU LIQ2    | Net Stable Funding Ratio  | Article 451a (3)                           | Section 4.2.5                                |
| EU IRRBB1  | Interest rate risks of non-trading book activities  | Points (a) and (b) of Article 448(1)       | Section 4.3                                  |
| EU MR1     | Market risk under the alternative standardised approach (ASA)   | Article 445(2)                             | N/A. The Bank uses the standardised approach |
| EU MR2     | Market risk under the alternative internal model approach (AIMA)  | Article 455(2) and (3)                     | N/A. The Bank uses the standardised approach |
| EU MR1     | Market risk under the standardised approach   | Article 445                                | Section 4.4                                  |
| EU MR3     | Market risk under the simplified standardised approach (SSA)  | Article 455(1)                             | N/A. The Bank uses the standardised approach |
| EU MR2-A   | Market risk under the internal model approach (IMA)   | Point (e) of Article 455                   | N/A. The Bank uses the standardised approach |
| EU MR2-B   | RWA flow statements of market risk exposures under the IMA  | Point (h) of Article 438                   | N/A. The Bank uses the standardised approach |
| EU MR3     | IMA values for trading portfolios   | Point (d) of Article 455                   | N/A. The Bank uses the standardised approach |
| EU CVA4    | RWEA flow statements of credit valuation adjustment risk under the standardised approach  | Points (d) and (h) of Article 438          | N/A  |
| Template 1 | Banking book- Climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity            | Article 449a                               | Section 5.1                                  |
| Template 2 | Banking book - Climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral | Article 449a                               | Section 5.1                                  |
| Template 3 | Banking book - Climate change transition risk: Alignment metrics  | Article 449a                               | Section 5.1                                  |
| Template 4 | Banking book - Climate change transition risk: Exposures to top 20 carbon-intensive firms                                       | Article 449a                               | Section 5.1                                  |
| Template 5 | Banking book - Climate change physical risk: Exposures subject to physical risk   | Article 449a                               | Section 5.1                                  |

# Introduction

This document provides information on the risk management of Banque Internationale à Luxembourg (hereafter “BIL” or “the Bank”) as of 30 June 2025. The purpose of Pillar III of the Basel framework is to enrich the minimum requirements for own funds (Pillar I) and the process of prudential supervision (Pillar II) with a set of data complementing the financial communication.

This report meets the consolidated disclosure requirements related to the Part Eight of Regulation (EU) No 575/2013 (EBA/ GL/2016/11 and EBA/ITS/2020/04), known as the Capital Requirements Regulation (CRR) as well as Commission de Surveillance du Secteur Financier (CSSF) Circular 23/830 and CSSF Regulation 18-03 as amended on the adoption of the European Banking Authority (EBA) Guidelines, thereby satisfying the regulatory prudential framework applicable to credit institutions. The final Guidelines on Disclosure of Non-Performing and Forborne Exposures (EBA/GL/2022/13) and the Technical Standards (ITS) on prudential disclosures on Environmental, Social and Governance (ESG) risks in accordance with Article 449a CRR are also considered.

Unless otherwise stated, the figures disclosed in this report are expressed in millions of euros. Data are provided at a consolidated level, including subsidiaries and branches of BIL Group. In addition to this document, the annual report is available on BIL’s website (<https://www.bil.com/fr/groupe-bil/documentation/Pages/donnees-financieres.aspx>).

As the ultimate parent company, BIL is a banking group located in Luxembourg at 69, route d’Esch, L-1470 Luxembourg and counts about 1,900 employees. BIL is present in Luxembourg, Switzerland, China and France.

BIL Group’s Pillar III semi-annual disclosure Report is divided into six sections:

- Risk Management Key Events
- Own funds and capital adequacy
- Credit risk
- Market risk
- ESG Framework
- Conclusion

# 1. Risk Management: Key events of the first half of 2025

## CORPORATE STRUCTURE AND RISK PROFILE

Strategic initiatives are regularly undertaken at Group level. Each initiative is closely monitored by the Bank's risk management department whose main objective is to ensure that risks are identified, continuously monitored, managed and consistent with the Group's risk appetite.

## MAIN WORKS REALISED BY THE RISK TEAMS IN LINE WITH THE DIFFERENT REGULATORY REQUIREMENTS

During the first half of 2025, BIL continued to invest significant time and resources to strengthen its risk management framework and processes, and to ensure continued compliance with regulatory requirements.

In the specific area of **credit risk**, the Bank has taken several decisive actions:

- Strategic strengthening of the credit function: the creation of the Credit Risk Efficiency Team, a dedicated unit within the second line of defense, tasked with optimising credit processes and leading a comprehensive Credit Programme aimed at modernising the Bank's credit risk management infrastructure;
- Deployment of a targeted Non-Performing Loans (NPL) reduction strategy: formalisation of a clear roadmap to reduce non-performing loan exposures, translated into concrete preventive and remedial actions under the close supervision of an NPL Taskforce bringing together both first and second lines of defense; and
- Dynamic and proactive credit portfolio management: intensified monitoring of sensitive exposures, reinforced early warning mechanisms, and the launch of a dedicated outreach program to real estate developer clients, in a context where the recovery of the domestic property market remains fragile.

**Entry into force of CRR III:** On 1 January 2025, the revised Capital Requirements Regulation (CRR III) entered into force, marking a significant milestone in the ongoing implementation of the Basel III final reforms (also known as Basel IV) within the European Union. CRR III introduces substantial changes to the calculation of risk-weighted assets, particularly through the revised standardised and Internal Ratings-Based (IRB) approaches and includes an output floor to ensure greater comparability and consistency in capital requirements across institutions. The Bank has successfully implemented the new capital framework (first reporting date as of 31 March 2025) and continues to actively align its risk and capital management strategies to the "post-Basel IV world".

**On the Credit Risk Pillar I model framework**, and in line with the decision to further simplify the IRB model landscape, the Bank received the European Central Bank's (ECB) non-objection to the reversion of the Large Corporate, Mid-Corporate and Specialised Lending exposures to the standardised approach, effective 30 September 2025 and in line with the requirements stipulated under Articles 149 and 494d of the Capital Requirements Regulation. The Bank continues to invest in its IRB Retail models, ensuring they remain robust and adaptive to the changing operating environment and dynamic regulatory landscape.

**The ICLAAP (Internal Capital and Liquidity Adequacy Assessment Process)** is strongly embedded in the Bank's decision-making process and currently covers different components including: (i) Risk Cartography, (ii) Risk Appetite Framework (RAF), (iii) Economic Capital (ECAP) computation and (iv) Capital and Liquidity Planning, in addition to the Capital and Liquidity Adequacy Statements.

The ICLAAP process is a dynamic exercise that evolves and aligns with the Bank's strategy, building on current market developments. It plays a key role in the determination of the risk profile of the Bank and includes a comprehensive assessment of capital and liquidity risks.

During 2025, the Bank submitted the 2024 annual end-of-cycle report to the regulatory authorities after determining that the Bank is adequately capitalised, further supported by the available

management actions at the Bank's disposal to respond to stress scenarios of particularly elevated severity. The Bank's liquidity position was also assessed as adequate, as demonstrated through the Bank's robust funding plan, its risk identification and quantification process, its strong liquidity indicators, its efficient liquidity tools, its reporting process and the sound quality assurance and validation process.

The Bank has in place sound, effective and complete strategies and processes to assess, maintain and allocate internal capital across the different risks. The amounts, types and allocations of internal capital are considered adequate to cover the nature and level of risks to which the Bank is exposed or might be exposed to. The Bank also implemented appropriate arrangements, strategies, processes and mechanisms to comply with different regulatory requirements, namely the ECB guide to the ICAAP and ILAAP as well as international best practices. Finally, the Bank is also working on enhancing the Economic Capital framework by considering a review of the approaches utilised with an aim of having an improved economic perspective of the Bank's risks.

**Bank Recovery and Resolution Directive (BRRD):** After the last submission of the 2024 Recovery Plan in September 2024, the Bank is currently working on developing the 2025 Recovery Plan, focusing on key priorities which include continuing to enhance its Overall Recovery Capacity (ORC), while also completing the panel of scenarios with an increasing severity for the stress tests. In this way, the Bank is setting up all the preparatory measures for options it could activate to face different and increasing levels of stress.

Regarding the resolution component, in May 2025, a detailed version of BIL's Resolvability Progress Report was provided to the Single Resolution Board (SRB). The progress achieved was in line with the SRB's 2025 working priorities for the Bank.

**2025 EU-wide Stress Test Exercise:** BIL successfully participated in the 2025 EU-wide stress test, coordinated by the European Banking Authority (EBA) and aimed at assessing the Bank's resilience in the current uncertain and changing macroeconomic environment. The stress test was based on a narrative of hypothetical worsening of geopolitical tensions, with large, negative and persistent trade and confidence shocks having strong adverse effects on private consumption and investments, both domestically and globally.

With regard the **Basel Committee on Banking Supervision (BCBS) 239 principles**, the Bank continued enhance its overall data governance framework. The enhancements included the establishment of a structured community of Data and Report Owners, a Business Glossary featuring uniform data definitions, clear data ownership and metadata management. Additionally, the Bank reinforced its data quality rules, lineage tracking, data quality dashboards as well as the centralised data quality register to monitor and address data quality problems. Building on these elements, the Bank has defined the next steps of its Data Strategy to further improve its data capture, data storage and reporting capabilities.

**The Digital Operational Resilience Act (DORA)**, formally recognised under Regulation (EU) 2022/2554, is applicable since 17 January 2025. Its primary objective is to establish a cohesive regulatory framework at the European level for the management of risks associated with Information and Communication Technology (ICT) and its suppliers. In response, BIL has undertaken a meticulous gap assessment to evaluate the Bank's compliance with this recently enacted regulation and is diligently working to strengthen the framework to ensure complete adherence.

## 2. Own funds and capital adequacy

The aim of capital management is to ensure BIL's solvency and sustained profitability targets, while complying with regulatory capital requirements.

BIL monitors its solvency using rules and ratios issued by the Basel Committee on Banking Supervision and the European Capital Requirements Regulation. These ratios (Common Equity Tier 1 capital ratio, Tier 1 capital ratio and Total capital ratio) compare the amount of regulatory capital, eligible in each category, with BIL Group's total weighted risks.

As of 30 June 2025, the breakdown of prudential capital requirement is as follows:

| Capital Requirement                            | 30/06/2025 | 31/12/2024 |
|--|------------|------------|
| Minimum requirements (Pillar 1): CET1          | 4.50%      | 4.50%      |
| Pillar 2 requirement: CET1                     | 1.63%      | 1.41%      |
| Combined buffer requirement                    | 3.55%      | 3.59%      |
| of which capital conservation buffer           | 2.50%      | 2.50%      |
| of which O-SII buffer                          | 0.50%      | 0.50%      |
| of which countercyclical capital buffer        | 0.55%      | 0.59%      |
| OVERALL CET1 CAPITAL REQUIREMENT               | 9.68%      | 9.49%      |
| Minimum requirements (Pillar 1): Tier 1        | 6.00%      | 6.00%      |
| Pillar 2 requirement: Tier 1                   | 2.18%      | 1.88%      |
| Combined buffer requirement                    | 3.55%      | 3.59%      |
| OVERALL TIER 1 CAPITAL REQUIREMENT             | 11.73%     | 11.46%     |
| Minimum requirements (Pillar 1): Total capital | 8.00%      | 8.00%      |
| Pillar 2 requirement: Total capital            | 2.90%      | 2.50%      |
| Combined buffer requirement                    | 3.55%      | 3.59%      |
| OVERALL TOTAL CAPITAL REQUIREMENT              | 14.45%     | 14.09%     |

The table below provides a comprehensive view of key prudential metrics covering the Bank's available capital (including buffer requirements and ratios), its Risk-Weighted Assets (RWA), Leverage Ratio (LR), Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR).

In line with disclosure requirements, the LCR is based on 12-month rolling averages and the other metrics are based on spot information.

TABLE KM1 : KEY METRICS TEMPLATE

|   |  | a          | b          | c          | d          | e          |
|---|--|------------|------------|------------|------------|------------|
|   |  | 30/06/2025 | 31/03/2025 | 31/12/2024 | 30/09/2024 | 30/06/2024 |
| Available own funds (amounts)   |  |            |            |            |            |            |
| 1   | Common Equity Tier 1 (CET1) capital  | 1,523.22   | 1,554.64   | 1,561.76   | 1,465.03   | 1,487.43   |
| 2   | Tier 1 capital   | 1,823.22   | 1,854.64   | 1,736.76   | 1,640.03   | 1,657.40   |
| 3   | Total capital  | 2,112.16   | 2,159.10   | 2,049.30   | 1,952.43   | 1,977.62   |
| Risk-weighted exposure amounts  |  |            |            |            |            |            |
| 4   | Total risk exposure amount   | 10,986.94  | 10,911.50  | 10,970.04  | 11,688.58  | 11,673.36  |
| 4a  | Total risk exposure pre-floor  | 10,986.94  | 10,911.50  | -          | -          | -          |
| Capital ratios (as a percentage of risk-weighted exposure amount)   |  |            |            |            |            |            |
| 5   | Common Equity Tier 1 ratio (%)   | 13.86%     | 14.25%     | 14.24%     | 12.53%     | 12.74%     |
| 5a  | Not applicable   |            |            |            |            |            |
| 5b  | Common Equity Tier 1 ratio considering unfloored TREA (%)  | 13.86%     | 14.25%     | n/a        | n/a        | n/a        |
| 6   | Tier 1 ratio (%)   | 16.59%     | 17.00%     | 15.83%     | 14.03%     | 14.20%     |
| 6a  | Not applicable   |            |            |            |            |            |
| 6b  | Tier 1 ratio considering unfloored TREA (%)  | 16.59%     | 17.00%     | n/a        | n/a        | n/a        |
| 7   | Total capital ratio (%)  | 19.22%     | 19.79%     | 18.68%     | 16.70%     | 16.94%     |
| 7a  | Not applicable   |            |            |            |            |            |
| 7b  | Total capital ratio considering unfloored TREA (%)   | 19.22%     | 19.79%     | -          | -          | -          |
| Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount) |  |            |            |            |            |            |
| EU 7d   | Additional own funds requirements to address risks other than the risk of excessive leverage (%)           | 2.90%      | 2.90%      | 2.50%      | 2.50%      | 2.50%      |
| EU 7e   | of which: to be made up of CET1 capital (percentage points)  | 1.63%      | 1.63%      | 1.41%      | 1.41%      | 1.41%      |
| EU 7f   | of which: to be made up of Tier 1 capital (percentage points)  | 2.18%      | 2.18%      | 1.88%      | 1.88%      | 1.88%      |
| EU 7g   | Total SREP own funds requirements (%)  | 10.90%     | 10.90%     | 10.50%     | 10.50%     | 10.50%     |
| Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)  |  |            |            |            |            |            |
| 8   | Capital conservation buffer (%)  | 2.50%      | 2.50%      | 2.50%      | 2.50%      | 2.50%      |
| EU 8a   | Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%) | 0.00%      | 0.00%      | 0.00%      | 0.00%      | 0.00%      |
| 9   | Institution specific countercyclical capital buffer (%)  | 0.55%      | 0.55%      | 0.59%      | 0.58%      | 0.57%      |
| EU 9a   | Systemic risk buffer (%)   | 0.00%      | 0.00%      | 0.00%      | 0.00%      | 0.00%      |
| 10  | Global Systemically Important Institution buffer (%)   | 0.00%      | 0.00%      | 0.00%      | 0.00%      | 0.00%      |
| EU 10a  | Other Systemically Important Institution buffer (%)  | 0.50%      | 0.50%      | 0.50%      | 0.50%      | 0.50%      |
| 11  | Combined buffer requirement (%)  | 3.55%      | 3.55%      | 3.59%      | 3.58%      | 3.57%      |
| EU 11a  | Overall capital requirements (%)   | 14.45%     | 14.45%     | 14.09%     | 14.08%     | 14.07%     |
| 12  | CET1 available after meeting the total SREP own funds requirements (%)                                     | 7.73%      | 8.12%      | 7.96%      | 6.16%      | 6.32%      |



|   |   | a          | b          | c          | d          | e          |
|---|---|------------|------------|------------|------------|------------|
|   |   | 30/06/2025 | 31/03/2025 | 31/12/2024 | 30/09/2024 | 30/06/2024 |
| Leverage ratio  |   |            |            |            |            |            |
| 13  | Total exposure measure  | 31,763.29  | 31,603.99  | 32,118.03  | 33,573.80  | 33,154.10  |
| 14  | Leverage ratio (%)  | 5.74%      | 5.87%      | 5.41%      | 4.88%      | 5.00%      |
| Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure) |   |            |            |            |            |            |
| EU 14a  | Additional own funds requirements to address the risk of excessive leverage (%) | 0.00%      | 0.00%      | 0.00%      | 0.00%      | 0.00%      |
| EU 14b  | of which: to be made up of CET1 capital (percentage points)                     | 0.00%      | 0.00%      | 0.00%      | 0.00%      | 0.00%      |
| EU 14c  | Total SREP leverage ratio requirements (%)                                      | 3.00%      | 3.00%      | 3.00%      | 3.00%      | 3.00%      |
| Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)                |   |            |            |            |            |            |
| EU 14d  | Leverage ratio buffer requirement (%)   | 0%         | 0%         | 0%         | 0%         | 0%         |
| EU 14e  | Overall leverage ratio requirement (%)  | 3%         | 3%         | 3%         | 3%         | 3%         |
| Liquidity Coverage Ratio  |   |            |            |            |            |            |
| 15  | Total high-quality liquid assets (HQLA) (Weighted value -average)               | 10,973.75  | 11,142.86  | 11,008.10  | 10,917.74  | 10,680.50  |
| EU 16a  | Cash outflows - Total weighted value  | 6,793.40   | 6,733.75   | 6,666.14   | 6,727.04   | 6,823.74   |
| EU 16b  | Cash inflows - Total weighted value   | 877,88     | 829,88     | 764,47     | 716,53     | 691,94     |
| 16  | Total net cash outflows (adjusted value)  | 5,915.53   | 5,903.87   | 5,901.66   | 6,010.51   | 6,131.80   |
| 17  | Liquidity coverage ratio (%)  | 186%       | 189%       | 187%       | 182%       | 175%       |
| Net Stable Funding Ratio  |   |            |            |            |            |            |
| 18  | Total available stable funding  | 17,878     | 18,257     | 18,826     | 18,462     | 18,523     |
| 19  | Total required stable funding   | 13, 874    | 13,678     | 13,947     | 14,502     | 14,577     |
| 20  | NSFR ratio (%)  | 129%       | 133%       | 135%       | 127%       | 127%       |

## 2.1. Regulatory capital adequacy (Pillar I)

### 2.1.1. Regulatory Capital

The Bank's regulatory capital consists of:

- CET 1 capital: capital instruments, share premiums, retained earnings, including cases of partial current year profit recognition (in accordance with article 26 (2) of Regulation 575/2013 and in conjunction with the European Commission regulated delegation EU 241/2014 and ECB decision ECB/2015/4) calculated in accordance with CRR;
- Tier 1 capital: CET 1 capital and Additional Tier 1 (AT1) capital. The AT1 capital is represented by the issue of EUR 300 million of Fixed Rate Resettable Callable Additional Tier 1 Capital Notes at rate of 7.250%, on 7 March 2025;
- Tier 2 capital: eligible portion of subordinated long-term debts.

#### TEMPLATE EU CC1 – COMPOSITION OF REGULATORY OWN FUNDS

|  |   | (A)<br>AMOUNT AT<br>DISCLOSURE<br>DATE | (B)<br>REGULATION (EU)<br>No 575/2013<br>ARTICLE REFERENCE | (C)<br>AMOUNTS SUBJECT<br>TO PRE-REGU-<br>LATION (EU) No<br>575/2013 TREAT-<br>MENT OR PRES-<br>CRIBED RESIDUAL<br>AMOUNT OF<br>REGULATION (EU)<br>575/2013 |
|--|---|--|--|---|
| Common Equity Tier 1 capital: instruments and reserves |   |  |  |   |
| 1  | Capital instruments and the related share premium accounts  | 906.6                                  | 26 (1), 27, 28, 29,<br>EBA list 26 (3)                     | N/A   |
|  | of which: Instrument type 1   | 906.6                                  | EBA list 26 (3)  | N/A   |
| 2  | Retained earnings   | 1,142.4                                | 26 (1) (c)   | N/A   |
| 3  | Accumulated other comprehensive income (and other reserves)   | 198.6                                  | 26 (1)   | N/A   |
| EU-3a  | Funds for general banking risk  |  | 26 (1) (f)   | N/A   |
| 4  | Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1 |  | 486 (2)  | N/A   |
|  | Public sector capital injections grandfathered until 1 January 2018   |  | 483 (2)  | N/A   |
| 5  | Minority interests (amount allowed in consolidated CET1)  |  | 84, 479, 480   | N/A   |
| EU-5a  | Independently reviewed interim profits net of any foreseeable charge or dividend  |  | 26 (2)   | N/A   |
| 6  | Common Equity Tier 1 (CET1) capital before regulatory adjustments   | 2,247.6                                |  | N/A   |



|  |   | (A)<br>AMOUNT AT<br>DISCLOSURE<br>DATE | (B)<br>REGULATION (EU)<br>No 575/2013<br>ARTICLE REFERENCE           | (C)<br>AMOUNTS SUBJECT<br>TO PRE-REGU-<br>LATION (EU) No<br>575/2013 TREAT-<br>MENT OR PRES-<br>CRIBED RESIDUAL<br>AMOUNT OF<br>REGULATION (EU)<br>575/2013 |
|--|---|--|--|---|
| Common Equity Tier 1 capital: instruments and reserves |   |  |  |   |
| Common Equity Tier 1 capital: regulatory adjustments   |   |  |  |   |
| 7  | Additional value adjustments (negative amount)  | -69.3                                  | 34, 105  | N/A   |
| 8  | Intangible assets (net of related tax liability) (negative amount)  | -197.9                                 | 36 (1) (b), 37, 472 (4)  | N/A   |
| 9  | Not applicable  |  |  | N/A   |
| 10   | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)  | -98.4                                  | 36 (1) (c), 38, 472 (5)  | N/A   |
| 11   | Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value   | -0.9                                   | 33 (a)   | N/A   |
| 12   | Negative amounts resulting from the calculation of expected loss amounts  | -257.6                                 | 36 (1) (d), 40, 159, 472 (6)   | N/A   |
| 13   | Any increase in equity that results from securitised assets (negative amount)   |  | 32 (1)   | N/A   |
| 14   | Gains or losses on liabilities valued at fair value resulting from changes in own credit standing   | -0.9                                   | 33 (1) (b) (c)   | N/A   |
| 15   | Defined-benefit pension fund assets (negative amount)   | -19.9                                  | 36 (1) (e), 41, 472 (7)  | N/A   |
| 16   | Direct and indirect holdings by an institution of own CET1 instruments (negative amount)  | -                                      | 36 (1) (f), 42, 472 (8)  | N/A   |
| 17   | Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)                        |  | 36 (1) (g), 44, 472 (9)  | N/A   |
| 18   | Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount) |  | 36 (1) (h), 43, 45, 46, 49 (2) (3), 79, 472 (10)                     | N/A   |
| 19   | Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)           |  | 36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 472 (11) | N/A   |
| 20   | Not applicable  |  |  | N/A   |
| EU-20a   | Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative  |  | 36 (1) (k)   | N/A   |
| EU-20b   | of which: qualifying holdings outside the financial sector (negative amount)  |  | 36 (1) (k) (i), 89 to 91   | N/A   |
| EU-20c   | of which: securitisation positions (negative amount)  |  | 36 (1) (k) (ii)<br>243 (1) (b)<br>244 (1) (b)<br>258                 | N/A   |
| EU-20d   | of which: free deliveries (negative amount)   |  | 36 (1) (k) (iii), 379 (3)  | N/A   |
| 21   | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)  |  | 36 (1) (c), 38, 48 (1) (a), 470, 472 (5)                             | N/A   |
| 22   | Amount exceeding the 17,65% threshold (negative amount)   |  | 48 (1)   | N/A   |

|   |   | (A)<br>AMOUNT AT<br>DISCLOSURE<br>DATE | (B)<br>REGULATION (EU)<br>No 575/2013<br>ARTICLE REFERENCE | (C)<br>AMOUNTS SUBJECT<br>TO PRE-REGU-<br>LATION (EU) No<br>575/2013 TREAT-<br>MENT OR PRES-<br>CRIBED RESIDUAL<br>AMOUNT OF<br>REGULATION (EU)<br>575/2013 |
|---|---|--|--|---|
| Common Equity Tier 1 capital: instruments and reserves  |   |  |  |   |
| 23  | of which: direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities   |  | 36 (1) (i), 48 (1) (b), 470, 472 (11)                      | N/A   |
| 24  | Not applicable  |  | 473 bis  | N/A   |
| 25  | of which: deferred tax assets arising from temporary differences  |  | 36 (1) (c), 38, 48 (1) (a), 470, 472 (5)                   | N/A   |
| EU-25a  | Losses for the current financial year (negative amount)   |  | 36 (1) (a), 472 (3)  | N/A   |
| EU-25b  | Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)            |  | 36 (1) (l)   | N/A   |
| 26  | Not applicable  |  |  | N/A   |
| 27  | Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)  |  | 36 (1) (j)   | N/A   |
| 27a   | Other regulatory adjustments  | -79.5                                  |  |   |
| 28  | Total regulatory adjustments to Common Equity Tier 1 (CET1)   | -724.4                                 |  | N/A   |
| 29  | Common Equity Tier 1 (CET1) capital   | 1,523.2                                |  | N/A   |
| Additional Tier 1 (AT1) capital: instruments            |   |  |  |   |
| 30  | Capital instruments and the related share premium accounts  | 300.0                                  | 51, 52   | N/A   |
| 31  | of which: classified as equity under applicable accounting standards  | 300.0                                  |  | N/A   |
| 32  | of which: classified as liabilities under applicable accounting standards   | -                                      |  | N/A   |
| 33  | Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1  |  | 486 (3)  | N/A   |
| EU-33a  | Amount of qualifying items referred to in Article 494a(1) subject to phase out from AT1   |  |  |   |
| EU-33b  | Amount of qualifying items referred to in Article 494b(1) subject to phase out from AT1   |  | 483 (3)  | N/A   |
| 34  | Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties  |  | 85, 86, 480  | N/A   |
| 35  | of which: instruments issued by subsidiaries subject to phase out   |  | 486 (3)  | N/A   |
| 36  | Additional Tier 1 (AT1) capital before regulatory adjustments   | 300.0                                  |  | N/A   |
| Additional Tier 1 (AT1) capital: regulatory adjustments |   |  |  |   |
| 37  | Direct and indirect holdings by an institution of own AT1 instruments (negative amount)   |  | 52 (1) (b), 56 (a), 57, 475 (2)                            | N/A   |
| 38  | Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)      |  | 56 (b), 58, 475 (3)  | N/A   |
| 39  | Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount) |  | 56 (c), 59, 60, 79, 475 (4)                                | N/A   |

|  |  | (A)<br>AMOUNT AT<br>DISCLOSURE<br>DATE | (B)<br>REGULATION (EU)<br>No 575/2013<br>ARTICLE REFERENCE                         | (C)<br>AMOUNTS SUBJECT<br>TO PRE-REGU-<br>LATION (EU) No<br>575/2013 TREAT-<br>MENT OR PRES-<br>CRIBED RESIDUAL<br>AMOUNT OF<br>REGULATION (EU)<br>575/2013 |
|--|--|--|--|---|
| Common Equity Tier 1 capital: instruments and reserves |  |  |  |   |
| 40   | Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)  |  | 56 (d), 59, 79, 475 (4)  | N/A   |
| 41   | Not applicable   |  |  | N/A   |
| 42   | Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)   |  | 472, 473(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a) | N/A   |
| 42a  | Other regulatory adjustments to AT1 capital  |  | 477, 477 (3), 477 (4) (a)  | N/A   |
| 43   | Total regulatory adjustments to Additional Tier 1 (AT1) capital  |  |  | N/A   |
| 44   | Additional Tier 1 (AT1) capital  | 300.0                                  |  | N/A   |
| 45   | Tier 1 capital (T1=CET1+AT1)   | 1,823.2                                |  | N/A   |
| Tier 2 (T2) capital: instruments and provisions        |  |  |  |   |
| 46   | Capital instruments and the related share premium accounts   | 288.9                                  | 62, 63   | N/A   |
| 47   | Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 as described in Article 486 (4) CRR  |  | 486 (4)  | N/A   |
| EU-47a   | Amount of qualifying items referred to in Article 494a (2) subject to phase out from T2  |  | 483 (4)  | N/A   |
| EU-47b   | Amount of qualifying items referred to in Article 494b (2) subject to phase out from T2  |  |  |   |
| 48   | Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 and 34) issued by subsidiaries and held by third parties   |  | 87, 88, 480  | N/A   |
| 49   | of which: instruments issued by subsidiaries subject to phase out  |  | 486 (4)  | N/A   |
| 50   | Credit risk adjustments  |  | 62 (c) & (d)   | N/A   |
| 51   | Tier 2 (T2) capital before regulatory adjustments  | 288.9                                  |  | N/A   |
| Tier 2 (T2) capital: regulatory adjustments            |  |  |  |   |
| 52   | Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)  |  | 63 (b) (i), 66 (a), 67, 477 (2)  | N/A   |
| 53   | Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount) |  | 66 (b), 68, 477 (3)  | N/A   |
| 54   | Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)       |  | 66 (c), 69, 70, 79, 477 (4)  | N/A   |
| 54a  | Not applicable   |  |  | N/A   |
| 55   | Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)                             |  | 66 (d), 69, 79, 477 (4)  | N/A   |

|  |   | (A)<br>AMOUNT AT<br>DISCLOSURE<br>DATE | (B)<br>REGULATION (EU)<br>No 575/2013<br>ARTICLE REFERENCE                     | (C)<br>AMOUNTS SUBJECT<br>TO PRE-REGU-<br>LATION (EU) No<br>575/2013 TREAT-<br>MENT OR PRES-<br>CRIBED RESIDUAL<br>AMOUNT OF<br>REGULATION (EU)<br>575/2013 |
|--|---|--|--|---|
| Common Equity Tier 1 capital: instruments and reserves             |   |  |  |   |
| 56   | Not applicable  |  |  | N/A   |
| EU-56a   | Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)  |  | 472, 472(3)(a), 472 (4), 472 (6), 472 (8), 472 (9), 472 (10) (a), 472 (11) (a) | N/A   |
| 56b  | Other regulatory adjustments to T2 capital  |  | 475, 475 (2) (a), 475 (3), 475 (4) (a)   | N/A   |
| 57   | Total regulatory adjustments to Tier 2 (T2) capital   |  |  | N/A   |
| 58   | Tier 2 (T2) capital   | 288.9                                  |  | N/A   |
| 59   | Total capital (TC=T1+T2)  | 2,112.2                                |  | N/A   |
| 60   | Total risk weighted assets  | 10,986.9                               |  | N/A   |
| Capital ratios and buffers   |   |  |  |   |
| 61   | Common Equity Tier 1  | 13.86%                                 | 92 (2) (a), 465  | N/A   |
| 62   | Tier 1  | 16.59%                                 | 92 (2) (b), 465  | N/A   |
| 63   | Total capital   | 19.22%                                 | 92 (2) (c)   | N/A   |
| 64   | Institution CET1 overall capital requirements   | 9.68%                                  | CRD 128, 129, 140  | N/A   |
| 65   | of which: capital conservation buffer requirement   | 2.50%                                  |  | N/A   |
| 66   | of which: countercyclical buffer requirement  | 0.55%                                  |  | N/A   |
| 67   | of which: systemic risk buffer requirement  | 0.00%                                  |  | N/A   |
| EU-67a   | of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement  | 0.50%                                  | CRD 131  | N/A   |
| EU-67b   | of which: additional own funds requirements to address the risks other than the risk of excessive leverage  | 1.63%                                  |  |   |
| 68   | Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  | 7.73%                                  | CRD 128  | N/A   |
| 69   | Not applicable  |  |  |   |
| 70   | Not applicable  |  |  |   |
| 71   | Not applicable  |  |  |   |
| Amounts below the thresholds for deduction (before risk weighting) |   |  |  |   |
| 72   | Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions) | 6.3                                    | 36 (1) (h), 45, 46, 472 (10) 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4)  | N/A   |
| 73   | Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)      | 47.3                                   | 36 (1) (i), 45, 48, 470, 472 (11)  | N/A   |
| 74   | Not applicable  |  |  |   |
| 75   | Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) are met)   | 14.4                                   | 36 (1) (c), 38, 48, 470, 472 (5)   | N/A   |

|   |   | (A)<br>AMOUNT AT<br>DISCLOSURE<br>DATE | (B)<br>REGULATION (EU)<br>No 575/2013<br>ARTICLE REFERENCE | (C)<br>AMOUNTS SUBJECT<br>TO PRE-REGU-<br>LATION (EU) No<br>575/2013 TREAT-<br>MENT OR PRES-<br>CRIBED RESIDUAL<br>AMOUNT OF<br>REGULATION (EU)<br>575/2013 |
|---|---|--|--|---|
| Common Equity Tier 1 capital: instruments and reserves  |   |  |  |   |
| Applicable caps on the inclusion of provisions in Tier 2  |   |  |  |   |
| 76  | Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)           | 5.1                                    | 62   | N/A   |
| 77  | Cap on inclusion of credit risk adjustments in T2 under standardised approach   | 42.8                                   | 62   | N/A   |
| 78  | Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap) | -                                      | 62   | N/A   |
| 79  | Cap on inclusion of credit risk adjustments in T2 under internal ratings-based approach   | 38.4                                   | 62   | N/A   |
| Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) |   |  |  |   |
| 80  | Current cap on CET1 instruments subject to phase out arrangements   | -                                      | 484 (3), 486 (2) & (5)                                     | N/A   |
| 81  | Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)   | -                                      | 484 (3), 486 (2) & (5)                                     | N/A   |
| 82  | Current cap on AT1 instruments subject to phase out arrangements  | -                                      | 484 (4), 486 (3) & (5)                                     | N/A   |
| 83  | Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  | -                                      | 484 (4), 486 (3) & (5)                                     | N/A   |
| 84  | Current cap on T2 instruments subject to phase out arrangements   | -                                      | 484 (5), 486 (4) & (5)                                     | N/A   |
| 85  | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)   | -                                      | 484 (5), 486 (4) & (5)                                     | N/A   |

TEMPLATE EU CC2 –  
 RECONCILIATION OF REGULATORY OWN FUNDS TO BALANCE SHEET IN THE AUDITED FINANCIAL STATEMENTS

| Solvency Ratios (in EUR)   | 30/06/2025           | References to 2025 Interim Condensed Consolidated Financial Statements | Comments   |
|--|----------------------|--|--|
| Subscribed capital   | 146,108,270          | Consolidated balance sheet   |  |
| Additional paid-in capital   | 760,527,961          | Consolidated balance sheet   |  |
| Treasury shares  | 0                    | Consolidated balance sheet   |  |
| Reserves and retained earnings   | 1,142,360,533        | Consolidated balance sheet   |  |
| Eligible Net Income included in regulatory capital                           | -                    | Consolidated balance sheet   | The ECB published on February 4, 2015, its decision ECB/2015/4 referring to the condition under which credit institutions are permitted to include interim or year-end profits in Common Equity Tier 1 capital in accordance with Article 26(2) of Regulation EU 575/2013 and in conjunction with commission regulated delegation EU 241/2014. |
| Gains and losses not recognised in the consolidated statement of income      | 198582473            | Consolidated balance sheet   |  |
| Regulatory and transitional adjustments <sup>1</sup>                         | -724,357,203         | cf hereunder   |  |
| <b>TOTAL CET1</b>  | <b>1,523,222,034</b> |  |  |
| Additional Tier 1 instrument (issued on March 7, 2025)                       | 300,000,000          | Consolidated balance sheet   |  |
| <b>TOTAL Tier 1</b>  | <b>1,823,222,034</b> |  |  |
| Subordinated liabilities   | 288,942,649          | Note 4.3 of the Interim Condensed Consolidated Financial Statements    | Difference due to the application of Article 64 of Regulation EU 575/2013.   |
| <b>TOTAL CAPITAL</b>   | <b>2,112,164,682</b> |  |  |
| <b>REGULATORY AND TRANSITIONAL ADJUSTMENTS – COMMON EQUITY TIER 1</b>        | <b>30/06/2025</b>    |  |  |
| Goodwill and intangible assets   | -197,912,885         |  | Difference due to prudential treatment of software assets – Application of amended Delegated Regulation EU 241/2014.   |
| Deferred tax assets that rely on future probability                          | -98,431,628          | Consolidated balance sheet   | Difference due to application of Article 38 (3) of Regulation EU 575/2013.   |
| Fair value reserves related to gains or losses cash flow hedges              | -927,750             |  |  |
| Gains or losses on liabilities at fair value resulting from own credit risk  | -876,559             |  |  |
| Additional Value Adjustment  | -69,330,871          |  | Information not disclosed in the financial statements – Application of Article 34 of Regulation EU 575/2013  |
| Defined benefit pension fund assets  | -19,858,351          |  |  |
| IRB shortfall  | -257,560,633         |  |  |
| Other Regulatory adjustments   | -79,458,527          |  | Insufficient coverage for non-performing exposures and Irrevocable Payment Commitment filter, unrealized gains on investment properties  |
| <b>TOTAL REGULATORY AND TRANSITIONAL ADJUSTMENTS ON COMMON EQUITY TIER 1</b> | <b>-724,357,203</b>  |  |  |



2.1.2 Risk Weighted Assets

In accordance with Article 138 (c) to (f) of the Regulation (EU) No 575/2013 (CRR), the following table shows RWA, and regulatory capital requirements broken down by risk types and model approaches compared to the previous reporting period on a semi-annual basis. The capital requirements have been obtained by applying 8% to the corresponding RWA.

TEMPLATE EU OV1 – OVERVIEW OF TOTAL RISK EXPOSURE AMOUNTS

|        |  | Total risk exposure amounts (TREA) |            | Total own funds requirements |
|--------|--|------------------------------------|------------|------------------------------|
|        |  | a                                  | b          | c                            |
|        |  | 30/06/2025                         | 31/12/2024 | 30/06/2025                   |
| 1      | Credit risk (excluding CCR)  | 9,636.39                           | 9,569.14   | 770.91                       |
| 2      | Of which the standardised approach                                       | 3,251.91                           | 2,608.64   | 260.15                       |
| 3      | Of which the Foundation IRB (F-IRB) approach                             | 990.08                             | 1,152.72   | 79.21                        |
| 4      | Of which slotting approach   | 1,556.41                           | 1,749.82   | 124.51                       |
| EU 4a  | Of which equities under the simple risk weighted approach                | -                                  | -          | -                            |
| 5      | Of which the Advanced IRB (A-IRB) approach                               | 3,837.98                           | 3,611.60   | 307.04                       |
| 6      | Counterparty credit risk - CCR   | 109.98                             | 141.04     | 8.80                         |
| 7      | Of which the standardised approach                                       | 75.37                              | 47.69      | 6.03                         |
| 8      | Of which internal model method (IMM)                                     | -                                  | -          | -                            |
| EU 8a  | Of which exposures to a CCP  | 5.73                               | 5.86       | 0.46                         |
| 9      | Of which other CCR   | 126.86                             | 85.81      | 2.31                         |
| 10     | Credit valuation adjustments risk - CVA risk                             | 16.00                              | 16.85      | -                            |
| EU 10a | Of which the standardised approach (SA)                                  |                                    |            |                              |
| EU 10b | Of which the basic approach (F-BA and R-BA)                              |                                    |            |                              |
| EU 10c | Of which the simplified approach   |                                    |            |                              |
| 11     | Not applicable   | -                                  | -          | -                            |
| 12     | Not applicable   | -                                  | -          | -                            |
| 13     | Not applicable   | -                                  | -          | -                            |
| 14     | Not applicable   | -                                  | -          | -                            |
| 15     | Settlement risk  | -                                  | -          | -                            |
| 16     | Securitisation exposures in the non-trading book (after the cap)         | 74.55                              | 63.95      | 5.96                         |
| 17     | Of which SEC-IRBA approach   | -                                  | -          | -                            |
| 18     | Of which SEC-ERBA (including IAA)  | 74.55                              | 63.95      | 5.96                         |
| 19     | Of which SEC-SA approach   | -                                  | -          | -                            |
| EU 19a | Of which 1250% / deduction   | -                                  | -          | -                            |
| 20     | Position, foreign exchange and commodities risks (Market risk)           | 1.81                               | 28.05      | 0.14                         |
| 21     | Of which the Alternative standardised approach (A-SA)                    | -                                  | -          | -                            |
| EU 21a | Of which the Simplified standardised approach (S-SA)                     | 1.81                               | 28.05      | 0.14                         |
| 22     | Of which the Alternative Internal Models Approach (A-IMA)                | -                                  | -          | -                            |
| EU 22a | Large exposures  | -                                  | -          | -                            |
| 23     | Reclassifications between trading and non-trading books                  | -                                  | -          | -                            |
| 24     | Operational risk   | 1,148.20                           | 1,151.01   | 91.86                        |
| EU 24a | Exposures to crypto assets   |                                    |            |                              |
| 25     | Amounts below the thresholds for deduction (subject to 250% risk weight) | 35.92                              | 39.83      | 2.87                         |
| 26     | Output floor applied (%)   | 50.00%                             | N/A        |                              |
| 27     | Floor adjustment (before application of transitional cap)                | -                                  | N/A        | -                            |
| 28     | Floor adjustment (after application of transitional cap)                 | -                                  | N/A        | -                            |
| 29     | Total  | 10,986.94                          | 10,970.04  | 878.96                       |

TEMPLATE EU CMS1 –  
COMPARISON OF MODELLED AND STANDARDISED RISK WEIGHTED EXPOSURE AMOUNTS AT RISK LEVEL

|   |  | a   | b   | c                          | d   | EU d                                       |
|---|--|---|---|----------------------------|---|--|
|   |  | Risk weighted exposure amounts (RWEAs)                                    |   |                            |   |  |
|   |  | RWEAs for modelled approaches that banks have supervisory approval to use | RWEAs for portfolios where standardised approaches are used | Total actual RWEAs (a + b) | RWEAs calculated using full standardised approach | RWEAs that is the base of the output floor |
| 1 | Credit risk (excluding counterparty credit risk) | 6,384.47  | 3,251.91  | 9,636.39                   | 12,676.04   | 11,828.91                                  |
| 2 | Counterparty credit risk                         | 13.58   | 96.41   | 109.98                     | 110.13  | 110.13                                     |
| 3 | Credit valuation adjustment                      |   | 16.00   | 16.00                      | 16.00   | 16.00                                      |
| 4 | Securitisation exposures in the banking book     | -   | 74.55   | 74.55                      | 74.55   | 74.55                                      |
| 5 | Market risk                                      | -   | 1.81  | 1.81                       | 1.81  | 1.81                                       |
| 6 | Operational risk                                 |   | 1,148.20  | 1,148.20                   | 1,148.20  | 1,148.20                                   |
| 7 | Other risk weighted exposure amounts             |   | -   | -                          | -   | -  |
| 8 | Total  | 6,398.05  | 4,588.89  | 10,986.94                  | 14,026.74   | 13,179.60                                  |

TEMPLATE EU CMS2 – COMPARISON OF MODELLED AND STANDARDISED RISK WEIGHTED EXPOSURE AMOUNTS FOR CREDIT RISK AT ASSET CLASS LEVEL

|         |  | a  | b   | c                  | d   | EU d                                       |
|---------|--|--|---|--------------------|---|--|
|         |  | Risk weighted exposure amounts (RWEAs)   |   |                    |   |  |
|         |  | RWEAs for modelled approaches that institutions have supervisory approval to use | RWEAs for column (a) if re-computed using the standardised approach | Total actual RWEAs | RWEAs calculated using full standardised approach | RWEAs that is the base of the output floor |
| 1       | Central governments and central banks  | -  | -   | 84.83              | 84.83   | 84.83                                      |
| EU 1a   | Regional governments or local authorities  | -  | -   | 108.00             | 108.00  | 108.00                                     |
| EU 1b   | Public sector entities   | -  | -   | 0.02               | 0.02  | 0.02                                       |
| EU 1c   | Categorised as Multilateral Development Banks in SA  | -  | -   | 4.58               | 4.58  | 4.58                                       |
| EU 1d   | Categorised as international organisations in SA   | -  | -   | -                  | -   | -  |
| 2       | Institutions   | -  | -   | 128.19             | 128.19  | 128.19                                     |
| 3       | Equity   | -  | -   | 575.59             | 575.59  | 575.59                                     |
| 4       | Not applicable   |  |   |                    |   |  |
| 5       | Corporates   | 4,176.07   | 5,141.67  | 5,721.04           | 6,686.64  | 6,353.02                                   |
| 5.1     | Of which: F-IRB is applied   | 990.08   | 1,015.90  | 990.08             | 1,015.90  | 741.80                                     |
| 5.2     | Of which: A-IRB is applied   | 3,185.99   | 4,125.78  | 3,185.99           | 4,125.78  | 4,066.25                                   |
| EU 5a   | Of which: Corporates - General   | 2,601.93   | 2,667.82  | 4,146.89           | 4,212.78  | 3,879.16                                   |
| EU 5b   | Of which: Corporates - Specialised lending   | 1,574.15   | 2,473.85  | 1,574.15           | 2,473.85  | 2,473.85                                   |
| EU 5c   | Of which: Corporates - Purchased receivables   | -  | -   | -                  | -   | -  |
| 6       | Retail   | 2,208.40   | 4,282.45  | 2,213.96           | 4,288.01  | 3,774.50                                   |
| 6.1     | Of which: Retail - Qualifying revolving  | 32.00  | 70.97   | 32.00              | 70.97   | 70.97                                      |
| EU 6.1a | Of which: Retail - Purchased receivables   | 0.00   | 0.00  | 0.00               | 0.00  | 0.00                                       |
| EU 6.1b | Of which: Retail - Other   | 605.83   | 1,040.75  | 611.39             | 1,046.31  | 1,046.31                                   |
| 6.2     | Of which: Retail - Secured by residential real estate  | 1,570.57   | 3,170.72  | 1,570.57           | 3,170.72  | 2,657.21                                   |
| 7       | Not applicable   |  |   |                    |   |  |
| EU 7a   | Of which: Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA | 0.00   | 0.00  | 259.45             | 259.45  | 259.45                                     |

|       |  | a  | b   | c                  | d   | EU d                                       |
|-------|--|--|---|--------------------|---|--|
|       |  | Risk weighted exposure amounts (RWEAs)   |   |                    |   |  |
|       |  | RWEAs for modelled approaches that institutions have supervisory approval to use | RWEAs for column (a) if re-computed using the standardised approach | Total actual RWEAs | RWEAs calculated using full standardised approach | RWEAs that is the base of the output floor |
| EU 7b | Collective investment undertakings (CIU)   | 0.00   | 0.00  | 13.63              | 13.63   | 13.63                                      |
| EU 7c | Categorised as exposures in default in SA  | 0.00   | 0.00  | 11.09              | 11.09   | 11.09                                      |
| EU 7d | Categorised as subordinated debt exposures in SA   | 0.00   | 0.00  | 0.00               | 0.00  | 0.00                                       |
| EU 7e | Categorised as covered bonds in SA   | 0.00   | 0.00  | 47.98              | 47.98   | 47.98                                      |
| EU 7f | Categorised as claims on institutions and corporates with a short-term credit assessment in SA | 0.00   | 0.00  | 70.77              | 70.77   | 70.77                                      |
| 8     | Others   | 0.00   | 0.00  | 397.27             | 397.27  | 397.27                                     |
| 9     | Total  | 6,384.47   | 9,424.12  | 9,636.39           | 12,676.04   | 11,828.91                                  |

2.1.2.1. Weighted risks

Since the setup of the Basel framework, the Bank has been compliant with capital requirements related to credit, market, operational and counterparty risk and publishing its solvency ratios.

For credit risk, BIL Group uses the Advanced-Internal Rating Based (A-IRB) approach for its main counterparties, i.e. Small and Medium Enterprises (SMEs) and Retail, to compute associated RWA. Effective 30 September 2025, the Bank will use the Standardised Approach instead of the current Foundation-IRB (F-IRB) approach on the Large Corporates exposures, while exposures to Sovereigns and Institutions follow the Standardised Approach.

For Market Risk, the Bank has adopted the Standardised Approach. This choice is based on the Bank's limited trading activity, whose main purpose is to serve BIL's customers for the purchase or sale of bonds, foreign currencies, equities, and structured products.

The Standardised Approach is also used for the calculation of the RWAs related to operational risks.

2.1.3 Specialised lending and equity exposures in the banking book

In compliance with the last paragraph of Article 438 of the Regulation (EU) No 575/2013 (CRR), the following table shows risk-weighted exposure amounts.

TEMPLATE EU CR10 – SPECIALISED LENDING AND EQUITY EXPOSURES UNDER THE SIMPLE RISK WEIGHTED APPROACH  
 TEMPLATE CR 10.2

| Specialised lending : Income-producing real estate and high volatility commercial real estate (Slotting approach) |                                 |                           |                            |             |                |                               |                      |
|---|---------------------------------|---------------------------|----------------------------|-------------|----------------|-------------------------------|----------------------|
| Regulatory categories   | Remaining maturity              | On-balance-sheet exposure | Off-balance-sheet exposure | Risk weight | Exposure value | Risk weighted exposure amount | Expected loss amount |
|   |                                 | a                         | b                          | c           | d              | e                             | f                    |
| Category 1  | Less than 2.5 years             | 141.30                    | 46.41                      | 50%         | 164.32         | 73.19                         | 0.00                 |
|   | Equal to or more than 2.5 years | 177.36                    | 21.26                      | 70%         | 185.87         | 116.18                        | 0.74                 |
| Category 2  | Less than 2.5 years             | 504.11                    | 195.93                     | 70%         | 597.38         | 388.66                        | 2.40                 |
|   | Equal to or more than 2.5 years | 547.28                    | 72.93                      | 90%         | 576.45         | 464.57                        | 4.61                 |
| Category 3  | Less than 2.5 years             | 233.57                    | 39.33                      | 115%        | 252.55         | 280.56                        | 7.07                 |
|   | Equal to or more than 2.5 years | 161.77                    | 13.11                      | 115%        | 167.01         | 168.52                        | 4.68                 |
| Category 4  | Less than 2.5 years             | 25.59                     | 3.40                       | 250%        | 27.21          | 59.39                         | 2.18                 |
|   | Equal to or more than 2.5 years | 1.44                      | 2.79                       | 250%        | 2.55           | 5.33                          | 0.20                 |
| Category 5  | Less than 2.5 years             | 119.14                    | 43.43                      | -           | 140.85         | 0.00                          | 70.43                |
|   | Equal to or more than 2.5 years | 98.67                     | 0.00                       | -           | 98.67          | 0.00                          | 49.34                |
| Total   | Less than 2.5 years             | 1,023.71                  | 328.50                     |             | 1,182.32       | 801.81                        | 82.08                |
|   | Equal to or more than 2.5 years | 986.52                    | 110.08                     |             | 1,030.55       | 754.59                        | 59.57                |

TEMPLATE EU CR10.5

| Equity exposures under Articles 133 (3) to (6) and Article 495a (3) CRR |                           |                            |                               |
|---|---------------------------|----------------------------|-------------------------------|
|   | On-balance sheet exposure | Off-balance sheet exposure | Risk weighted exposure amount |
| Equity exposures  | a                         | b                          | c                             |
| Total   | 251.48                    | 0.00                       | 575.59                        |

2.1.4 Countercyclical capital buffer disclosure template

In accordance with Article 440 (a) and (b) in the CRR, the following tables disclose the amount of the Bank’s specific countercyclical buffer as well as the geographical distribution of credit exposures relevant for its calculation in the standard format as set out in Commission Delegated Regulation (EU) 2015/1555.

2.1.4.1 Institution specific

The following table shows an overview of the Bank’s countercyclical exposure and buffer requirements (in EUR million):

TEMPLATE EU CCYB2 – AMOUNT OF INSTITUTION-SPECIFIC COUNTERCYCLICAL CAPITAL BUFFER

|   |   | a         |
|---|---|-----------|
| 1 | Total risk exposure amount                                      | 10,986.94 |
| 2 | Institution specific countercyclical capital buffer rate        | 0.5533%   |
| 3 | Institution specific countercyclical capital buffer requirement | 60.79     |

The final bank-specific buffer add-on rate (i.e. the weighted average of countercyclical capital buffer rates in jurisdictions to which the Bank has private sector credit exposures) applies to bank-wide total RWA (including credit, market, and operational risk). Countercyclical capital buffer rates are determined by Basel Committee member jurisdictions.

As of 30 June 2025, the institution-specific countercyclical capital buffer stood at 0.55%.



2.1.4.2 Geographical distribution of credit exposures relevant for the calculation

The geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer is disclosed in the table below:

TEMPLATE EU CCYB1 – GEOGRAPHICAL DISTRIBUTION OF CREDIT EXPOSURES RELEVANT FOR THE CALCULATION OF THE COUNTERCYCLICAL BUFFER

| 010 |                               | a  | b  | c   |   | d                                | e                                      | f                    | g  | h   | i   | j                                 | k                                       | l                                  | m     |
|-----|-------------------------------|--|--|---|---|----------------------------------|--|----------------------|--|---|---|-----------------------------------|---|------------------------------------|-------|
|     |                               | General credit exposures                             |  | Relevant credit exposures – Market risk                                   |   | Securitisat<br>ion ex<br>posures | Exposure value<br>for non-trading book | Total exposure value | Own fund requirements                              |   |   | Risk-weighted<br>exposure amounts | Own fund<br>requirements weights<br>(%) | Countercyclical<br>buffer rate (%) |       |
|     |                               | Exposure value under<br>the standardised<br>approach | Exposure value under<br>the IRB approach | Sum of long and<br>short positions<br>of trading book<br>exposures for SA | Value of trading<br>book exposures for<br>internal models |                                  |  |                      | Relevant credit risk<br>exposures – Credit<br>risk | Relevant credit<br>exposures – Market<br>risk | Relevant credit<br>exposures –<br>Securitisation<br>positions in the non-<br>trading book |                                   |   |                                    | Total |
|     | Breakdown by<br>country:      |  |  |   |   |                                  |  |                      |  |   |   |                                   |   |                                    |       |
|     | ALGERIA                       | -  | 0.00                                     | -   | -   | -                                | -                                      | 0.00                 | 0.00   | -   | -   | 0.00                              | 0.00                                    | 0.00%                              | 0.00% |
|     | ANDORRA                       | -  | 0.02                                     | -   | -   | -                                | -                                      | 0.02                 | 0.00   | -   | -   | 0.00                              | 0.01                                    | 0.00%                              | 0.00% |
|     | ARGENTINA                     | -  | 2.12                                     | -   | -   | -                                | -                                      | 2.12                 | 0.04   | -   | -   | 0.04                              | 0.48                                    | 0.01%                              | 0.00% |
|     | AUSTRALIA                     | 20.93  | 0.67                                     | -   | -   | -                                | -                                      | 21.60                | 0.34   | -   | -   | 0.34                              | 4.23                                    | 0.05%                              | 1.00% |
|     | AUSTRIA                       | -  | 12.72                                    | -   | -   | -                                | -                                      | 12.72                | 0.30   | -   | -   | 0.30                              | 3.74                                    | 0.04%                              | 0.00% |
|     | AZERBAIJAN                    | -  | 0.01                                     | -   | -   | -                                | -                                      | 0.01                 | 0.00   | -   | -   | 0.00                              | 0.00                                    | 0.00%                              | 0.00% |
|     | BAHAMAS                       | 0.00   | 7.28                                     | -   | -   | -                                | -                                      | 7.28                 | 0.36   | -   | -   | 0.36                              | 4.54                                    | 0.05%                              | 0.00% |
|     | BAHRAIN                       | -  | 1.50                                     | -   | -   | -                                | -                                      | 1.50                 | 0.02   | -   | -   | 0.02                              | 0.27                                    | 0.00%                              | 0.00% |
|     | BARBADOS                      | -  | 0.02                                     | -   | -   | -                                | -                                      | 0.02                 | -  | -   | -   | -                                 | -                                       | 0.00%                              | 0.00% |
|     | BELGIUM                       | 89.22  | 504.18                                   | -   | -   | -                                | -                                      | 593.40               | 16.73  | -   | -   | 16.73                             | 209.17                                  | 2.42%                              | 1.00% |
|     | BELIZE                        | 0.32   | 0.00                                     | -   | -   | -                                | -                                      | 0.32                 | 0.03   | -   | -   | 0.03                              | 0.32                                    | 0.00%                              | 0.00% |
|     | BERMUDA                       | -  | 0.49                                     | -   | -   | -                                | -                                      | 0.49                 | 0.00   | -   | -   | 0.00                              | 0.03                                    | 0.00%                              | 0.00% |
|     | BOSNIA AND<br>HERZEGOVINA     | -  | 0.00                                     | -   | -   | -                                | -                                      | 0.00                 | 0.00   | -   | -   | 0.00                              | 0.00                                    | 0.00%                              | 0.00% |
|     | BRAZIL                        | 0.17   | 0.01                                     | -   | -   | -                                | -                                      | 0.18                 | 0.03   | -   | -   | 0.03                              | 0.42                                    | 0.00%                              | 0.00% |
|     | BRUNEI<br>DARUSSALAM          | -  | 0.06                                     | -   | -   | -                                | -                                      | 0.06                 | 0.00   | -   | -   | 0.00                              | 0.04                                    | 0.00%                              | 0.00% |
|     | BULGARIA                      | -  | 0.02                                     | -   | -   | -                                | -                                      | 0.02                 | 0.00   | -   | -   | 0.00                              | 0.00                                    | 0.00%                              | 2.00% |
|     | CANADA                        | 95.95  | 2.52                                     | -   | -   | -                                | -                                      | 98.47                | 1.57   | -   | -   | 1.57                              | 19.57                                   | 0.23%                              | 0.00% |
|     | CAPE VERDE                    | -  | 0.00                                     | -   | -   | -                                | -                                      | 0.00                 | 0.00   | -   | -   | 0.00                              | 0.00                                    | 0.00%                              | 0.00% |
|     | CAYMAN ISLANDS                | 0.00   | 0.73                                     | -   | -   | -                                | -                                      | 0.73                 | 0.03   | -   | -   | 0.03                              | 0.33                                    | 0.00%                              | 0.00% |
|     | CHILE                         | -  | 0.05                                     | -   | -   | -                                | -                                      | 0.05                 | 0.00   | -   | -   | 0.00                              | 0.00                                    | 0.00%                              | 0.50% |
|     | CHINA                         | 26.68  | 3.82                                     | -   | -   | -                                | -                                      | 30.50                | 2.14   | -   | -   | 2.14                              | 26.77                                   | 0.31%                              | 0.00% |
|     | COLOMBIA                      | -  | 0.01                                     | -   | -   | -                                | -                                      | 0.01                 | 0.00   | -   | -   | 0.00                              | 0.00                                    | 0.00%                              | 0.00% |
|     | COTE D'IVOIRE                 | -  | 0.01                                     | -   | -   | -                                | -                                      | 0.01                 | 0.00   | -   | -   | 0.00                              | 0.01                                    | 0.00%                              | 0.00% |
|     | CURACAO                       | 0.00   | -  | -   | -   | -                                | -                                      | 0.00                 | 0.00   | -   | -   | 0.00                              | 0.00                                    | 0.00%                              | 0.00% |
|     | CYPRUS                        | 1.30   | 70.54                                    | -   | -   | -                                | -                                      | 71.84                | 0.16   | -   | -   | 0.16                              | 2.03                                    | 0.02%                              | 1.00% |
|     | CZECH REPUBLIC                | 7.29   | 2.88                                     | -   | -   | -                                | -                                      | 10.17                | 0.57   | -   | -   | 0.57                              | 7.08                                    | 0.08%                              | 1.25% |
|     | DENMARK                       | 19.53  | 6.84                                     | -   | -   | -                                | -                                      | 26.37                | 0.39   | -   | -   | 0.39                              | 4.87                                    | 0.06%                              | 2.50% |
|     | DOMINICAN<br>REPUBLIC         | -  | 0.01                                     | -   | -   | -                                | -                                      | 0.01                 | 0.00   | -   | -   | 0.00                              | 0.00                                    | 0.00%                              | 0.00% |
|     | EGYPT                         | -  | 0.47                                     | -   | -   | -                                | -                                      | 0.47                 | 0.00   | -   | -   | 0.00                              | 0.02                                    | 0.00%                              | 0.00% |
|     | ESTONIA                       | -  | 0.03                                     | -   | -   | -                                | -                                      | 0.03                 | 0.00   | -   | -   | 0.00                              | 0.01                                    | 0.00%                              | 1.50% |
|     | FINLAND                       | -  | 1.24                                     | -   | -   | 8.90                             | -                                      | 10.15                | 0.02   | -   | 0.07  | 0.09                              | 1.18                                    | 0.01%                              | 0.00% |
|     | FRANCE (including<br>DOM-TOM) | 417.23   | 903.54                                   | -   | -   | 170.20                           | -                                      | 1,490.97             | 66.90  | -   | 1.36  | 68.26                             | 853.24                                  | 9.87%                              | 1.00% |
|     | French Guiana                 | -  | 0.00                                     | -   | -   | -                                | -                                      | 0.00                 | 0.00   | -   | -   | 0.00                              | 0.00                                    | 0.00%                              | 0.00% |



|     | a  |                                       | b  |   | c |        | d  |   | e  |       | f                     |          | g      |       | h                              |      | i                                 |       | j                               |       | k     |       | l     |       | m     |  |
|-----|--|---------------------------------------|--|---|---|--------|--|---|--|-------|-----------------------|----------|--------|-------|--------------------------------|------|-----------------------------------|-------|---------------------------------|-------|-------|-------|-------|-------|-------|--|
|     | General credit exposures                       |                                       | Relevant credit exposures – Market risk                          |   |   |        | Securitisation exposures Exposure value for non-trading book |   | Total exposure value   |       | Own fund requirements |          |        |       | Risk-weighted exposure amounts |      | Own fund requirements weights (%) |       | Countercyclical buffer rate (%) |       |       |       |       |       |       |  |
|     | Exposure value under the standardised approach | Exposure value under the IRB approach | Sum of long and short positions of trading book exposures for SA | Value of trading book exposures for internal models |   |        | Relevant credit risk exposures – Credit risk                 | Relevant credit exposures – Market risk | Relevant credit exposures – Securitisation positions in the non-trading book | Total |                       |          |        |       |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
| 010 | Breakdown by country:                          |                                       |  |   |   |        |  |   |  |       |                       |          |        |       |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | French Polynesia                               | -                                     | 0.00   | -   | - | -      | 0.00   | 0.00                                    | -  | -     | 0.00                  | 0.00     | 0.00   | 0.00  | 0.00                           | 0.00 | 0.00                              | 0.00  | 0.00                            | 0.00  | 0.00  | 0.00% | 0.00% | 0.00% | 0.00% |  |
|     | GEORGIA  | -                                     | 0.03   | -   | - | -      | 0.03   | 0.00                                    | -  | -     | 0.00                  | 0.00     | 0.00   | 0.00  | 0.00                           | 0.01 | 0.00%                             | 0.00% | 0.00%                           | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |  |
|     | GERMANY  | 127.25                                | 232.60   | -   | - | 40.66  | 400.51   | 14.60                                   | -  | 0.33  | 14.93                 | 186.62   | 2.16%  | 0.75% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | GHANA  | -                                     | 0.00   | -   | - | -      | 0.00   | 0.00                                    | -  | -     | 0.00                  | 0.00     | 0.00%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | GIBRALTAR                                      | -                                     | 7.67   | -   | - | -      | 7.67   | 0.00                                    | -  | -     | 0.00                  | 0.05     | 0.00%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | GREECE   | -                                     | 2.58   | -   | - | -      | 2.58   | 0.02                                    | -  | -     | 0.02                  | 0.25     | 0.00%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | GUADELOUPE                                     | -                                     | 0.01   | -   | - | -      | 0.01   | 0.00                                    | -  | -     | 0.00                  | 0.00     | 0.00%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | GUERNESEY                                      | 1.29                                  | 0.00   | -   | - | -      | 1.30   | 0.10                                    | -  | -     | 0.10                  | 1.30     | 0.01%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | HONG KONG                                      | 254.05                                | 6.12   | -   | - | -      | 260.17   | 18.65                                   | -  | -     | 18.65                 | 233.13   | 2.70%  | 0.50% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | HUNGARY  | -                                     | 1.33   | -   | - | -      | 1.33   | 0.00                                    | -  | -     | 0.00                  | 0.02     | 0.00%  | 0.50% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | ICELAND  | -                                     | 0.02   | -   | - | -      | 0.02   | 0.00                                    | -  | -     | 0.00                  | 0.00     | 0.00%  | 2.50% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | INDIA  | -                                     | 0.04   | -   | - | -      | 0.04   | 0.00                                    | -  | -     | 0.00                  | 0.01     | 0.00%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | INDONESIA                                      | -                                     | 0.00   | -   | - | -      | 0.00   | 0.00                                    | -  | -     | 0.00                  | 0.00     | 0.00%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | IRELAND  | -                                     | 22.99  | -   | - | 25.10  | 48.09  | 1.24                                    | -  | 0.27  | 1.51                  | 18.93    | 0.22%  | 1.50% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | ISLE OF MAN                                    | -                                     | 0.00   | -   | - | -      | 0.00   | 0.00                                    | -  | -     | 0.00                  | 0.00     | 0.00%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | ISRAEL   | -                                     | 8.97   | -   | - | -      | 8.97   | 0.16                                    | -  | -     | 0.16                  | 1.98     | 0.02%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | ITALY  | 0.97                                  | 58.97  | -   | - | 55.22  | 115.16   | 1.19                                    | -  | 0.90  | 2.09                  | 26.16    | 0.30%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | JAMAICA  | -                                     | 0.00   | -   | - | -      | 0.00   | 0.00                                    | -  | -     | 0.00                  | 0.00     | 0.00%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | JAPAN  | 15.33                                 | 0.02   | -   | - | -      | 15.34  | 0.25                                    | -  | -     | 0.25                  | 3.07     | 0.04%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | KAZAKSTAN                                      | -                                     | 0.01   | -   | - | -      | 0.01   | 0.00                                    | -  | -     | 0.00                  | 0.00     | 0.00%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | KENYA  | -                                     | 0.15   | -   | - | -      | 0.15   | 0.00                                    | -  | -     | 0.00                  | 0.05     | 0.00%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | KOREA, REPUBLIC OF                             | -                                     | 0.84   | -   | - | -      | 0.84   | 0.00                                    | -  | -     | 0.00                  | 0.05     | 0.00%  | 1.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | KUWAIT   | -                                     | 0.03   | -   | - | -      | 0.03   | 0.00                                    | -  | -     | 0.00                  | 0.00     | 0.00%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | LATVIA   | -                                     | 0.12   | -   | - | -      | 0.12   | 0.00                                    | -  | -     | 0.00                  | 0.01     | 0.00%  | 1.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | LEBANON  | -                                     | 1.87   | -   | - | -      | 1.87   | 0.00                                    | -  | -     | 0.00                  | 0.06     | 0.00%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | LIECHTENSTEIN                                  | 0.05                                  | 7.01   | -   | - | -      | 7.05   | 0.25                                    | -  | -     | 0.25                  | 3.12     | 0.04%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | LITHUANIA                                      | -                                     | 0.04   | -   | - | -      | 0.04   | 0.00                                    | -  | -     | 0.00                  | 0.01     | 0.00%  | 1.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | LUXEMBOURG                                     | 2,316.08                              | 12,052.88  | -   | - | 241.73 | 14,610.69  | 512.18                                  | -  | 1.93  | 514.12                | 6,426.47 | 74.32% | 0.50% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | MALAYSIA                                       | -                                     | 0.40   | -   | - | -      | 0.40   | -                                       | -  | -     | -                     | -        | 0.00%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | MALI   | -                                     | 0.02   | -   | - | -      | 0.02   | 0.00                                    | -  | -     | 0.00                  | 0.01     | 0.00%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | MALTA  | 0.00                                  | 11.49  | -   | - | -      | 11.49  | 0.40                                    | -  | -     | 0.40                  | 5.00     | 0.06%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | MARSHALL ISLANDS                               | -                                     | 5.98   | -   | - | -      | 5.98   | 0.07                                    | -  | -     | 0.07                  | 0.85     | 0.01%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | Martinique                                     | -                                     | 0.00   | -   | - | -      | 0.00   | 0.00                                    | -  | -     | 0.00                  | 0.00     | 0.00%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | MAURITIUS                                      | -                                     | 13.38  | -   | - | -      | 13.38  | 0.09                                    | -  | -     | 0.09                  | 1.17     | 0.01%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | MEXICO   | -                                     | 0.01   | -   | - | -      | 0.01   | 0.00                                    | -  | -     | 0.00                  | 0.00     | 0.00%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | MONACO   | -                                     | 73.96  | -   | - | -      | 73.96  | 3.19                                    | -  | -     | 3.19                  | 39.91    | 0.46%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | MOROCCO  | 0.00                                  | 1.75   | -   | - | -      | 1.76   | 0.05                                    | -  | -     | 0.05                  | 0.56     | 0.01%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | NETHERLANDS                                    | 51.21                                 | 55.72  | -   | - | 55.07  | 162.00   | 2.24                                    | -  | 0.44  | 2.68                  | 33.55    | 0.39%  | 2.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | NEW ZEALAND                                    | 0.98                                  | 0.34   | -   | - | -      | 1.32   | 0.02                                    | -  | -     | 0.02                  | 0.23     | 0.00%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | NICARAGUA                                      | -                                     | 0.00   | -   | - | -      | 0.00   | 0.00                                    | -  | -     | 0.00                  | 0.00     | 0.00%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | NORWAY   | 11.39                                 | 33.21  | -   | - | -      | 44.60  | 0.96                                    | -  | -     | 0.96                  | 12.02    | 0.14%  | 2.50% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |
|     | OTHER  | -                                     | 0.05   | -   | - | -      | 0.05   | 0.00                                    | -  | -     | 0.00                  | 0.01     | 0.00%  | 0.00% |                                |      |                                   |       |                                 |       |       |       |       |       |       |  |

|     |                                   | a  | b                                     | c  | d   | e  | f                    | g  | h                                       | i  | j                              | k                                 | l                               | m     |
|-----|-----------------------------------|--|---------------------------------------|--|---|--|----------------------|--|---|--|--------------------------------|-----------------------------------|---------------------------------|-------|
|     |                                   | General credit exposures                       |                                       | Relevant credit exposures – Market risk                          |   | Securitisation exposures Exposure value for non-trading book | Total exposure value | Own fund requirements                        |   |  | Risk-weighted exposure amounts | Own fund requirements weights (%) | Countercyclical buffer rate (%) |       |
|     |                                   | Exposure value under the standardised approach | Exposure value under the IRB approach | Sum of long and short positions of trading book exposures for SA | Value of trading book exposures for internal models |  |                      | Relevant credit risk exposures – Credit risk | Relevant credit exposures – Market risk | Relevant credit exposures – Securitisation positions in the non-trading book |                                |                                   |                                 | Total |
| 010 | Breakdown by country:             |  |                                       |  |   |  |                      |  |   |  |                                |                                   |                                 |       |
|     | PANAMA                            | -  | 4.81                                  | -  | -   | -  | 4.81                 | 0.01   | -                                       | -  | 0.01                           | 0.12                              | 0.00%                           | 0.00% |
|     | PHILIPPINES                       | -  | 0.01                                  | -  | -   | -  | 0.01                 | 0.00   | -                                       | -  | 0.00                           | 0.00                              | 0.00%                           | 0.00% |
|     | POLAND                            | 0.78   | 47.99                                 | -  | -   | -  | 48.77                | 1.32   | -                                       | -  | 1.32                           | 16.46                             | 0.19%                           | 0.00% |
|     | PORTUGAL                          | 1.19   | 30.48                                 | -  | -   | 3.63   | 35.30                | 0.45   | -                                       | 0.07   | 0.52                           | 6.56                              | 0.08%                           | 0.00% |
|     | QATAR                             | 5.22   | 101.00                                | -  | -   | -  | 106.22               | 4.06   | -                                       | -  | 4.06                           | 50.80                             | 0.59%                           | 0.00% |
|     | RÉUNION                           | -  | 0.14                                  | -  | -   | -  | 0.14                 | 0.00   | -                                       | -  | 0.00                           | 0.05                              | 0.00%                           | 0.00% |
|     | ROMANIA                           | 0.06   | 0.03                                  | -  | -   | -  | 0.10                 | 0.00   | -                                       | -  | 0.00                           | 0.04                              | 0.00%                           | 1.00% |
|     | RUSSIAN FEDERATION                | -  | 0.32                                  | -  | -   | -  | 0.32                 | 0.02   | -                                       | -  | 0.02                           | 0.20                              | 0.00%                           | 0.00% |
|     | SAINT KITTS AND NEVIS             | -  | 0.64                                  | -  | -   | -  | 0.64                 | 0.00   | -                                       | -  | 0.00                           | 0.01                              | 0.00%                           | 0.00% |
|     | SAINT VINCENT AND THE GRENADINES  | -  | -                                     | -  | -   | -  | -                    | -  | -                                       | -  | -                              | -                                 | 0.00%                           | 0.00% |
|     | SAINT-BARTHELEMY                  | -  | 0.00                                  | -  | -   | -  | 0.00                 | 0.00   | -                                       | -  | 0.00                           | 0.00                              | 0.00%                           | 0.00% |
|     | SAUDI ARABIA                      | -  | 1.74                                  | -  | -   | -  | 1.74                 | 0.02   | -                                       | -  | 0.02                           | 0.28                              | 0.00%                           | 0.00% |
|     | SERBIA                            | -  | 0.02                                  | -  | -   | -  | 0.02                 | 0.00   | -                                       | -  | 0.00                           | 0.00                              | 0.00%                           | 0.00% |
|     | SEYCHELLES                        | -  | 0.00                                  | -  | -   | -  | 0.00                 | -  | -                                       | -  | -                              | -                                 | 0.00%                           | 0.00% |
|     | SINGAPORE                         | 17.53  | 22.07                                 | -  | -   | -  | 39.60                | 2.05   | -                                       | -  | 2.05                           | 25.63                             | 0.30%                           | 0.00% |
|     | SLOVAKIA                          | -  | 0.02                                  | -  | -   | -  | 0.02                 | 0.00   | -                                       | -  | 0.00                           | 0.01                              | 0.00%                           | 1.50% |
|     | SLOVENIA                          | -  | 0.02                                  | -  | -   | -  | 0.02                 | 0.00   | -                                       | -  | 0.00                           | 0.00                              | 0.00%                           | 1.00% |
|     | SOUTH AFRICA                      | 0.10   | 2.44                                  | -  | -   | -  | 2.54                 | 0.06   | -                                       | -  | 0.06                           | 0.79                              | 0.01%                           | 0.00% |
|     | SPAIN                             | 93.28  | 66.23                                 | -  | -   | 46.47  | 205.98               | 4.53   | -                                       | 0.58   | 5.11                           | 63.90                             | 0.74%                           | 0.00% |
|     | SURINAME                          | -  | 0.00                                  | -  | -   | -  | 0.00                 | 0.00   | -                                       | -  | 0.00                           | 0.00                              | 0.00%                           | 0.00% |
|     | SWEDEN                            | 0.00   | 19.77                                 | -  | -   | -  | 19.77                | 0.19   | -                                       | -  | 0.19                           | 2.41                              | 0.03%                           | 2.00% |
|     | SWITZERLAND                       | 250.87   | 165.58                                | -  | -   | -  | 416.45               | 16.74  | -                                       | -  | 16.74                          | 209.22                            | 2.42%                           | 0.00% |
|     | TAIWAN                            | -  | -                                     | -  | -   | -  | -                    | -  | -                                       | -  | -                              | -                                 | 0.00%                           | 0.00% |
|     | THAILAND                          | -  | 4.14                                  | -  | -   | -  | 4.14                 | 0.13   | -                                       | -  | 0.13                           | 1.64                              | 0.02%                           | 0.00% |
|     | TURKEY                            | -  | 21.55                                 | -  | -   | -  | 21.55                | 0.29   | -                                       | -  | 0.29                           | 3.65                              | 0.04%                           | 0.00% |
|     | UKRAINE                           | -  | 0.06                                  | -  | -   | -  | 0.06                 | 0.00   | -                                       | -  | 0.00                           | 0.02                              | 0.00%                           | 0.00% |
|     | UNITED ARAB EMIRATES              | 4.90   | 42.96                                 | -  | -   | -  | 47.86                | 1.44   | -                                       | -  | 1.44                           | 18.00                             | 0.21%                           | 0.00% |
|     | UNITED KINGDOM (not norm.isd/Man) | 38.34  | 74.46                                 | -  | -   | -  | 112.79               | 3.78   | -                                       | -  | 3.78                           | 47.31                             | 0.55%                           | 2.00% |
|     | UNITED STATES                     | 114.88   | 14.66                                 | -  | -   | -  | 129.54               | 2.25   | -                                       | -  | 2.25                           | 28.08                             | 0.32%                           | 0.00% |
|     | URUGUAY                           | -  | 0.18                                  | -  | -   | -  | 0.18                 | 0.00   | -                                       | -  | 0.00                           | 0.02                              | 0.00%                           | 0.00% |
|     | VENEZUELA                         | -  | 0.01                                  | -  | -   | -  | 0.01                 | -  | -                                       | -  | -                              | -                                 | 0.00%                           | 0.00% |
|     | VIRGIN ISLANDS, BRITISH           | 17.56  | 54.30                                 | -  | -   | -  | 71.86                | 3.09   | -                                       | -  | 3.09                           | 38.57                             | 0.45%                           | 0.00% |
| 020 | TOTAL                             | 4,001.95                                       | 14,798.04                             | -  | -   | 646.98   | 19,446.98            | 685.77                                       | -                                       | 5.96   | 691.74                         | 8,646.73                          | 100.00%                         |       |



2.2. Leverage ratio

The Leverage Ratio (LR) was introduced by the Basel Committee to serve as a simple and non-risk-based ratio to complete the existing risk-based capital requirements.

The Basel III leverage ratio is defined as the capital measure divided by the total exposure, with this ratio expressed as a percentage and having to exceed a minimum of 3%.

The capital measure for the leverage ratio is the Tier 1 capital. The total exposure corresponds to the sum of the following exposures: (a) on-balance sheet exposure, (b) derivative exposure, (c) securities financing transaction (SFT) exposure, and (d) off-balance sheet (OBS) items.

The following tables below disclose the key metrics related to the Leverage ratio.

TEMPLATE EU LR1 – LRSUM: SUMMARY RECONCILIATION OF ACCOUNTING ASSETS AND LEVERAGE RATIO EXPOSURES

|        |  | a                 |
|--------|--|-------------------|
|        |  | Applicable amount |
| 1      | Total assets as per published financial statements   | 30,115.99         |
| 2      | Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation   | 0.00              |
| 3      | (Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)   | 0.00              |
| 4      | (Adjustment for temporary exemption of exposures to central banks (if applicable))   | 0.00              |
| 5      | (Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR) | 0.00              |
| 6      | Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting  | 0.00              |
| 7      | Adjustment for eligible cash pooling transactions  | 0.00              |
| 8      | Adjustments for derivative financial instruments   | 160.46            |
| 9      | Adjustment for securities financing transactions (SFTs)  | 259.64            |
| 10     | Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)   | 2,475.73          |
| 11     | (Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)   | -724.36           |
| EU-11a | (Adjustment for exposures excluded from the total exposure measure in accordance with point (c ) and point (ca) of Article 429a(1) CRR)  | 0.00              |
| EU-11b | (Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)  | 0.00              |
| 12     | Other adjustments  | -524.17           |
| 13     | Total exposure measure   | 31,763.29         |

CRR leverage ratio exposures

|   |   | 30/06/2025 | 31/12/2024 |
|---|---|------------|------------|
| On-balance sheet exposures (excluding derivatives and SFTs) |   |            |            |
| 1   | On-balance sheet items (excluding derivatives, SFTs, but including collateral)  | 27,774.76  | 28,335.08  |
| 2   | Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework | 0.00       | 0.00       |
| 3   | (Deductions of receivables assets for cash variation margin provided in derivatives transactions)   | 0.00       | 0.00       |
| 4   | (Adjustment for securities received under securities financing transactions that are recognised as an asset)                              | 0.00       | 0.00       |
| 5   | (General credit risk adjustments to on-balance sheet items)   | (26.64)    | (35.28)    |
| 6   | (Asset amounts deducted in determining Tier 1 capital)  | (724.36)   | (672.46)   |
| 7   | Total on-balance sheet exposures (excluding derivatives and SFTs)   | 27,023.76  | 27,627.33  |
| Derivative exposures  |   |            |            |
| 8   | Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)                             | 217.63     | 142.23     |
| EU-8a   | Derogation for derivatives: replacement costs contribution under the simplified standardised approach                                     | 0.00       | 0.00       |
| 9   | Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions  | 317.78     | 321.60     |
| EU-9a   | Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach                             | 0.00       | 0.00       |
| EU-9b   | Exposure determined under Original Exposure Method  | 0.00       | 0.00       |
| 10  | (Exempted CCP leg of client-cleared trade exposures) (SA-CCR)   | 0.00       | 0.00       |
| EU-10a  | (Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)   | 0.00       | 0.00       |
| EU-10b  | (Exempted CCP leg of client-cleared trade exposures) (original Exposure Method)   | 0.00       | 0.00       |
| 11  | Adjusted effective notional amount of written credit derivatives  | 0.00       | 0.00       |
| 12  | (Adjusted effective notional offsets and add-on deductions for written credit derivatives)  | 0.00       | 0.00       |
| 13  | Total derivatives exposures   | 535.42     | 463.83     |
| Securities financing transaction (SFT) exposures            |   |            |            |
| 14  | Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions                                     | 2,197.36   | 1,823.30   |
| 15  | (Netted amounts of cash payables and cash receivables of gross SFT assets)  | (723.25)   | (289.56)   |
| 16  | Counterparty credit risk exposure for SFT assets  | 260.44     | 310.13     |
| EU-16a  | Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR                                    | 0.00       | 0.00       |
| 17  | Agent transaction exposures   | 0.00       | 0.00       |
| EU-17a  | (Exempted CCP leg of client-cleared SFT exposure)   | 0.00       | 0.00       |
| 18  | Total securities financing transaction exposures  | 1,734.55   | 1,843.87   |
| Other off-balance sheet exposures                           |   |            |            |
| 19  | Off-balance sheet exposures at gross notional amount  | 4,773.71   | 4,710.06   |
| 20  | (Adjustments for conversion to credit equivalent amounts)   | (3,470.63) | (2,486.30) |
| 21  | (General provisions deducted in determining Tier 1 capital and specific provisions associated with off-ba-lance sheet exposures)          | (6.16)     | (6.12)     |
| 22  | Off-balance sheet exposures   | 1,303.08   | 2,223.76   |
| Excluded exposures  |   |            |            |
| EU-22a  | (Exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)                   | 0.00       | 0.00       |
| EU-22b  | (Exposures exempted in accordance with point (j) of Article 429a (1) CRR (on and off-balance sheet))                                      | 0.00       | 0.00       |
| EU-22c  | (Excluded exposures of public development banks (or units) - Public sector investments)   | 0.00       | 0.00       |
| EU-22d  | (Excluded exposures of public development banks (or units) - Promotional loans)   | 0.00       | 0.00       |
| EU-22e  | (Excluded passing-through promotional loan exposures by non-public development banks (or units))  | 0.00       | 0.00       |
| EU-22f  | (Excluded guaranteed parts of exposures arising from export credits)  | (16.47)    | (40.77)    |
| EU-22g  | (Excluded excess collateral deposited at triparty agents)   | 0.00       | 0.00       |
| EU-22h  | (Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)                                   | 0.00       | 0.00       |

|  |   | CRR leverage ratio exposures |                  |
|--|---|------------------------------|------------------|
|  |   | 30/06/2025                   | 31/12/2024       |
| EU-22i   | (Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)  | 0.00                         | 0.00             |
| EU-22j   | (Reduction of the exposure value of pre-financing or intermediate loans)  | 0.00                         | 0.00             |
| EU-22k   | (Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)  | 0.00                         | 0.00             |
| EU-22l   | (Exposures deducted in accordance with point (q) of Article 429a(1) CRR)  | 0.00                         | 0.00             |
| <b>EU-22m</b>  | <b>(Total exempted exposures)</b>   | <b>(16.47)</b>               | <b>(40.77)</b>   |
| Capital and total exposure measure                         |   |                              |                  |
| 23   | Tier 1 capital  | 1,823.22                     | 1,736.76         |
| <b>24</b>  | <b>Total exposure measure</b>   | <b>31,763.29</b>             | <b>32,118.03</b> |
| Leverage ratio   |   |                              |                  |
| 25   | Leverage ratio  | 5.74%                        | 5.41%            |
| EU-25  | Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)   | 5.74%                        | 5.41%            |
| 25a  | Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)  | 0.00%                        | 0.00%            |
| 26   | Regulatory minimum leverage ratio requirement (%)   | 3.00%                        | 3.00%            |
| EU-26a   | Additional own funds requirements to address the risk of excessive leverage (%)   | 0.00%                        | 0.00%            |
| EU-26b   | of which: to be made up of CET1 capital (percentage points)   | 0.00%                        | 0.00%            |
| 27   | Leverage ratio buffer requirement (%)   | 0.00%                        | 0.00%            |
| EU-27a   | Overall leverage ratio requirement (%)  | 3.00%                        | 3.00%            |
| Choice on transitional arrangements and relevant exposures |   |                              |                  |
| EU-27b   | Choice on transitional arrangements for the definition of the capital measure   |                              |                  |
| Disclosure of mean values                                  |   |                              |                  |
| 28   | Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables  | 1,302.40                     | 949.65           |
| 29   | Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables   | 1,474.11                     | 1,533.74         |
| 30   | Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) | 31,591.58                    | 31,533.94        |
| 30a  | Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) | 31,591.58                    | 31,533.94        |
| 31   | Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)         | 5.77%                        | 5.51%            |
| 31a  | Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)         | 5.77%                        | 5.51%            |

TEMPLATE EU LR3 – LRSPL: SPLIT-UP OF ON BALANCE SHEET EXPOSURES (EXCLUDING DERIVATIVES, SFTS AND EXEMPTED EXPOSURES)

|       |  | a                            |
|-------|--|------------------------------|
|       |  | CRR leverage ratio exposures |
| EU-1  | <b>Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:</b> | 27,734.24                    |
| EU-2  | Trading book exposures   | 20.30                        |
| EU-3  | Banking book exposures, of which:  |                              |
| EU-4  | Covered bonds  | 366.19                       |
| EU-5  | Exposures treated as sovereigns  | 7,694.73                     |
| EU-6  | Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns    | 621.11                       |
| EU-7  | Institutions   | 1,155.86                     |
| EU-8  | Secured by mortgages of immovable properties   | 7,894.27                     |
| EU-9  | Retail exposures   | 1,738.62                     |
| EU-10 | Corporates   | 4,917.70                     |
| EU-11 | Exposures in default   | 599.73                       |
| EU-12 | Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)                   | 2,725.72                     |

As of 30 June 2025, BIL Group's leverage ratio stood at 5.74%. This level is supported by the Bank's limited use of derivatives and securities financing transactions.

| In EUR million        | 31/12/2024   | 30/06/2025   |
|-----------------------|--------------|--------------|
| Tier 1 Capital        | 1,823        | 1,736        |
| Total Exposure        | 32,118       | 31,763       |
| <b>LEVERAGE RATIO</b> | <b>5.41%</b> | <b>5.74%</b> |

The Bank considers the leverage ratio in its capital and financial planning to ensure that levels are consistent with the Basel leverage ratio requirement. The Bank actively manages its balance sheet size through its Balance Sheet Management desks, including the Treasury and Asset-Liability Management (ALM) desks, by limiting interbank operations. The leverage ratio is discussed on a regular basis at senior management level as it is part of the Bank's Risk Appetite framework.

### 2.3 Minimum Requirement for own funds and Eligible Liabilities (MREL)

Where the bail-in tool is envisaged as part of the resolution plan under the BRRD, the resolution authorities will require banks to raise and hold the capital resources (Eligible Liabilities) that may either be written-down or converted into equity ("bailed-in") as part of the resolution. MREL is the amount of the bail-inable liabilities that banks have to maintain as per their resolution plan. BIL is required to fulfil two MREL ratios, calculated (i) as the amount of own funds and eligible liabilities expressed as a percentage of the Total RWA (MREL RWA) and, (ii) as the amount of own funds and eligible liabilities expressed as a percentage of the Total exposures of the Leverage ratio (MREL TEM). At the end of June 2025, the respective values of these two ratios versus their requirements are:

- **MREL RWA:** 43.72% versus a requirement of 22.70%
- **MREL TEM:** 15.12% versus a requirement of 5.91%

TEMPLATE EU KM2: KEY METRICS – MREL AND, WHERE APPLICABLE, G-SII REQUIREMENT FOR OWN FUNDS AND ELIGIBLE LIABILITIES

G-SII requirements data are not applicable for the Bank.

|   |  | Minimum requirement for own funds and eligible liabilities (MREL) | G-SII Requirement for own funds and eligible liabilities (TLAC) |     |     |     |
|---|--|---|---|-----|-----|-----|
|   |  | a   | b   | c   | d   | e   |
|   |  | T   | T   | T-1 | T-2 | T-3 |
| Own funds and eligible liabilities, ratios and components |  |   |   |     |     |     |
| 1   | Own funds and eligible liabilities   | 4,804,030,635   |   |     |     |     |
| EU-1a   | Of which own funds and subordinated liabilities                                | 2,521,459,725   |   |     |     |     |
| 2   | Total risk exposure amount of the resolution group (TREA)                      | 10,986,937,609  |   |     |     |     |
| 3   | Own funds and eligible liabilities as a percentage of TREA (row 1/row2)        | 43.72%  |   |     |     |     |
| EU-3a   | Of which own funds and subordinated liabilities                                | 22.95%  |   |     |     |     |
| 4   | Total exposure measure of the resolution group                                 | 31,763,294,498  |   |     |     |     |
| 5   | Own funds and eligible liabilities as percentage of the total exposure measure | 15.12%  |   |     |     |     |

|   |   | Minimum requirement for own funds and eligible liabilities (MREL) | G-SII Requirement for own funds and eligible liabilities (TLAC) |     |     |     |
|---|---|---|---|-----|-----|-----|
|   |   | a   | b   | c   | d   | e   |
|   |   | T   | T   | T-1 | T-2 | T-3 |
|   |   |   |   |     |     |     |
| EU-5a   | Of which own funds or subordinated liabilities  | 7.94%   |   |     |     |     |
| 6a  | Does the subordination exemption in Article 72b (4) of the CRR apply? (5% exemption)  |   |   |     |     |     |
| 6b  | Pro-memo item – Aggregate amount of permitted non-subordinated eligible liabilities in-instruments If the subordination discretion as per Article 72b(3) CRR is applied (max 3.5% exemption)  |   |   |     |     |     |
| 6c  | Pro-memo item: If a capped subordination exemption applies under Article 72b (3) CRR, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks pari passu with excluded Liabilities and that would be recognised under row 1 if no cap was applied (%) |   |   |     |     |     |
| Minimum requirement for own funds and eligible liabilities (MREL) |   |   |   |     |     |     |
| EU-7  | MREL requirement expressed as percentage of the total risk exposure amount  | 22.70%  |   |     |     |     |
| EU-8  | Of which to be met with own funds or subordinated liabilities   |   |   |     |     |     |
| EU-9  | MREL requirement expressed as percentage of the total exposure measure  | 5.91%   |   |     |     |     |
| EU-10   | Of which to be met with own funds or subordinated liabilities   |   |   |     |     |     |

TEMPLATE EU TLAC1 – COMPOSITION – MREL AND, WHERE APPLICABLE, G-SII REQUIREMENT FOR OWN FUNDS AND ELIGIBLE LIABILITIES

|   |   | Minimum requirement for own funds and eligible liabilities (MREL) | G-SII requirement for own funds and eligible liabilities (TLAC) | Memo item: Amounts eligible for the purposes of MREL, but not TLAC |
|---|---|---|---|--|
| Own funds and eligible liabilities and adjustments                  |   |   |   |  |
| 1   | Common Equity Tier 1 capital (CET1)   | 1,523,222,034   |   |  |
| 2   | Additional Tier 1 capital (AT1)   | 300,000,000   |   |  |
| 3   | Empty set in the EU   |   |   |  |
| 4   | Empty set in the EU   |   |   |  |
| 5   | Empty set in the EU   |   |   |  |
| 6   | Tier 2 capital (T2)   | 288,942,649   |   |  |
| 7   | Empty set in the EU   |   |   |  |
| 8   | Empty set in the EU   |   |   |  |
| 11  | Own funds for the purpose of Articles 92a CRR and 45 BRRD   | 2,112,164,682   |   |  |
| Own funds and eligible liabilities: Non-regulatory capital elements |   |   |   |  |
| 12  | Eligible liabilities instruments issued directly by the resolution entity that are subordinated to excluded liabilities (not grandfathered) | 354,463,347   |   |  |

|   |   | Minimum requirement for own funds and eligible liabilities (MREL) | G-SII requirement for own funds and eligible liabilities (TLAC) | Memo item: Amounts eligible for the purposes of MREL, but not TLAC |
|---|---|---|---|--|
| EU-12a  | Eligible liabilities instruments issued by other entities within the resolution group that are subordinated to excluded liabilities (not grandfathered) | -   |   |  |
| EU-12b  | Eligible liabilities instruments that are subordinated to excluded liabilities, issued prior to 27 June 2019 (subordinated grandfathered)               | 5,001,184   |   |  |
| EU-12c  | Tier 2 instruments with a residual maturity of at least one year to the extent they do not qualify as Tier 2 items                                      | 49,830,511  |   |  |
| 13  | Eligible liabilities that are not subordinated to excluded liabilities (not grandfathered precap)   | 2,511,821,037   |   |  |
| EU-13a  | Eligible liabilities that are not subordinated to excluded liabilities issued prior to 27 June 2019 (pre-cap)   | 42,957,132  |   |  |
| 14  | Amount of non-subordinated instruments eligible, where applicable after application of Article 72b (3) CRR  | 2,554,778,169   |   |  |
| 15  | Empty set in the EU   |   |   |  |
| 16  | Empty set in the EU   |   |   |  |
| 17  | Eligible liabilities items before adjustments   | 2,964,073,211   |   |  |
| EU-17a  | Of which subordinated   | 409,295,042   |   |  |
| Own funds and eligible liabilities: Adjustments to non-regulatory capital elements  |   |   |   |  |
| 18  | Own funds and eligible liabilities items before adjustments   | 5,076,237,893   |   |  |
| 19  | (Deduction of exposures between MPE resolution groups)  |   |   |  |
| 20  | (Deduction of investments in other eligible liabilities instruments)  | -272,207,258  |   |  |
| 21  | Empty set in the EU   |   |   |  |
| 22  | Own funds and eligible liabilities after adjustments  | 4,804,030,635   |   |  |
| EU-22a  | Of which own funds and subordinated   | 2,521,459,724   |   |  |
| Risk-weighted exposure amount and leverage exposure measure of the resolution group |   |   |   |  |
| 23  | Total risk exposure amount  | 10,986,937,609  |   |  |
| 24  | Total exposure measure  | 31,763,294,497  |   |  |
| Ratio of own funds and eligible liabilities   |   |   |   |  |
| 25  | Own funds and eligible liabilities (as a percentage of total risk exposure amount)  | 43.72%  |   |  |
| EU-25a  | Of which own funds and subordinated   | 22.95%  |   |  |
| 26  | Own funds and eligible liabilities (as a percentage of total exposure measure)  | 15.12%  |   |  |
| EU-26a  | Of which own funds and subordinated   | 7.94%   |   |  |
| 27  | CET1 (as a percentage of TREA) available after meeting the resolution group's requirements  | 8.32%   |   |  |
| 28  | Institution-specific combined buffer requirement  |   |   |  |
| 29  | of which: capital conservation buffer requirement   |   |   |  |
| 30  | of which: countercyclical buffer requirement  |   |   |  |
| 31  | of which: systemic risk buffer requirement  |   |   |  |
| EU-31a  | of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer                                  |   |   |  |
| Memorandum items  |   |   |   |  |
| EU-32   | Total amount of excluded liabilities referred to in Article 72a (2) CRR   |   |   |  |



# 3. Credit Risk

Credit risk represents the potential loss (reduction in value of an asset or payment default) that BIL may incur because of a deterioration in the solvency of any counterparty.

## 3.1 Credit risk exposure

The metrics used to measure risk exposure may differ from accounting metrics.

(1) Gross carrying amount:

The accounting value before any allowance/impairments and Credit Risk Mitigation (CRM) techniques are not taken into consideration. In the context of the International Financial Reporting Standards (IFRS9), it refers to amortised cost of financial asset, before adjusting for any loss allowance.

(2) Net value of exposure: for on-balance-sheet items, the net value is the gross carrying value of exposure less allowances/impairments.

(3) The credit risk exposure measure known as exposure-at-default (EAD), which is used for the calculation of regulatory capital requirements includes (a) current and potential future exposures, and (b) credit risk mitigants covering those exposures (under the form of netting agreements, financial collateral for derivatives and repo exposures, and guarantees for others).

### 3.1.1 Exposure breakdown by industry sector

Pursuant to Article 442 (e) of the CRR, the below table shows the net value of exposures broken down by exposure class and industry at end of June 2025. The industry classification is based on Nomenclature des Activités Économiques dans la Communauté Européenne (NACE) codes. The table comprises figures obtained using both the Standardised and the Advanced approaches.

TEMPLATE EU CQ5: CREDIT QUALITY OF LOANS AND ADVANCES TO NON-FINANCIAL CORPORATIONS BY INDUSTRY (IN EUR)

|     |   | a                     | b                        | c                   | d  | e                      | f   |
|-----|---|-----------------------|--------------------------|---------------------|--|------------------------|---|
|     |   | Gross carrying amount | of which: non-performing | of which: defaulted | of which: loans and advances subject to impairment | Accumulated impairment | Accumulated negative changes in fair value due to credit risk on non-performing exposures |
| 010 | A Agriculture, forestry and fishing                             | 16,410,731            | 221,491                  | 221,491             | 16,410,731   | -19,286                | 0.00  |
| 020 | B Mining and quarrying  | 31,330,476            | 142                      | 142                 | 31,330,476   | -43,711                | 0.00  |
| 030 | C Manufacturing   | 406,551,568           | 40,834,765               | 40,834,765          | 406,551,568  | -21,938,046            | 0.00  |
| 040 | D Electricity, gas, steam and air conditioning supply           | 55,476,370            | 13,773,146               | 13,773,146          | 55,476,370   | -10,329,242            | 0.00  |
| 050 | E Water supply  | 18,051,153            | 0                        | 0                   | 18,051,153   | -604                   | 0.00  |
| 060 | F Construction  | 1,106,804,634         | 117,531,379              | 117,531,379         | 1,106,804,634                                      | -37,298,032            | 0.00  |
| 070 | G Wholesale and retail trade                                    | 246,653,731           | 18,718,354               | 18,718,354          | 246,653,731  | -8,129,368             | 0.00  |
| 080 | H Transport and storage   | 136,118,553           | 833,931                  | 833,931             | 136,118,553  | -712,998               | 0.00  |
| 090 | I Accommodation and food service activities                     | 156,546,664           | 1,073,365                | 1,073,365           | 156,546,664  | -980,283               | 0.00  |
| 100 | J Information and communication                                 | 182,628,690           | 12,061,325               | 12,061,325          | 182,628,690  | -6,406,275             | 0.00  |
| 110 | K Financial and insurance activities                            | 235,783,245           | 16,449                   | 16,449              | 235,783,245  | -273,864               | 0.00  |
| 120 | L Real estate activities  | 2,399,946,118         | 217,454,860              | 217,454,860         | 2,399,946,118                                      | -44,159,185            | 0.00  |
| 130 | M Professional, scientific and technical activities             | 424,773,422           | 22,302,043               | 22,302,043          | 424,773,422  | -16,533,989            | 0.00  |
| 140 | N Administrative and support service activities                 | 68,245,300            | 1,324,766                | 1,324,766           | 68,245,300   | -448,597               | 0.00  |
| 150 | O Public administration and defence, compulsory social security | 2,831,003             | 0                        | 0                   | 2,831,003  | -15,094                | 0.00  |
| 160 | P Education   | 1,425,409             | 205,839                  | 205,839             | 1,425,409  | -55,025                | 0.00  |
| 170 | Q Human health services and social work activities              | 41,589,528            | 1,724,686                | 1,724,686           | 41,589,528   | -403,532               | 0.00  |
| 180 | R Arts, entertainment and recreation                            | 4,566,424             | 1,275,940                | 1,275,940           | 4,566,424  | -185,105               | 0.00  |
| 190 | S Other services  | 297,852,059           | 10,346,867               | 358,675             | 297,852,059  | -3,927,165             | 0.00  |
| 200 | Total   | 5,833,585,078         | 459,699,348              | 449,711,156         | 5,833,585,078                                      | -151,859,402           | 0.00  |



3.1.2 Exposure breakdown by residual maturity

Pursuant to Article 442 (f) of the CRR, the below table shows the net value of exposure broken down by exposure classes and residual maturities. It comprises figures obtained using both the Standardised and the Advanced approaches.

TEMPLATE EU CR1-A: MATURITY OF EXPOSURES (IN EUR)

|   |                    | a                  | b             | c                   | d              | e                  | f              |
|---|--------------------|--------------------|---------------|---------------------|----------------|--------------------|----------------|
|   |                    | Net exposure value |               |                     |                |                    |                |
|   |                    | On demand          | <= 1 year     | > 1 year <= 5 years | > 5 years      | No stated maturity | Total          |
| 1 | Loans and advances | 1,923,287,398      | 3,466,698,947 | 3,355,908,731       | 8,932,300,696  | 0.00               | 17,678,195,773 |
| 2 | Debt securities    | 0                  | 1,271,967,249 | 4,305,671,638       | 4,147,712,644  |                    | 9,725,351,531  |
| 3 | Total              | 1,923,287,398      | 4,738,666,196 | 7,661,580,369       | 13,080,013,340 | 0.00               | 27,403,547,304 |

3.1.3 Credit quality of exposures

Pursuant to Article 442 (g) of the CRR, table EU CR1 below provides a breakdown of defaulted and non-defaulted exposures by regulatory exposure classes and industries respectively. It comprises figures obtained using both the Standardised and the Advanced methods. The Bank books specific credit risk adjustment and general credit risk adjustment.

TEMPLATE EU CR1: PERFORMING AND NON-PERFORMING EXPOSURES AND RELATED PROVISIONS (IN EUR)

|     |  | a                                    | b              | c                 | d           | e                        | f           | g                 | h  | i                 | j   | k                 | l            | m                 | n                             | o   |                             |
|-----|--|--------------------------------------|----------------|-------------------|-------------|--------------------------|-------------|-------------------|--|-------------------|---|-------------------|--------------|-------------------|-------------------------------|---|-----------------------------|
|     |  | Gross carrying amount/nominal amount |                |                   |             |                          |             |                   | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions |                   |   |                   |              |                   | Accumulated partial write-off | Collaterals and financial guarantees received |                             |
|     |  | Performing exposures                 |                |                   |             | Non-performing exposures |             |                   | Performing exposures - Accumulated impairment and provisions   |                   | Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions |                   |              |                   |                               | On performing exposures                       | On non-performing exposures |
|     |  | of which: stage 1                    |                | of which: stage 2 |             | of which: stage 2        |             | of which: stage 3 |  | of which: stage 1 |   | of which: stage 2 |              | of which: stage 2 |                               |   |                             |
| 005 | Cash balances at central banks and other demand deposits | 1,056,012,047                        | 1,056,008,596  | 3,451             | 0.00        | 0.00                     | 0.00        | -14,091           | -14,030  | -61               | 0.00  | 0.00              | 0.00         | 0.00              | 0.00                          | 0.00  |                             |
| 010 | Loans and advances                                       | 17,109,669,467                       | 15,427,457,399 | 1,682,212,068     | 798,550,777 | 0                        | 798,550,777 | -25,191,814       | -12,723,228  | -12,468,586       | -204,832,657  | 0                 | -204,832,657 | 0                 | 13,176,106,211                | 532,256,474                                   |                             |
| 020 | Central banks  | 0.00                                 | 0.00           | 0.00              | 0.00        | 0.00                     | 0.00        | 0.00              | 0.00   | 0.00              | 0.00  | 0.00              | 0.00         | 0.00              | 0.00                          | 0.00  |                             |
| 030 | General governments                                      | 249,187,307                          | 249,187,307    | 0.00              | 0.00        | 0.00                     | 0.00        | -36,623           | -36,623  | 0.00              | 0.00  | 0.00              | 0.00         | 0.00              | 0.00                          | 0.00  |                             |
| 040 | Credit institutions                                      | 1,799,754,475                        | 1,799,754,475  | 0.00              | 160         | 0                        | 160         | -12,606           | -12,606  | 0.00              | -15   | 0.00              | -15          | 0.00              | 1,515,822,397                 | 0.00  |                             |
| 050 | Other financial corporations                             | 2,282,665,773                        | 2,198,182,098  | 84,483,675        | 127,278,497 | 0                        | 127,278,497 | -3,216,777        | -2,047,359   | -1,169,418        | -34,857,584   | 0.00              | -34,857,584  | 0.00              | 958,861,961                   | 77,766,322                                    |                             |
| 060 | Non-financial corporations                               | 5,373,885,730                        | 4,502,369,927  | 871,515,803       | 459,699,348 | 0                        | 459,699,348 | -17,994,359       | -8,570,661   | -9,423,698        | -133,865,043  | 0.00              | -133,865,043 | 0.00              | 3,789,602,685                 | 291,581,103                                   |                             |
| 070 | Of which: SMEs   | 1,032,678,286                        | 871,535,828    | 161,142,458       | 114,421,733 | 0                        | 114,421,733 | -4,821,879        | -1,444,564   | -3,377,315        | -50,884,572   | 0.00              | -50,884,572  | 0.00              | 867,170,545                   | 46,703,701                                    |                             |
| 080 | Households   | 7,404,176,182                        | 6,677,963,592  | 726,212,590       | 211,572,772 | 0                        | 211,572,772 | -3,931,449        | -2,055,979   | -1,875,470        | -36,110,014   | 0.00              | -36,110,014  | 0.00              | 6,911,819,168                 | 162,909,049                                   |                             |

|     |                              | a                                    | b                 | c             | d                        | e                 | f           | g  | h                 | i   | j                 | k                 | l            | m                             | n   | o                           |
|-----|------------------------------|--------------------------------------|-------------------|---------------|--------------------------|-------------------|-------------|--|-------------------|---|-------------------|-------------------|--------------|-------------------------------|---|-----------------------------|
|     |                              | Gross carrying amount/nominal amount |                   |               |                          |                   |             | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions |                   |   |                   |                   |              | Accumulated partial write-off | Collaterals and financial guarantees received |                             |
|     |                              | Performing exposures                 |                   |               | Non-performing exposures |                   |             | Performing exposures -<br>Accumulated impairment and provisions                                      |                   | Non-performing exposures -<br>Accumulated impairment, accumulated negative changes<br>in fair value due to credit risk and provisions |                   |                   |              |                               | On performing exposures                       | On non-performing exposures |
|     |                              | of which: stage 1                    | of which: stage 2 |               | of which: stage 2        | of which: stage 3 |             | of which: stage 1  | of which: stage 2 |   | of which: stage 2 | of which: stage 3 |              |                               |   |                             |
| 090 | Debt Securities              | 9,719,965,549                        | 9,704,928,273     | 15,037,276    | 8,803,379                | 0                 | 8,803,379   | -1,320,041   | -1,315,793        | -4,248  | -2,097,356        | 0.00              | -2,097,356   | 0.00                          | 0.00  | 0.00                        |
| 100 | Central banks                | 0.00                                 | 0.00              | 0.00          | 0.00                     | 0.00              | 0.00        | 0.00   | 0.00              | 0.00  | 0.00              | 0.00              | 0.00         | 0.00                          | 0.00  | 0.00                        |
| 110 | General governments          | 6,243,113,450                        | 6,243,113,450     | 0.00          | 0.00                     | 0.00              | 0.00        | -411,481   | -411,481          | 0.00  | 0.00              | 0.00              | 0.00         | 0.00                          | 0.00  | 0.00                        |
| 120 | Credit institutions          | 1,876,577,799                        | 1,876,577,799     | 0.00          | 0.00                     | 0.00              | 0.00        | -37,463  | -37,463           | 0.00  | 0.00              | 0.00              | 0.00         | 0.00                          | 0.00  | 0.00                        |
| 130 | Other financial corporations | 1,289,710,291                        | 1,289,710,291     | 0.00          | 0.00                     | 0.00              | 0.00        | -343,312   | -343,312          | 0.00  | 0.00              | 0.00              | 0.00         | 0.00                          | 0.00  | 0.00                        |
| 140 | Non-financial corporations   | 310,564,009                          | 295,526,733       | 15,037,276    | 8,803,379                | 0.00              | 8,803,379   | -527,785   | -523,537          | -4,248  | -2,097,356        | 0.00              | -2,097,356   | 0.00                          | 0.00  | 0.00                        |
| 150 | Off-balance sheet exposures  | 4,322,440,654                        | 3,956,003,287     | 366,437,367   | 102,219,512              | 0.00              | 102,219,512 | 6,189,869  | 2,885,622         | 3,304,247   | 5,322,362         | 0.00              | 5,322,362    | 0.00                          | 0.00  | 0.00                        |
| 160 | Central banks                | 0.00                                 | 0.00              | 0.00          | 0.00                     | 0.00              | 0.00        | 0.00   | 0.00              | 0.00  | 0.00              | 0.00              | 0.00         |                               | 0.00  | 0.00                        |
| 170 | General governments          | 275,853,300                          | 275,853,300       | 0.00          | 0.00                     | 0.00              | 0.00        | 1,437  | 1,437             | 0.00  | 0.00              | 0.00              | 0.00         |                               | 0.00  | 0.00                        |
| 180 | Credit institutions          | 271,316,505                          | 271,316,505       | 0.00          | 0.00                     | 0.00              | 0.00        | 1,312  | 1,312             | 0.00  | 0.00              | 0.00              | 0.00         |                               | 0.00  | 0.00                        |
| 190 | Other financial corporations | 1,322,179,171                        | 1,290,777,892     | 31,401,279    | 7,843,522                | 0.00              | 7,843,522   | 1,273,693  | 868,302           | 405,391   | 368,991           | 0.00              | 368,991      |                               | 0.00  | 0.00                        |
| 200 | Non-financial corporations   | 1,433,304,621                        | 1,224,008,301     | 209,296,320   | 79,475,222               | 0.00              | 79,475,222  | 4,213,638  | 1,581,915         | 2,631,723   | 4,933,044         | 0.00              | 4,933,044    |                               | 0.00  | 0.00                        |
| 210 | Households                   | 1,019,787,057                        | 894,047,289       | 125,739,768   | 14,900,768               | 0.00              | 14,900,768  | 699,789  | 432,656           | 267,133   | 20,327            | 0.00              | 20,327       |                               | 0.00  | 0.00                        |
| 220 | Total                        | 32,208,087,717                       | 30,144,397,555    | 2,063,690,162 | 909,573,668              | 0.00              | 909,573,668 | -20,336,077  | -11,167,429       | -9,168,648  | -201,607,650      | 0.00              | -201,607,650 | 0.00                          | 13,176,106,211                                | 532,256,474                 |

TEMPLATE EU CR2: CHANGES IN THE STOCK OF NON-PERFORMING LOANS AND ADVANCES

|     |  | a                     |
|-----|--|-----------------------|
|     |  | Gross carrying amount |
| 010 | Initial stock of non-performing loans and advances | 821,130,448           |
| 020 | Inflows to non-performing portfolios               | 219,443,867           |
| 030 | Outflows from non-performing portfolios            | -242,023,539          |
| 040 | Outflows due to write-offs                         | -6,682,142            |
| 050 | Outflow due to other situations                    | -235,341,397          |
| 060 | Final stock of non-performing loans and advances   | 798,550,777           |



3.2 Forbearance, impairment, past due and provisions

3.2.1 Information on forborne exposure and non-performing loans

FORBORNE EXPOSURES

BIL closely monitors its forborne exposures, notably in line with 2018 EBA Guidelines on Disclosure of Non-Performing and Forborne Exposures (EBA/GL/2018/10).

According to the EBA definition: "Forborne exposures are debt contracts in respect of which forbearance measures have been extended. Forbearance measures consist of concessions towards a debtor facing or about to face difficulties in meeting their financial commitments ("financial difficulties)". These measures include the granting of extensions, postponements, renewals or changes in credit terms and conditions, including the repayment plan.

When these criteria are met, the credit files are flagged as restructured and are added to a list closely followed by dedicated departments of the Bank called "Gestion Intensive et Préventive" and "Debt Recovery".

For all counterparties, dedicated analyses are carried out at single credit file level to identify those that should be classified as forborne according to the regulatory definition. The granting of the forbearance measure is set up to avoid an impairment.

For credit files in forbearance and in case of early repayment, the costs related to these transactions are either borne by the debtor (in one shot or spread over the term of the new loan) or recognised directly in the Bank's profit and loss.

TEMPLATE EU CQ1: CREDIT QUALITY OF FORBORNE EXPOSURES (IN EUR)

|     |  | a  | b                       | c                 | d           | e  | f                                    | g  | h  |
|-----|--|--|-------------------------|-------------------|-------------|--|--------------------------------------|--|--|
|     |  | Gross carrying amount/ Nominal amount of exposures with forbearance measures |                         |                   |             | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions |                                      | Collaterals received and financial guarantees received on forborne exposures |  |
|     |  | On demand<br>On demand   | Non-performing forborne |                   |             | On performing forborne exposures   | On non-performing forborne exposures |  | Of which: Collateral and financial guarantees received on non-performing exposures with forbearance measures |
|     |  |  | Of which defaulted      | Of which impaired |             |  |                                      |  |  |
| 005 | Cash balances at central banks and other demand deposits | 0  | 0                       | 0                 | 0           | 0  | 0                                    | 0  | 0  |
| 010 | Loans and advances                                       | 311,722,785  | 308,398,293             | 308,398,293       | 308,398,293 | -3,268,550   | -78,321,306                          | 520,433,702  | 223,400,460  |
| 020 | Central banks  | 0.00   | 0.00                    | 0.00              | 0.00        | 0.00   | 0.00                                 | 0.00   | 0.00   |
| 030 | General governments                                      | 0.00   | 0.00                    | 0.00              | 0.00        | 0.00   | 0.00                                 | 0.00   | 0.00   |
| 040 | Credit institutions                                      | 0.00   | 0.00                    | 0.00              | 0.00        | 0.00   | 0.00                                 | 0.00   | 0.00   |
| 050 | Other financial corporations                             | 10,011,737   | 60,025,068              | 60,025,068        | 60,025,068  | -671   | -14,590,075                          | 54,981,782   | 44,970,716   |
| 060 | Non-financial corporations                               | 223,963,549  | 182,078,089             | 182,078,089       | 182,078,089 | -3,195,176   | -55,509,779                          | 334,413,071  | 122,366,727  |
| 070 | Households   | 77,747,499   | 66,295,136              | 66,295,136        | 66,295,136  | -72,703  | -8,221,452                           | 131,038,849  | 56,063,017   |
| 080 | Debt Securities  | 0.00   | 0.00                    | 0.00              | 0.00        | 0.00   | 0.00                                 | 0.00   | 0.00   |
| 090 | Loan commitments given                                   | 16,493,726   | 5,939,602               | 5,939,602         | 0           | 177,939  | 1,344                                | 0.00   | 0.00   |
| 100 | Total  | 328,216,511  | 314,337,895             | 314,337,895       | 308,398,293 | -3,090,611   | -78,319,962                          | 520,433,702  | 223,400,460  |

NON-PERFORMING EXPOSURES

According to the EBA definition, Non-Performing Exposures (NPE) correspond to files classified in default, or in pre-litigation (past due period > 90 days) or all files from counterparties whose pre-litigated exposure represent at least 20% of their total exposure.

Exposures in respect of which a default is considered to have occurred and exposures that have been identified as impaired are always considered as NPE.

TEMPLATE EU CQ4: QUALITY OF NON-PERFORMING EXPOSURES BY GEOGRAPHY (IN EUR)

|     |                             | a                             | b           | c                                     | d              | e                              | f   | g  |
|-----|-----------------------------|-------------------------------|-------------|---------------------------------------|----------------|--------------------------------|---|--|
|     |                             | Gross carrying/Nominal amount |             |                                       |                | Accu-<br>mulated<br>impairment | Provisions<br>on off-ba-<br>lance sheet<br>commit-<br>ments and<br>financial<br>guarantees<br>given | Accu-<br>mulated<br>negative<br>changes in<br>fair value<br>due to cre-<br>dit risk on<br>non-per-<br>forming<br>exposures |
|     |                             | of which: non-performing      |             | of which:<br>subject to<br>impairment |                |                                |   |  |
|     |                             | Of which:<br>defaulted        |             |                                       |                |                                |   |  |
| 010 | On balance sheet exposures  | 27,636,989,171                | 807,354,156 | 797,365,964                           | 27,636,989,171 | -233,441,868                   |   | 0.00   |
| 040 | Belgium                     | 1,887,233,161                 | 11,437,954  | 11,437,954                            | 1,887,233,161  | -7,493,718                     |   | 0.00   |
| 050 | Germany                     | 1,546,575,267                 | 12,822,658  | 12,822,658                            | 1,546,575,267  | -7,008,289                     |   | 0.00   |
| 030 | France                      | 4,154,559,969                 | 60,935,433  | 60,935,433                            | 4,154,559,969  | -22,383,975                    |   | 0.00   |
| 020 | Luxembourg                  | 12,773,293,597                | 664,548,811 | 654,560,619                           | 12,773,293,597 | -175,121,098                   |   | 0.00   |
| 060 | Country N                   | 27,188,321,233                | 802,416,462 | 792,428,270                           | 27,188,321,233 | -233,299,296                   |   | 0.00   |
| 070 | Other countries             | 410,886,410                   | 0.00        | 0.00                                  | 410,886,410    | -137                           |   | 0.00   |
| 080 | Off balance sheet exposures | 4,424,660,166                 | 102,219,512 | 102,219,512                           |                |                                | 11,512,231  |  |
| 110 | Belgium                     | 166,566,286                   | 55,352      | 55,352                                |                |                                | 28,610  |  |
| 120 | Germany                     | 92,708,312                    | 266,580     | 266,580                               |                |                                | 269,395   |  |
| 100 | France                      | 345,806,976                   | 6,143,921   | 6,143,921                             |                |                                | 424,247   |  |
| 090 | Luxembourg                  | 3,339,341,861                 | 91,563,788  | 91,563,788                            |                |                                | 10,569,460  |  |
| 130 | Country N                   | 4,365,364,561                 | 102,219,512 | 102,219,512                           |                |                                | 11,447,239  |  |
| 140 | Other countries             | 14,380                        | 0.00        | 0.00                                  |                |                                | 0.00  |  |
| 150 | Total                       | 32,061,649,338                | 909,573,668 | 899,585,476                           | 27,636,989,171 | -233,441,868                   | 11,512,231  | 0.00   |

3.3 Credit risk mitigation

3.3.1 Overview of credit risk mitigation techniques

Pursuant to Article 453 (f) and (g) of Regulation (EU) No 575/2013 (CRR), the below table provides an overview of the credit exposure covered by Basel III-eligible CRM techniques - after regulatory haircuts - and includes all collateral and financial guarantees used as credit risk mitigants for all secured exposures, irrespective of whether the standardised approach or IRB approach is used for RWA calculations. This table also includes the carrying amounts of the total population which are in default. Unsecured exposures (column a) represent the carrying amount of credit risk exposures (net of credit risk adjustments) that do not benefit from a CRM technique, regardless of whether this technique is recognised in the CRR. Exposures secured (column b) represent the carrying amount of exposures that have at least one associated CRM mechanism (collateral, financial guarantees).

TEMPLATE EU CR3 – CRM TECHNIQUES OVERVIEW: DISCLOSURE OF THE USE OF CREDIT RISK MITIGATION TECHNIQUES (IN EUR)

|     |                                   | a                         | b                       | c                              | d  | e                                      |
|-----|-----------------------------------|---------------------------|-------------------------|--------------------------------|--|--|
|     |                                   | Unsecured carrying amount | Secured carrying amount | Of which secured by collateral | Of which secured by financial guarantees | Of which secured by credit derivatives |
| 010 | Loans and advances                | 5,025,831,044             | 13,708,362,685          | 13,031,127,177                 | 677,235,508                              | 0.00                                   |
| 020 | Debt securities                   | 9,725,351,531             | 0.00                    | 0.00                           | 0.00                                     |  |
| 030 | Total                             | 14,751,182,575            | 13,708,362,685          | 13,031,127,177                 | 677,235,508                              | 0.00                                   |
| 040 | Of which non-performing exposures | 68,167,669                | 532,256,474             | 484,822,502                    | 47,433,972                               | 0.00                                   |
| 050 | Of which defaulted                |                           |                         |                                |  |  |

The Bank does not have any credit derivatives as credit risk mitigants.

TEMPLATE EU CQ7 – COLLATERAL OBTAINED BY TAKING POSSESSION AND EXECUTION PROCESSES (IN EUR)

|     |   | Collateral obtained by taking possession |                              |
|-----|---|--|------------------------------|
|     |   | Value at initial recognition             | Accumulated negative changes |
| 010 | Property Plant and Equipment (PP&E)     | 0.00                                     | 0.00                         |
| 020 | Other than PP&E                         | 0.00                                     | 0.00                         |
| 030 | Residential immovable property          | 0.00                                     | 0.00                         |
| 040 | Commercial Immovable property           | 0.00                                     | 0.00                         |
| 050 | Movable property (auto, shipping, etc.) | 0.00                                     | 0.00                         |
| 060 | Equity and debt instruments             | 0.00                                     | 0.00                         |
| 070 | Other collateral                        | 0.00                                     | 0.00                         |
| 080 | Total                                   | 0.00                                     | 0.00                         |

3.4 Standardised approach

3.4.1 Standardised approach – Credit risk exposure and credit risk mitigation effects

The following table shows credit risk exposure before credit conversion factor (CCF), CRM and the EAD, broken down by exposure classes and with a split in on- and off-balance sheet exposures, under the standardised approach. The table also provides the various exposure classes' RWA density, which expresses the ratio between RWA and the exposures, post CCF and CRM.

Exposures subject to the counterparty credit risk (CCR) and securitisation risk framework are excluded from this template.

TEMPLATE EU CR4 – STANDARDISED APPROACH – CREDIT RISK EXPOSURE AND CRM EFFECTS

|        |   | Exposures before CCF and before CRM |                             | Exposures post CCF and post CRM |                             | RWAs and RWAs density |                  |
|--------|---|-------------------------------------|-----------------------------|---------------------------------|-----------------------------|-----------------------|------------------|
|        |   | On-balance-sheet exposures          | Off-balance-sheet exposures | On-balance-sheet exposures      | Off-balance-sheet exposures | RWAs                  | RWAs density (%) |
|        |   | a                                   | b                           | c                               | d                           | e                     | f                |
| 1      | Central governments or central banks                                      | 2,171.63                            | 7.85                        | 3,072.38                        | 100.55                      | 84.83                 | 2.67%            |
| 2      | Non-central government public sector entities                             | 4,778.99                            | 275.23                      | 4,986.92                        | 16.08                       | 108.02                | 2.16%            |
| EU 2a  | Regional government or local authorities                                  | 3,777.68                            | 38.11                       | 3,985.61                        | 15.23                       | 108.00                | 2.70%            |
| EU 2b  | Public sector entities  | 1,001.30                            | 237.12                      | 1,001.30                        | 0.85                        | 0.02                  | 0.00%            |
| 3      | Multilateral development banks  | 1,150.55                            | 0.00                        | 939.25                          | 0.01                        | 4.58                  | 0.49%            |
| EU 3a  | International organisations   | 193.23                              | 0.00                        | 193.23                          | 0.00                        | 0.00                  | 0.00%            |
| 4      | Institutions  | 1,121.11                            | 169.05                      | 446.25                          | 69.49                       | 128.19                | 24.86%           |
| 5      | Covered bonds   | 366.20                              | 0.00                        | 366.20                          | 0.00                        | 47.98                 | 13.10%           |
| 6      | Corporates  | 1,695.06                            | 1,074.88                    | 1,461.13                        | 327.40                      | 1,544.96              | 86.38%           |
| 6.1    | Of which: Specialised Lending   | 0.00                                | 0.00                        | 0.00                            | 0.00                        | 0.00                  |                  |
| 7      | Subordinated debt exposures and equity                                    | 251.48                              | 0.00                        | 251.48                          | 0.00                        | 575.59                | 228.88%          |
| EU 7a  | Subordinated debt exposures   | 0.00                                | 0.00                        | 0.00                            | 0.00                        | 0.00                  |                  |
| EU 7b  | Equity  | 251.48                              | 0.00                        | 251.48                          | 0.00                        | 575.59                | 228.88%          |
| 8      | Retail  | 13.04                               | 17.88                       | 3.37                            | 1.97                        | 5.56                  | 104.12%          |
| 9      | Secured by mortgages on immovable property and ADC exposures              | 283.22                              | 199.57                      | 260.55                          | 78.73                       | 259.45                | 76.47%           |
| 9.1    | Secured by mortgages on residential immovable property – non IPRE         | 178.48                              | 16.79                       | 156.69                          | 6.57                        | 79.66                 | 48.79%           |
| 9.2    | Secured by mortgages on residential immovable property – IPRE             | 0.70                                | 0.00                        | 0.70                            | 0.00                        | 0.20                  | 28.57%           |
| 9.3    | Secured by mortgages on commercial immovable property – non IPRE          | 98.21                               | 18.06                       | 97.34                           | 6.28                        | 72.04                 | 69.52%           |
| 9.4    | Secured by mortgages on commercial immovable property – IPRE              | 0.00                                | 0.02                        | 0.00                            | 0.01                        | 0.01                  | 100.00%          |
| 9.5    | Acquisition, Development and Construction (ADC)                           | 5.82                                | 164.69                      | 5.82                            | 65.88                       | 107.54                | 149.99%          |
| 10     | Exposures in default  | 9.08                                | 0.66                        | 8.87                            | 0.00                        | 11.09                 | 125.03%          |
| EU 10a | Claims on institutions and corporates with a short-term credit assessment | 298.34                              | 0.30                        | 298.34                          | 0.12                        | 70.77                 | 23.71%           |
| EU 10b | Collective investment undertakings  | 5.49                                | 0.00                        | 5.49                            | 0.00                        | 13.63                 | 248.27%          |
| EU 10c | Other items   | 826.80                              | 0.16                        | 804.94                          | 0.06                        | 397.27                | 49.35%           |
| 11     | Not applicable  |                                     |                             |                                 |                             |                       |                  |
| 12     | TOTAL   | 13,164.21                           | 1,745.58                    | 13,098.38                       | 594.42                      | 3,251.91              | 23.75%           |

3.4.2 Standardised approach – exposures by asset classes and risk weights

Pursuant to Article 444 (e) of Regulation (EU) No 575/2013 (CRR), the following table shows the EAD post conversion factor and risk mitigation broken down by exposure classes and risk weights, under the standardised approach. Exposures subject to the counterparty credit risk and securitisation risk framework are excluded from this template.

TEMPLATE EU CR5 – STANDARDISED APPROACH (IN EUR MILLION)

| Exposure classes |   | Risk weight |       |       |        |        |        |      |      |      |       |       |     |       |     |     |          |      |      |      |       |        |      |      |       |        |           |                  |  |
|------------------|---|-------------|-------|-------|--------|--------|--------|------|------|------|-------|-------|-----|-------|-----|-----|----------|------|------|------|-------|--------|------|------|-------|--------|-----------|------------------|--|
|                  |   | 0%          | 2%    | 4%    | 10%    | 20%    | 30%    | 35%  | 40%  | 45%  | 50%   | 60%   | 70% | 75%   | 80% | 90% | 100%     | 105% | 110% | 130% | 150%  | 250%   | 370% | 400% | 1250% | Others | Total     | Of which unrated |  |
|                  |   | a           | b     | c     | d      | e      | f      | g    | h    | i    | j     | k     | l   | m     | n   | o   | p        | q    | r    | s    | t     | u      | v    | w    | x     | y      | z         | aa               |  |
| 1                | Central governments or central banks                                      | 2,869.45    | -     | 55.72 | -      | 233.39 | -      | -    | -    | -    | -     | -     | -   | -     | -   | -   | -        | -    | -    | -    | -     | 14.37  | -    | -    | -     | -      | 3,172.93  | 3,088.10         |  |
| 2                | Non-central government public sector entities                             | 4,478.19    | -     | -     | -      | 514.61 | -      | -    | -    | -    | 10.20 | -     | -   | -     | -   | -   | -        | -    | -    | -    | -     | -      | -    | -    | -     | -      | 5,002.99  | 4,940.31         |  |
| EU 2a            | Regional governments or local authorities                                 | 3,476.14    | -     | -     | -      | 514.50 | -      | -    | -    | -    | 10.20 | -     | -   | -     | -   | -   | -        | -    | -    | -    | -     | -      | -    | -    | -     | -      | 4,000.84  | 3,938.16         |  |
| EU 2b            | Public sector entities  | 1,002.04    | -     | -     | -      | 0.11   | -      | -    | -    | -    | -     | -     | -   | -     | -   | -   | -        | -    | -    | -    | -     | -      | -    | -    | -     | -      | 1,002.15  | 1,002.15         |  |
| 3                | Multilateral development banks  | 917.60      | -     | -     | -      | 20.33  | -      | -    | -    | -    | 1.33  | -     | -   | -     | -   | -   | -        | -    | -    | -    | -     | -      | -    | -    | -     | -      | 939.26    | 934.68           |  |
| EU 3a            | International organisations   | 193.23      | -     | -     | -      | -      | -      | -    | -    | -    | -     | -     | -   | -     | -   | -   | -        | -    | -    | -    | -     | -      | -    | -    | -     | -      | 193.23    | 193.23           |  |
| 4                | Institutions  | -           | -     | -     | -      | 298.79 | 211.21 | -    | -    | -    | 1.43  | -     | -   | -     | -   | -   | 0.49     | -    | -    | -    | 3.82  | -      | -    | -    | -     | -      | 515.74    | 369.45           |  |
| 5                | Covered bonds   | -           | -     | -     | 252.58 | 113.62 | -      | -    | -    | -    | -     | -     | -   | -     | -   | -   | -        | -    | -    | -    | -     | -      | -    | -    | -     | -      | 366.20    | 318.21           |  |
| 6                | Corporates  | -           | -     | -     | -      | 42.56  | -      | -    | -    | -    | 0.50  | -     | -   | 57.44 | -   | -   | 1,688.03 | -    | -    | -    | -     | -      | -    | -    | -     | -      | 1,788.53  | 1,740.55         |  |
| 6.1              | Of which: Specialised Lending   | -           | -     | -     | -      | -      | -      | -    | -    | -    | -     | -     | -   | -     | -   | -   | -        | -    | -    | -    | -     | -      | -    | -    | -     | -      | -         | -                |  |
| 7                | Subordinated debt exposures and equity                                    | -           | -     | -     | -      | -      | -      | -    | -    | -    | -     | -     | -   | -     | -   | -   | 35.40    | -    | -    | -    | -     | 216.07 | -    | -    | -     | -      | 251.48    | 251.48           |  |
| EU 7a            | Subordinated debt exposures   | -           | -     | -     | -      | -      | -      | -    | -    | -    | -     | -     | -   | -     | -   | -   | -        | -    | -    | -    | -     | -      | -    | -    | -     | -      | -         | -                |  |
| EU 7b            | Equity  | -           | -     | -     | -      | -      | -      | -    | -    | -    | -     | -     | -   | -     | -   | -   | 35.40    | -    | -    | -    | -     | 216.07 | -    | -    | -     | -      | 251.48    | 251.48           |  |
| 8                | Retail exposures  | -           | -     | -     | -      | -      | -      | -    | -    | 0.17 | -     | -     | -   | 2.32  | -   | -   | 2.86     | -    | -    | -    | -     | -      | -    | -    | -     | -      | 5.34      | 5.34             |  |
| 9                | Secured by mortgages on immovable property and ADC exposures              | -           | -     | -     | -      | 88.33  | -      | 0.70 | -    | -    | -     | 60.49 | -   | 2.75  | -   | -   | 115.31   | -    | -    | -    | 71.70 | -      | -    | -    | -     | -      | 339.28    | 221.22           |  |
| 9.1              | Secured by mortgages on residential immovable property - non IPRE         | -           | -     | -     | -      | 88.33  | -      | -    | -    | -    | -     | -     | -   | 2.75  | -   | -   | 72.18    | -    | -    | -    | -     | -      | -    | -    | -     | -      | 163.26    | 88.33            |  |
| 9.1.1            | No loan splitting applied   | -           | -     | -     | -      | -      | -      | -    | -    | -    | -     | -     | -   | 2.75  | -   | -   | 72.18    | -    | -    | -    | -     | -      | -    | -    | -     | -      | -         | -                |  |
| 9.1.2            | loan splitting applied (secured)  | -           | -     | -     | -      | 88.33  | -      | -    | -    | -    | -     | -     | -   | -     | -   | -   | -        | -    | -    | -    | -     | -      | -    | -    | -     | -      | 88.33     | 88.33            |  |
| 9.1.3            | loan splitting applied (unsecured)  | -           | -     | -     | -      | -      | -      | -    | -    | -    | -     | -     | -   | -     | -   | -   | -        | -    | -    | -    | -     | -      | -    | -    | -     | -      | -         | -                |  |
| 9.2              | Secured by mortgages on residential immovable property - IPRE             | -           | -     | -     | -      | -      | -      | 0.70 | -    | -    | -     | -     | -   | -     | -   | -   | -        | -    | -    | -    | -     | -      | -    | -    | -     | -      | 0.70      | 0.70             |  |
| 9.3              | Secured by mortgages on commercial immovable property - non IPRE          | -           | -     | -     | -      | -      | -      | -    | -    | -    | -     | 60.49 | -   | -     | -   | -   | 43.13    | -    | -    | -    | -     | -      | -    | -    | -     | -      | 103.62    | 60.49            |  |
| 9.3.1            | No loan splitting applied   | -           | -     | -     | -      | -      | -      | -    | -    | -    | -     | -     | -   | -     | -   | -   | 43.13    | -    | -    | -    | -     | -      | -    | -    | -     | -      | -         | -                |  |
| 9.3.2            | loan splitting applied (secured)  | -           | -     | -     | -      | -      | -      | -    | -    | -    | -     | 60.49 | -   | -     | -   | -   | -        | -    | -    | -    | -     | -      | -    | -    | -     | -      | 60.49     | 60.49            |  |
| 9.3.3            | loan splitting applied (unsecured)  | -           | -     | -     | -      | -      | -      | -    | -    | -    | -     | -     | -   | -     | -   | -   | -        | -    | -    | -    | -     | -      | -    | -    | -     | -      | -         | -                |  |
| 9.4              | Secured by mortgages on commercial immovable property - IPRE              | -           | -     | -     | -      | -      | -      | -    | -    | -    | -     | -     | -   | -     | -   | -   | -        | -    | -    | -    | 0.01  | -      | -    | -    | -     | -      | 0.01      | 0.01             |  |
| 9.5              | Acquisition, Development and Construction (ADC)                           | -           | -     | -     | -      | -      | -      | -    | -    | -    | -     | -     | -   | -     | -   | -   | -        | -    | -    | -    | 71.69 | -      | -    | -    | -     | -      | 71.69     | 71.69            |  |
| 10               | Exposures in default  | -           | -     | -     | -      | -      | -      | -    | -    | -    | -     | -     | -   | -     | -   | -   | 4.44     | -    | -    | -    | 4.43  | -      | -    | -    | -     | -      | 8.87      | 8.87             |  |
| EU 10a           | Claims on institutions and corporates with a short-term credit assessment | -           | -     | -     | -      | 263.18 | -      | -    | -    | -    | 34.40 | -     | -   | -     | -   | -   | 0.78     | -    | -    | -    | 0.10  | -      | -    | -    | -     | -      | 298.47    | 211.91           |  |
| EU 10b           | Collective investment undertakings (CIU)                                  | -           | -     | -     | -      | -      | -      | -    | -    | -    | -     | -     | -   | -     | -   | -   | -        | -    | -    | -    | -     | -      | -    | -    | -     | 5.49   | 5.49      | 5.49             |  |
| EU 10c           | Other items   | 407.73      | -     | -     | -      | -      | -      | -    | -    | -    | -     | -     | -   | -     | -   | -   | 397.27   | -    | -    | -    | -     | -      | -    | -    | -     | -      | 805.00    | 770.67           |  |
| 11               | not applicable  |             |       |       |        |        |        |      |      |      |       |       |     |       |     |     |          |      |      |      |       |        |      |      |       |        |           |                  |  |
| EU 11c           | TOTAL   | 8,866.19    | 55.72 |       | 252.58 | 0.70   |        |      | 0.17 |      | 47.86 | 60.49 | -   | 62.50 | -   | -   | 2,244.58 | -    | -    | -    | 80.05 | 230.44 | -    | -    | -     | 5.49   | 13,692.80 | 13,059.51        |  |

3.5 Advanced Internal Ratings Based approach (A-IRB)

The exposure data included in the quantitative disclosures is that used for calculating the Bank’s regulatory capital requirements. In what follows and unless otherwise stated, exposures will thus be expressed in terms of EAD.

3.5.1 Credit risk exposures by exposure class and PD range

According to Article 452 (d-g) of Regulation (EU) No 575/2013 (CRR), the following tables provide the main parameters used for the calculation of capital requirements for IRB models and show the exposure classes according to PD grades.

It should be noted that Corporates-Specialised Lending exposure class is not reported here. For Specialised Lending Income Producing Real Estate (IPRE) and Land Acquisition, Development and Construction (ADC) exposures, even though they are treated under the slotting methodology which falls into a category of the A-IRB Approach, they do not have PD or LGD data, and supervisory slotting risk weights are applied.

TEMPLATE EU CR6 – IRB APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE (IN EUR MILLION)

| A-IRB  | PD range         | On-balance sheet exposures | Off-balance-sheet exposures pre-CCF | Exposure weighted average CCF | Exposure post CCF and post CRM | Exposure weighted average PD (%) | Number of obligors | Exposure weighted average LGD (%) | Exposure weighted average maturity ( years) | Risk weighted exposure amount after supporting factors | Density of risk weighted exposure amount | Expected loss amount | Value adjust-ments and provisions |
|--|------------------|----------------------------|-------------------------------------|-------------------------------|--------------------------------|----------------------------------|--------------------|-----------------------------------|---|--|--|----------------------|-----------------------------------|
|  |                  | a                          | b                                   | c                             | d                              | e                                | f                  | g                                 | h   | i  | j  | k                    | l                                 |
| Corporates – Specialised Lending with own estimates of LGD or conversion factors |                  |                            |                                     |                               |                                |                                  |                    |                                   |   |  |  |                      |                                   |
|  | 0.00 to <0.15    | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -   | 0.00   | 0.00%                                    | 0.00                 | 0.00                              |
|  | 0.00 to <0.10    | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -   | 0.00   | 0.00%                                    | 0.00                 | 0.00                              |
|  | 0.10 to <0.15    | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -   | 0.00   | 0.00%                                    | 0.00                 | 0.00                              |
|  | 0.15 to <0.25    | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -   | 0.00   | 0.00%                                    | 0.00                 | 0.00                              |
|  | 0.25 to <0.50    | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -   | 0.00   | 0.00%                                    | 0.00                 | 0.00                              |
|  | 0.50 to <0.75    | 14.20                      | 2.01                                | 40%                           | 15.01                          | 0.66%                            | 1                  | 25.0%                             | 4.94  | 7.27   | 0.00%                                    | 0.00                 | 0.00                              |
|  | 0.75 to <2.50    | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -   | 0.00   | 0.00%                                    | 0.00                 | 0.00                              |
|  | 0.75 to <1.75    | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -   | 0.00   | 0.00%                                    | 0.00                 | 0.00                              |
|  | 1.75 to <2.5     | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -   | 0.00   | 0.00%                                    | 0.00                 | 0.00                              |
|  | 2.50 to <10.00   | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -   | 0.00   | 0.00%                                    | 0.00                 | 0.00                              |
|  | 2.5 to <5        | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -   | 0.00   | 0.00%                                    | 0.00                 | 0.00                              |
|  | 5 to <10         | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -   | 0.00   | 0.00%                                    | 0.00                 | 0.00                              |
|  | 10.00 to <100.00 | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -   | 0.00   | 0.00%                                    | 0.00                 | 0.00                              |
|  | 10 to <20        | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -   | 0.00   | 0.00%                                    | 0.00                 | 0.00                              |
|  | 20 to <30        | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -   | 0.00   | 0.00%                                    | 0.00                 | 0.00                              |
|  | 30.00 to <100.00 | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -   | 0.00   | 0.00%                                    | 0.00                 | 0.00                              |
|  | 100.00 (Default) | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -   | 0.00   | 0.00%                                    | 0.00                 | 0.00                              |
| Subtotal (exposure class)  |                  | 14.20                      | 2.01                                |                               | 15.01                          |                                  |                    |                                   |   | 7.27   |  | 0.00                 | 0.00                              |

| A-IRB  | PD range         | On-balance sheet exposures | Off-balance-sheet exposures pre-CCF | Exposure weighted average CCF | Exposure post CCF and post CRM | Exposure weighted average PD (%) | Number of obligors | Exposure weighted average LGD (%) | Exposure weighted average maturity ( years) | Risk weighted exposure amount after supporting factors | Density of risk weighted exposure amount | Expected loss amount | Value adjust-ments and provisions |
|--|------------------|----------------------------|-------------------------------------|-------------------------------|--------------------------------|----------------------------------|--------------------|-----------------------------------|---|--|--|----------------------|-----------------------------------|
|  |                  | a                          | b                                   | c                             | d                              | e                                | f                  | g                                 | h   | i  | j  | k                    | l                                 |
| Corporates – Other with own estimates of LGD or conversion factors |                  |                            |                                     |                               |                                |                                  |                    |                                   |   |  |  |                      |                                   |
|  | 0.00 to <0.15    | 60.23                      | 0.00                                | 0%                            | 60.23                          | 0.14%                            | 1                  | 25.0%                             | 3.19  | 14.84  | 0.00%                                    | -0.02                | 0.00                              |
|  | 0.00 to <0.10    | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -   | 0.00   | 0.00%                                    | 0.00                 | 0.00                              |
|  | 0.10 to <0.15    | 60.23                      | 0.00                                | 0%                            | 60.23                          | 0.14%                            | 1                  | 25.0%                             | 3.19  | 14.84  | 0.00%                                    | -0.02                | 0.00                              |
|  | 0.15 to <0.25    | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -   | 0.00   | 0.00%                                    | 0.00                 | 0.00                              |
|  | 0.25 to <0.50    | 124.89                     | 36.50                               | 39%                           | 138.05                         | 0.36%                            | 235                | 30.7%                             | 3.71  | 48.84  | 0.00%                                    | -0.06                | 0.00                              |
|  | 0.50 to <0.75    | 40.82                      | 69.96                               | 54%                           | 76.72                          | 0.65%                            | 148                | 26.0%                             | 4.02  | 37.35  | 0.00%                                    | -0.03                | 0.00                              |
|  | 0.75 to <2.50    | 670.53                     | 364.89                              | 53%                           | 851.01                         | 1.69%                            | 3.027              | 26.6%                             | 3.45  | 495.79   | 0.00%                                    | -0.54                | 0.00                              |
|  | 0.75 to <1.75    | 249.54                     | 178.88                              | 58%                           | 346.45                         | 1.01%                            | 1.863              | 25.9%                             | 3.36  | 197.07   | 0.00%                                    | -0.18                | 0.00                              |
|  | 1.75 to <2.5     | 420.99                     | 186.01                              | 48%                           | 504.56                         | 2.16%                            | 1.164              | 27.1%                             | 3.50  | 298.72   | 0.00%                                    | -0.36                | 0.00                              |
|  | 2.50 to <10.00   | 584.18                     | 304.45                              | 51%                           | 716.48                         | 4.75%                            | 772                | 30.4%                             | 2.96  | 598.48   | 0.00%                                    | -2.19                | 0.00                              |
|  | 2.5 to <5        | 349.72                     | 195.04                              | 41%                           | 415.74                         | 3.28%                            | 448                | 31.7%                             | 3.08  | 329.81   | 0.00%                                    | -0.85                | 0.00                              |
|  | 5 to <10         | 234.46                     | 109.41                              | 69%                           | 300.74                         | 6.79%                            | 324                | 28.6%                             | 2.80  | 268.67   | 0.00%                                    | -1.34                | 0.00                              |
|  | 10.00 to <100.00 | 213.43                     | 82.88                               | 42%                           | 243.68                         | 21.02%                           | 512                | 26.7%                             | 2.87  | 276.70   | 0.00%                                    | -1.25                | 0.00                              |
|  | 10 to <20        | 97.39                      | 49.83                               | 42%                           | 114.07                         | 11.94%                           | 192                | 29.1%                             | 3.60  | 117.26   | 0.00%                                    | -0.80                | 0.00                              |
|  | 20 to <30        | 73.76                      | 27.72                               | 44%                           | 85.20                          | 21.26%                           | 218                | 23.2%                             | 2.27  | 108.40   | 0.00%                                    | -0.39                | 0.00                              |
|  | 30.00 to <100.00 | 42.27                      | 5.33                                | 40%                           | 44.40                          | 43.88%                           | 102                | 27.2%                             | .17   | 51.04  | 0.00%                                    | -0.06                | 0.00                              |
|  | 100.00 (Default) | 251.92                     | 1.31                                | 43%                           | 231.50                         | 100.00%                          | 417                | 47.0%                             | 2.44  | 150.31   | 0.00%                                    | -68.94               | 0.00                              |
| Subtotal (exposure class)  |                  | 1,946.00                   | 859.99                              |                               | 2,317.66                       |                                  |                    |                                   |   | 1,622.31   |  | -73.01               | 0.00                              |

| A-IRB   | PD range         | On-balance sheet exposures | Off-balance-sheet exposures pre-CCF | Exposure weighted average CCF | Exposure post CCF and post CRM | Exposure weighted average PD (%) | Number of obligors | Exposure weighted average LGD (%) | Exposure weighted average maturity (years) | Risk weighted exposure amount after supporting factor | Density of risk weighted exposure amount | Expected loss amount | Value adjust-ments and provisions |
|---|------------------|----------------------------|-------------------------------------|-------------------------------|--------------------------------|----------------------------------|--------------------|-----------------------------------|--|---|--|----------------------|-----------------------------------|
|   |                  | a                          | b                                   | c                             | d                              | e                                | f                  | g                                 | h  | i   | j  | k                    | l                                 |
| Retail – Qualifying revolving – with own estimates of LGD or conversion factors |                  |                            |                                     |                               |                                |                                  |                    |                                   |  |   |  |                      |                                   |
|   | 0.00 to <0.15    | 2.03                       | 8.53                                | 100%                          | 10.56                          | 0.12%                            | 1.388              | 50.0%                             | -  | 0.37  | 0.00%                                    | 0.00                 | 0.00                              |
|   | 0.00 to <0.10    | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -  | 0.00  | 0.00%                                    | 0.00                 | 0.00                              |
|   | 0.10 to <0.15    | 2.03                       | 8.53                                | 100%                          | 10.56                          | 0.12%                            | 1.388              | 50.0%                             | -  | 0.37  | 0.00%                                    | 0.00                 | 0.00                              |
|   | 0.15 to <0.25    | 17.26                      | 55.49                               | 100%                          | 72.74                          | 0.22%                            | 12.659             | 50.0%                             | -  | 4.13  | 0.00%                                    | -0.00                | 0.00                              |
|   | 0.25 to <0.50    | 30.40                      | 84.80                               | 100%                          | 115.21                         | 0.31%                            | 28.100             | 50.0%                             | -  | 8.72  | 0.00%                                    | -0.00                | 0.00                              |
|   | 0.50 to <0.75    | 10.47                      | 20.87                               | 100%                          | 31.34                          | 0.58%                            | 11.190             | 50.0%                             | -  | 3.91  | 0.00%                                    | -0.00                | 0.00                              |
|   | 0.75 to <2.50    | 8.58                       | 18.40                               | 98%                           | 26.68                          | 1.19%                            | 8.140              | 50.0%                             | -  | 5.77  | 0.00%                                    | -0.00                | 0.00                              |
|   | 0.75 to <1.75    | 7.71                       | 16.23                               | 100%                          | 23.94                          | 1.07%                            | 7.499              | 50.0%                             | -  | 4.82  | 0.00%                                    | -0.00                | 0.00                              |
|   | 1.75 to <2.5     | 0.86                       | 2.16                                | 86%                           | 2.73                           | 2.23%                            | 641                | 50.0%                             | -  | 0.95  | 0.00%                                    | -0.00                | 0.00                              |
|   | 2.50 to <10.00   | 5.02                       | 8.19                                | 100%                          | 13.22                          | 4.01%                            | 5.181              | 50.0%                             | -  | 6.83  | 0.00%                                    | -0.00                | 0.00                              |
|   | 2.5 to <5        | 3.24                       | 5.53                                | 100%                          | 8.77                           | 3.13%                            | 3.291              | 50.0%                             | -  | 3.87  | 0.00%                                    | -0.00                | 0.00                              |
|   | 5 to <10         | 1.78                       | 2.67                                | 100%                          | 4.45                           | 5.75%                            | 1.890              | 50.0%                             | -  | 2.96  | 0.00%                                    | -0.00                | 0.00                              |
|   | 10.00 to <100.00 | 1.00                       | 0.84                                | 100%                          | 1.85                           | 18.11%                           | 2.281              | 50.0%                             | -  | 2.17  | 0.00%                                    | -0.00                | 0.00                              |
|   | 10 to <20        | 0.92                       | 0.72                                | 100%                          | 1.64                           | 14.57%                           | 1.572              | 50.0%                             | -  | 1.87  | 0.00%                                    | -0.00                | 0.00                              |
|   | 20 to <30        | 0.00                       | 0.01                                | 100%                          | 0.01                           | 25.57%                           | 106                | 50.0%                             | -  | 0.02  | 0.00%                                    | -0.00                | 0.00                              |
|   | 30.00 to <100.00 | 0.08                       | 0.11                                | 100%                          | 0.19                           | 48.59%                           | 603                | 50.0%                             | -  | 0.28  | 0.00%                                    | 0.00                 | 0.00                              |
|   | 100.00 (Default) | 0.14                       | 0.01                                | 100%                          | 0.15                           | 100.00%                          | 2.171              | 78.8%                             | -  | 0.10  | 0.00%                                    | 0.00                 | 0.00                              |
| Subtotal (exposure class)   |                  | 74.90                      | 197.14                              |                               | 271.75                         |                                  |                    |                                   |  | 32.00   |  | -0.00                | 0.00                              |



| A-IRB   | PD range         | On-balance sheet exposures | Off-balance-sheet exposures pre-CCF | Exposure weighted average CCF | Exposure post CCF and post CRM | Exposure weighted average PD (%) | Number of obligors | Exposure weighted average LGD (%) | Exposure weighted average maturity ( years) | Risk weighted exposure amount after supporting factors | Density of risk weighted exposure amount | Expected loss amount | Value adjust-ments and provisions |
|---|------------------|----------------------------|-------------------------------------|-------------------------------|--------------------------------|----------------------------------|--------------------|-----------------------------------|---|--|--|----------------------|-----------------------------------|
|   | a                | b                          | c                                   | d                             | e                              | f                                | g                  | h                                 | i   | j  | k  | l                    |                                   |
| Retail exposures – Secured by residential real estate – with own estimates of LGD or conversion factors |                  |                            |                                     |                               |                                |                                  |                    |                                   |   |  |  |                      |                                   |
|   | 0.00 to <0.15    | 14.56                      | 20.82                               | 100%                          | 35.38                          | 0.12%                            | 74                 | 14.3%                             | -   | 1.38   | 0.00%                                    | -0.01                | 0.00                              |
|   | 0.00 to <0.10    | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -   | 0.00   | 0.00%                                    | 0.00                 | 0.00                              |
|   | 0.10 to <0.15    | 14.56                      | 20.82                               | 100%                          | 35.38                          | 0.12%                            | 74                 | 14.3%                             | -   | 1.38   | 0.00%                                    | -0.01                | 0.00                              |
|   | 0.15 to <0.25    | 2.330.60                   | 60.31                               | 100%                          | 2.389.30                       | 0.23%                            | 5.129              | 13.2%                             | -   | 138.59   | 0.00%                                    | -0.13                | 0.00                              |
|   | 0.25 to <0.50    | 1.836.90                   | 48.45                               | 99%                           | 1.883.28                       | 0.33%                            | 5.685              | 13.6%                             | -   | 149.41   | 0.00%                                    | -0.17                | 0.00                              |
|   | 0.50 to <0.75    | 365.74                     | 18.47                               | 100%                          | 384.21                         | 0.58%                            | 1.255              | 14.7%                             | -   | 48.37  | 0.00%                                    | -0.05                | 0.00                              |
|   | 0.75 to <2.50    | 1.723.31                   | 109.48                              | 96%                           | 1.828.09                       | 1.33%                            | 3.955              | 16.3%                             | -   | 454.02   | 0.00%                                    | -0.64                | 0.00                              |
|   | 0.75 to <1.75    | 1.123.79                   | 76.44                               | 100%                          | 1.199.83                       | 0.94%                            | 2.973              | 14.9%                             | -   | 215.34   | 0.00%                                    | -0.27                | 0.00                              |
|   | 1.75 to <2.5     | 599.52                     | 33.04                               | 88%                           | 628.26                         | 2.09%                            | 982                | 19.1%                             | -   | 238.69   | 0.00%                                    | -0.36                | 0.00                              |
|   | 2.50 to <10.00   | 497.43                     | 22.84                               | 96%                           | 519.18                         | 5.22%                            | 959                | 18.2%                             | -   | 313.90   | 0.00%                                    | -0.65                | 0.00                              |
|   | 2.5 to <5        | 296.97                     | 16.36                               | 95%                           | 312.27                         | 4.00%                            | 681                | 16.8%                             | -   | 155.30   | 0.00%                                    | -0.35                | 0.00                              |
|   | 5 to <10         | 200.45                     | 6.48                                | 100%                          | 206.91                         | 7.06%                            | 278                | 20.5%                             | -   | 158.60   | 0.00%                                    | -0.30                | 0.00                              |
|   | 10.00 to <100.00 | 257.68                     | 12.45                               | 99%                           | 270.00                         | 19.34%                           | 305                | 22.9%                             | -   | 321.49   | 0.00%                                    | -1.01                | 0.00                              |
|   | 10 to <20        | 166.60                     | 5.95                                | 100%                          | 172.54                         | 13.07%                           | 215                | 21.5%                             | -   | 186.30   | 0.00%                                    | -0.28                | 0.00                              |
|   | 20 to <30        | 74.26                      | 4.18                                | 100%                          | 78.44                          | 25.57%                           | 62                 | 25.3%                             | -   | 115.59   | 0.00%                                    | -0.56                | 0.00                              |
|   | 30.00 to <100.00 | 16.82                      | 2.31                                | 95%                           | 19.02                          | 50.41%                           | 28                 | 26.2%                             | -   | 19.59  | 0.00%                                    | -0.17                | 0.00                              |
|   | 100.00 (Default) | 229.45                     | 0.01                                | 100%                          | 229.46                         | 100.00%                          | 406                | 12.2%                             | -   | 143.42   | 0.00%                                    | -30.78               | 0.00                              |
| Subtotal (exposure class)   |                  | 7,255.66                   | 292.84                              |                               | 7,538.90                       |                                  |                    |                                   | 1,570.57                                    |  | -33.44                                   | 0.00                 |                                   |

| A-IRB  | PD range         | On-balance sheet exposures | Off-balance-sheet exposures pre-CCF | Exposure weighted average CCF | Exposure post CCF and post CRM | Exposure weighted average PD (%) | Number of obligors | Exposure weighted average LGD (%) | Exposure weighted average maturity ( years) | Risk weighted exposure amount after supporting factors | Density of risk weighted exposure amount | Expected loss amount | Value adjust-ments and provisions |
|--|------------------|----------------------------|-------------------------------------|-------------------------------|--------------------------------|----------------------------------|--------------------|-----------------------------------|---|--|--|----------------------|-----------------------------------|
|  | a                | b                          | c                                   | d                             | e                              | f                                | g                  | h                                 | i   | j  | k  | l                    |                                   |
| Retail exposures – Other – with own estimates of LGD or conversion factors |                  |                            |                                     |                               |                                |                                  |                    |                                   |   |  |  |                      |                                   |
|  | 0.00 to <0.15    | 1.60                       | 13.93                               | 100%                          | 15.53                          | 0.12%                            | 1.663              | 11.1%                             | -   | 0.64   | 0.00%                                    | -0.00                | 0.00                              |
|  | 0.00 to <0.10    | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -   | 0.00   | 0.00%                                    | 0.00                 | 0.00                              |
|  | 0.10 to <0.15    | 1.60                       | 13.93                               | 100%                          | 15.53                          | 0.12%                            | 1.663              | 11.1%                             | -   | 0.64   | 0.00%                                    | -0.00                | 0.00                              |
|  | 0.15 to <0.25    | 43.85                      | 59.11                               | 100%                          | 102.95                         | 0.21%                            | 7.788              | 18.3%                             | -   | 9.01   | 0.00%                                    | -0.08                | 0.00                              |
|  | 0.25 to <0.50    | 100.37                     | 106.12                              | 94%                           | 198.68                         | 0.33%                            | 5.443              | 17.3%                             | -   | 21.89  | 0.00%                                    | -0.18                | 0.00                              |
|  | 0.50 to <0.75    | 104.55                     | 74.68                               | 100%                          | 165.69                         | 0.58%                            | 4.282              | 14.1%                             | -   | 24.46  | 0.00%                                    | -0.12                | 0.00                              |
|  | 0.75 to <2.50    | 927.83                     | 341.21                              | 55%                           | 1.095.61                       | 1.81%                            | 13.542             | 17.5%                             | -   | 303.45   | 0.00%                                    | -1.19                | 0.00                              |
|  | 0.75 to <1.75    | 213.88                     | 109.59                              | 100%                          | 307.11                         | 0.99%                            | 10.123             | 15.2%                             | -   | 68.62  | 0.00%                                    | -0.30                | 0.00                              |
|  | 1.75 to <2.5     | 713.96                     | 231.62                              | 33%                           | 788.50                         | 2.13%                            | 3.419              | 18.4%                             | -   | 234.83   | 0.00%                                    | -0.89                | 0.00                              |
|  | 2.50 to <10.00   | 295.44                     | 82.16                               | 96%                           | 355.97                         | 5.38%                            | 6.615              | 16.4%                             | -   | 96.20  | 0.00%                                    | -1.86                | 0.00                              |
|  | 2.5 to <5        | 132.20                     | 42.73                               | 96%                           | 162.66                         | 3.55%                            | 3.940              | 16.2%                             | -   | 40.02  | 0.00%                                    | -0.43                | 0.00                              |
|  | 5 to <10         | 163.24                     | 39.43                               | 97%                           | 193.31                         | 6.92%                            | 2.675              | 16.5%                             | -   | 56.19  | 0.00%                                    | -1.43                | 0.00                              |
|  | 10.00 to <100.00 | 183.69                     | 32.29                               | 94%                           | 209.05                         | 20.10%                           | 3.244              | 16.7%                             | -   | 99.18  | 0.00%                                    | -2.80                | 0.00                              |
|  | 10 to <20        | 120.39                     | 11.49                               | 98%                           | 127.89                         | 13.62%                           | 2.134              | 12.8%                             | -   | 51.34  | 0.00%                                    | -1.25                | 0.00                              |
|  | 20 to <30        | 46.69                      | 17.76                               | 100%                          | 64.38                          | 25.57%                           | 222                | 21.0%                             | -   | 35.56  | 0.00%                                    | -1.33                | 0.00                              |
|  | 30.00 to <100.00 | 16.60                      | 3.04                                | 42%                           | 16.78                          | 48.54%                           | 888                | 30.4%                             | -   | 12.28  | 0.00%                                    | -0.21                | 0.00                              |
|  | 100.00 (Default) | 81.45                      | 1.14                                | 98%                           | 79.45                          | 100.00%                          | 3.456              | 54.7%                             | -   | 50.99  | 0.00%                                    | -28.62               | 0.00                              |
| Subtotal (exposure class)  |                  | 1,738.79                   | 710.64                              |                               | 2,222.94                       |                                  |                    |                                   | 605.83                                      |  | -34.85                                   | 0.00                 |                                   |
| Total A-IRB (all exposures classes)  |                  | 11,029.56                  | 2,062.61                            | 625%                          | 12,366.26                      |                                  | 102,739            |                                   | 22.79                                       | 3,837.98   | 0.00%                                    | -141.30              | 0.00                              |

| F-IRB   | PD range         | On-balance sheet exposures | Off-balance-sheet exposures pre-CCF | Exposure weighted average CCF | Exposure post CCF and post CRM | Exposure weighted average PD (%) | Number of obligors | Exposure weighted average LGD (%) | Exposure weighted average maturity (years) | Risk weighted exposure amount after supporting factor | Density of weighted exposure amount | Expected loss amount | Value adjustments and provisions |
|---|------------------|----------------------------|-------------------------------------|-------------------------------|--------------------------------|----------------------------------|--------------------|-----------------------------------|--|---|-------------------------------------|----------------------|----------------------------------|
|   |                  | a                          | b                                   | c                             | d                              | e                                | f                  | g                                 | h  | i   | j                                   | k                    | l                                |
| Corporates – Other without own estimates of LGD or conversion factors |                  |                            |                                     |                               |                                |                                  |                    |                                   |  |   |                                     |                      |                                  |
|   | 0.00 to <0.15    | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -  | 0.00  | 0.00%                               | 0.00                 | 0.00                             |
|   | 0.00 to <0.10    | 71.04                      | 97.93                               | 40%                           | 100.69                         | 0.05%                            | 8                  | 40.0%                             | 2.50                                       | 22.42   | 0.00%                               | -0.02                | 0.00                             |
|   | 0.10 to <0.15    | 166.25                     | 7.69                                | 40%                           | 169.32                         | 0.14%                            | 9                  | 40.0%                             | 2.50                                       | 69.24   | 0.00%                               | -0.11                | 0.00                             |
|   | 0.15 to <0.25    | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -  | 0.00  | 0.00%                               | 0.00                 | 0.00                             |
|   | 0.25 to <0.50    | 187.16                     | 54.60                               | 40%                           | 209.00                         | 0.31%                            | 18                 | 40.0%                             | 2.50                                       | 129.73  | 0.00%                               | -0.24                | 0.00                             |
|   | 0.50 to <0.75    | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -  | 0.00  | 0.00%                               | 0.00                 | 0.00                             |
|   | 0.75 to <2.50    | 548.43                     | 139.47                              | 40%                           | 595.48                         | 0.86%                            | 37                 | 40.0%                             | 2.50                                       | 585.42  | 0.00%                               | -2.48                | 0.00                             |
|   | 0.75 to <1.75    | 548.43                     | 139.47                              | 40%                           | 595.48                         | 0.86%                            | 37                 | 40.0%                             | 2.50                                       | 585.42  | 0.00%                               | -2.48                | 0.00                             |
|   | 1.75 to <2.5     | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -  | 0.00  | 0.00%                               | 0.00                 | 0.00                             |
|   | 2.50 to <10.00   | 83.94                      | 58.84                               | 40%                           | 107.68                         | 4.28%                            | 9                  | 40.0%                             | 2.50                                       | 172.79  | 0.00%                               | -4.75                | 0.00                             |
|   | 2.5 to <5        | 83.94                      | 58.84                               | 40%                           | 107.68                         | 4.28%                            | 9                  | 40.0%                             | 2.50                                       | 172.79  | 0.00%                               | -4.75                | 0.00                             |
|   | 5 to <10         | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -  | 0.00  | 0.00%                               | 0.00                 | 0.00                             |
|   | 10.00 to <100.00 | 15.33                      | 4.73                                | 40%                           | 17.22                          | 13.98%                           | 4                  | 0.0%                              | 2.50                                       | 0.02  | 0.00%                               | -0.00                | 0.00                             |
|   | 10 to <20        | 15.33                      | 4.73                                | 40%                           | 17.22                          | 13.98%                           | 4                  | 0.0%                              | 2.50                                       | 0.02  | 0.00%                               | -0.00                | 0.00                             |
|   | 20 to <30        | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -  | 0.00  | 0.00%                               | 0.00                 | 0.00                             |
|   | 30.00 to <100.00 | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -  | 0.00  | 0.00%                               | 0.00                 | 0.00                             |
|   | 100.00 (Default) | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -  | 0.00  | 0.00%                               | 0.00                 | 0.00                             |
| Subtotal (exposure class)   |                  | 834.86                     | 257.64                              |                               | 929.38                         |                                  |                    |                                   |  | 887.95  |                                     | -7.47                | 0.00                             |

| F-IRB   | PD range         | On-balance sheet exposures | Off-balance-sheet exposures pre-CCF | Exposure weighted average CCF | Exposure post CCF and post CRM | Exposure weighted average PD (%) | Number of obligors | Exposure weighted average LGD (%) | Exposure weighted average maturity (years) | Risk weighted exposure amount after supporting factor | Density of weighted exposure amount | Expected loss amount | Value adjustments and provisions |
|---|------------------|----------------------------|-------------------------------------|-------------------------------|--------------------------------|----------------------------------|--------------------|-----------------------------------|--|---|-------------------------------------|----------------------|----------------------------------|
|   |                  | a                          | b                                   | c                             | d                              | e                                | f                  | g                                 | h  | i   | j                                   | k                    | l                                |
| Corporates – Specialised Lending without own estimates of LGD or conversion factors |                  |                            |                                     |                               |                                |                                  |                    |                                   |  |   |                                     |                      |                                  |
|   | 0.00 to <0.15    | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -  | 0.00  | 0.00%                               | 0.00                 | 0.00                             |
|   | 0.00 to <0.10    | 0.00                       | 1.00                                | 40%                           | 0.40                           | 0.05%                            | 1                  | 40.0%                             | 2.50                                       | 0.07  | 0.00%                               | -0.00                | 0.00                             |
|   | 0.10 to <0.15    | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -  | 0.00  | 0.00%                               | 0.00                 | 0.00                             |
|   | 0.15 to <0.25    | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -  | 0.00  | 0.00%                               | 0.00                 | 0.00                             |
|   | 0.25 to <0.50    | 6.54                       | 0.00                                | 0%                            | 6.54                           | 0.31%                            | 1                  | 40.0%                             | 2.50                                       | 3.38  | 0.00%                               | -0.01                | 0.00                             |
|   | 0.50 to <0.75    | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -  | 0.00  | 0.00%                               | 0.00                 | 0.00                             |
|   | 0.75 to <2.50    | 8.43                       | 0.00                                | 0%                            | 8.43                           | 0.89%                            | 1                  | 40.0%                             | 2.50                                       | 7.01  | 0.00%                               | -0.05                | 0.00                             |
|   | 0.75 to <1.75    | 8.43                       | 0.00                                | 0%                            | 8.43                           | 0.89%                            | 1                  | 40.0%                             | 2.50                                       | 7.01  | 0.00%                               | -0.05                | 0.00                             |
|   | 1.75 to <2.5     | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -  | 0.00  | 0.00%                               | 0.00                 | 0.00                             |
|   | 2.50 to <10.00   | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -  | 0.00  | 0.00%                               | 0.00                 | 0.00                             |
|   | 2.5 to <5        | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -  | 0.00  | 0.00%                               | 0.00                 | 0.00                             |
|   | 5 to <10         | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -  | 0.00  | 0.00%                               | 0.00                 | 0.00                             |
|   | 10.00 to <100.00 | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -  | 0.00  | 0.00%                               | 0.00                 | 0.00                             |
|   | 10 to <20        | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -  | 0.00  | 0.00%                               | 0.00                 | 0.00                             |
|   | 20 to <30        | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -  | 0.00  | 0.00%                               | 0.00                 | 0.00                             |
|   | 30.00 to <100.00 | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -  | 0.00  | 0.00%                               | 0.00                 | 0.00                             |
|   | 100.00 (Default) | 0.00                       | 0.00                                | 0%                            | 0.00                           | 0.00%                            | -                  | 0.0%                              | -  | 0.00  | 0.00%                               | 0.00                 | 0.00                             |
| Subtotal (exposure class)   |                  | 14.97                      | 0.00                                |                               | 14.97                          |                                  |                    |                                   |  | 10.39   |                                     | -0.06                | 0.00                             |
| Total F-IRB (all exposures classes)   |                  | 1,087.12                   | 364.26                              | 200%                          | 1.214.77                       |                                  | 88                 |                                   | 12.50                                      | 990.08  | 0.00%                               | -7.66                | 0.00                             |

TEMPLATE EU CR7-A – IRB APPROACH – DISCLOSURE OF THE EXTENT OF THE USE OF CRM TECHNIQUES (IN EUR MILLION)

| A-IRB |  | Credit risk Mitigation techniques |  |   |   |  |  |   |  |  |  |   | Credit risk Mitigation methods in the calculation of RWEAs |  |   |
|-------|--|-----------------------------------|--|---|---|--|--|---|--|--|--|---|--|--|---|
|       |  | Total exposures                   | Funded credit Protection (FCP)                         |   |   |  |  |   |  |  | Unfunded credit Protection (UFCP)                                  |   | RWEA without substitution effects (reduction effects only) | RWEA with substitution effects (both reduction and substitution effects) |   |
|       |  |                                   | Part of exposures covered by Financial Collaterals (%) | Part of exposures covered by Other eligible collaterals (%) | Part of exposures covered by Immovable property Collaterals (%) | Part of exposures covered by Receivables (%) | Part of exposures covered by Other physical collateral (%) | Part of exposures covered by Other funded credit protection (%) | Part of exposures covered by Cash on deposit (%) | Part of exposures covered by Life insurance policies (%) | Part of exposures covered by Instruments held by a third party (%) | Part of exposures covered by Guarantees (%) |  |  | Part of exposures covered by Credit Derivatives (%) |
|       |  | a                                 | b  | c   | d   | e  | f  | g   | h  | i  | j  | k   | l  | m  | n   |
| 1     | Central governments and central banks              |                                   |  |   |   |  |  |   |  |  |  |   |  |  |   |
| 2     | Regional governments and local authorities         |                                   |  |   |   |  |  |   |  |  |  |   |  |  |   |
| 3     | Public sector entities                             |                                   |  |   |   |  |  |   |  |  |  |   |  |  |   |
| 5     | Corporates   | 4,545.55                          | 4.58%  | 19.46%  | 19.27%  | 0.00%  | 0.19%  | 0.91%   | 0.00%  | 0.91%  | 0.00%  | 0.000%                                      | 0.00%  | 3,184.37   | 3,185.99  |
| 5,1   | Corporates – General                               | 2,317.66                          | 8.98%  | 38.16%  | 37.79%  | 0.00%  | 0.37%  | 1.79%   | 0.00%  | 1.79%  | 0.00%  | 0.000%                                      | 0.00%  | 1,620.69   | 1,622.31  |
| 5,2   | Corporates – Specialised lending                   | 2,227.88                          | 0.00%  | 0.00%   | 0.00%   | 0.00%  | 0.00%  | 0.00%   | 0.00%  | 0.00%  | 0.00%  | 0.000%                                      | 0.00%  | 1,563.68   | 1,563.68  |
| 5,3   | Corporates – Purchased Receivables                 |                                   |  |   |   |  |  |   |  |  |  |   |  |  |   |
| 6     | Retail   | 10,034.64                         | 10.94%   | 75.05%  | 74.98%  | 0.02%  | 0.05%  | 1.52%   | 0.00%  | 1.52%  | 0.00%  | 0.000%                                      | 0.00%  | 2,208.12   | 2,208.40  |
| 6,1   | Retail – Qualifying revolving                      | 271.75                            | 0.00%  | 0.00%   | 0.00%   | 0.00%  | 0.00%  | 0.00%   | 0.00%  | 0.00%  | 0.00%  | 0.000%                                      | 0.00%  | 32.00  | 32.00   |
| 6,2   | Retail – secured by residential immovable property | 7,539.95                          | 1.63%  | 96.19%  | 96.10%  | 0.03%  | 0.06%  | 0.00%   | 0.00%  | 0.00%  | 0.00%  | 0.000%                                      | 0.00%  | 1,570.57   | 1,570.57  |
| 6,3   | Retail – Purchased Receivables                     |                                   |  |   |   |  |  |   |  |  |  |   |  |  |   |
| 6,4   | Retail – Other retail exposures                    | 2,222.94                          | 43.86%   | 12.52%  | 12.48%  | 0.02%  | 0.02%  | 6.85%   | 0.00%  | 6.85%  | 0.00%  | 0.000%                                      | 0.00%  | 605.55   | 605.83  |
| 7     | TOTAL  | 14,580.19                         | 8.96%  | 57.72%  | 57.61%  | 0.02%  | 0.09%  | 1.33%   | 0.00%  | 1.33%  | 0.00%  | 0.000%                                      | 0.00%  | 5,392.49   | 5,394.39  |

| F-IRB |  | Credit risk Mitigation techniques |  |   |   |  |  |   |  |  |  |   | Credit risk Mitigation methods in the calculation of RWEAs |  |   |
|-------|--|-----------------------------------|--|---|---|--|--|---|--|--|--|---|--|--|---|
|       |  | Total exposures                   | Funded credit Protection (FCP)                         |   |   |  |  |   |  |  | Unfunded credit Protection (UFCP)                                  |   | RWEA without substitution effects (reduction effects only) | RWEA with substitution effects (both reduction and substitution effects) |   |
|       |  |                                   | Part of exposures covered by Financial Collaterals (%) | Part of exposures covered by Other eligible collaterals (%) | Part of exposures covered by Immovable property Collaterals (%) | Part of exposures covered by Receivables (%) | Part of exposures covered by Other physical collateral (%) | Part of exposures covered by Other funded credit protection (%) | Part of exposures covered by Cash on deposit (%) | Part of exposures covered by Life insurance policies (%) | Part of exposures covered by Instruments held by a third party (%) | Part of exposures covered by Guarantees (%) |  |  | Part of exposures covered by Credit Derivatives (%) |
|       |  |                                   |  |   |   |  |  |   |  |  |  |   |  |  |   |
|       |  | a                                 | b  | c   | d   | e  | f  | g   | h  | i  | j  | k   | l  | m  | n   |
| 1     | Central governments and central banks      |                                   |  |   |   |  |  |   |  |  |  |   |  |  |   |
| 2     | Regional governments and local authorities |                                   |  |   |   |  |  |   |  |  |  |   |  |  |   |
| 3     | Public sector entities                     |                                   |  |   |   |  |  |   |  |  |  |   |  |  |   |
| 4     | Institutions                               |                                   |  |   |   |  |  |   |  |  |  |   |  |  |   |
| 5     | Corporates                                 | 1,214.77                          | 1.42%  | 0.00%   | 0.00%   | 0.00%  | 0.00%  | 0.00%   |  |  |  | 2.13%                                       | 0.00%  | 987.22   | 990.08  |
| 5,1   | Corporates – General                       | 1,199.40                          | 1.44%  | 0.00%   | 0.00%   | 0.00%  | 0.00%  | 0.00%   |  |  |  | 2.16%                                       | 0.00%  | 976.76   | 979.62  |
| 5,2   | Corporates – Specialised lending           | 15.37                             | 0.00%  | 0.00%   | 0.00%   | 0.00%  | 0.00%  | 0.00%   |  |  |  | 0.00%                                       | 0.00%  | 10.47  | 10.47   |
| 5,3   | Corporates – Purchased Receivables         |                                   |  |   |   |  |  |   |  |  |  |   |  |  |   |
| 6     | TOTAL                                      | 1,214.77                          | 1.42%  | 0.00%   | 0.00%   | 0.00%  | 0.00%  | 0.00%   |  |  |  | 2.13%                                       | 0.00%  | 987.22   | 990.08  |

3.5.2 RWA flow statements of credit risk exposures under the IRB approach

According to Article 438 (h) of Regulation (EU) No 575/2013 (CRR), the following table provides a flow statement explaining variations in the credit RWAs between Q1 2025 and Q2 2025.

TEMPLATE EU CR8 – RWEA FLOW STATEMENTS OF CREDIT RISK EXPOSURES UNDER THE IRB APPROACH (IN EUR MILLION)

|   |  | Risk weighted exposure amount |
|---|--|-------------------------------|
|   |  | a                             |
| 1 | Risk weighted exposure amount as at the end of the previous reporting period | 6,390.53                      |
| 2 | Asset size (+/-)   | 183.21                        |
| 3 | Asset quality (+/-)  | -189.27                       |
| 4 | Model updates (+/-)  |                               |
| 5 | Methodology and policy (+/-)   |                               |
| 6 | Acquisitions and disposals (+/-)   |                               |
| 7 | Foreign exchange movements (+/-)   |                               |
| 8 | Other (+/-)  |                               |
| 9 | Risk weighted exposure amount as at the end of the reporting period          | 6,384.47                      |





3.6 Counterparty credit risk

3.6.1 Analysis of CCR exposures by model approach

The Bank uses the SA-CCR method to measure the exposure value of derivatives subject to capital requirements for CCR.

TEMPLATE EU CCR1 – ANALYSIS OF CCR EXPOSURE BY APPROACH

|     |  | a                     | b                               | c    | d  | e                      | f                       | g              | h      |
|-----|--|-----------------------|---------------------------------|------|--|------------------------|-------------------------|----------------|--------|
|     |  | Replacement cost (RC) | Potential future exposure (PFE) | EEPE | Alpha used for computing regulatory exposure value | Exposure value pre-CRM | Exposure value post-CRM | Exposure value | RWEA   |
| EU1 | EU – Original Exposure Method (for derivatives)                    | 0.00                  | 0.00                            |      | 1.4  | 0.00                   | 0.00                    | 0.00           | 0.00   |
| EU2 | EU – Simplified SA-CCR (for derivatives)                           | 0.00                  | 0.00                            |      | 1.4  | 0.00                   | 0.00                    | 0.00           | 0.00   |
| 1   | SA-CCR (for derivatives)   | 81.70                 | 76.63                           |      | 1.4  | 131.32                 | 221.66                  | 221.66         | 88.94  |
| 2   | IMM (for derivatives and SFTs)                                     |                       |                                 | 0.00 | 0  | 0.00                   | 0.00                    | 0.00           | 0.00   |
| 2a  | Of which securities financing transactions netting sets            |                       |                                 | 0.00 |  | 0.00                   | 0.00                    | 0.00           | 0.00   |
| 2b  | Of which derivatives and long settlement transactions netting sets |                       |                                 | 0.00 |  | 0.00                   | 0.00                    | 0.00           | 0.00   |
| 2c  | Of which from contractual cross-product netting sets               |                       |                                 | 0.00 |  | 0.00                   | 0.00                    | 0.00           | 0.00   |
| 3   | Financial collateral simple method (for SFTs)                      |                       |                                 |      |  | 0.00                   | 0.00                    | 0.00           | 0.00   |
| 4   | Financial collateral comprehensive method (for SFTs)               |                       |                                 |      |  | 1,693.80               | 261.95                  | 261.95         | 13.51  |
| 5   | VaR for SFTs   |                       |                                 |      |  | 0.00                   | 0.00                    | 0.00           | 0.00   |
| 6   | TOTAL  |                       |                                 |      |  | 1,825.12               | 483.61                  | 483.61         | 102.46 |

3.6.2 Exposures to CCP

The below table presents an overview of exposures and capital requirements to central counterparties arising from transactions, margins and contributions to default funds.

TEMPLATE EU CCR8 – EXPOSURES TO CCPS (IN EUR MILLION)

|    |   | a              | b    |
|----|---|----------------|------|
|    |   | Exposure value | RWEA |
| 1  | Exposures to QCCPs (total)  |                | 5,73 |
| 2  | Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which     | 143.18         | 5.73 |
| 3  | (i) OTC derivatives   | 143.18         | 5.73 |
| 4  | (ii) Exchange-traded derivatives  | -              | -    |
| 5  | (iii) SFTs  | -              | -    |
| 6  | (iv) Netting sets where cross-product netting has been approved                                       | -              | -    |
| 7  | Segregated initial margin   | -              |      |
| 8  | Non-segregated initial margin   | -              | -    |
| 9  | Prefunded default fund contributions  | -              | -    |
| 10 | Unfunded default fund contributions   | -              | -    |
| 11 | Exposures to non-QCCPs (total)  |                | -    |
| 12 | Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which | -              | -    |
| 13 | (i) OTC derivatives   | -              | -    |
| 14 | (ii) Exchange-traded derivatives  | -              | -    |
| 15 | (iii) SFTs  | -              | -    |
| 16 | (iv) Netting sets where cross-product netting has been approved                                       | -              | -    |
| 17 | Segregated initial margin   | -              |      |
| 18 | Non-segregated initial margin   | -              | -    |
| 19 | Prefunded default fund contributions  | -              | -    |
| 20 | Unfunded default fund contributions   | -              | -    |

3.6.3 Standardised approach – CCR exposures by exposure class and risk weight

According to point (l) of Article 439 referring to point (e) of Article 444 of Regulation (EU) No 575/2013 (CRR), the following table provides the counterparty credit risk exposures under the standardised approach broken down by risk weights and regulatory exposure classes.

TEMPLATE EU CCR3 – STANDARDISED APPROACH – CCR EXPOSURES BY REGULATORY EXPOSURE CLASS AND RISK WEIGHTS

|                  |   | Risk Weight |      |        |      |        |      |      |      |       |      |        |                      |
|------------------|---|-------------|------|--------|------|--------|------|------|------|-------|------|--------|----------------------|
|                  |   | a           | b    | c      | d    | e      | f    | g    | h    | i     | j    | k      | l                    |
| Exposure classes |   | 0%          | 2%   | 4%     | 10%  | 20%    | 50%  | 70%  | 75%  | 100%  | 150% | Others | Total exposure value |
| 1                | Central governments or central banks                            | 0.00        | 0.00 | 0.00   | 0.00 | 0.00   | 0.00 | 0.00 | 0.00 | 0.00  | 0.00 | 0.00   | 0.00                 |
| 2                | Regional government or local authorities                        | 0.00        | 0.00 | 0.00   | 0.00 | 0.00   | 0.00 | 0.00 | 0.00 | 0.00  | 0.00 | 0.00   | 0.00                 |
| 3                | Public sector entities  | 0.00        | 0.00 | 0.00   | 0.00 | 0.00   | 0.00 | 0.00 | 0.00 | 0.00  | 0.00 | 0.00   | 0.00                 |
| 4                | Multilateral development banks                                  | 197.38      | 0.00 | 0.00   | 0.00 | 0.00   | 0.00 | 0.00 | 0.00 | 0.00  | 0.00 | 0.00   | 197.38               |
| 5                | International organisations                                     | 0.00        | 0.00 | 0.00   | 0.00 | 0.00   | 0.00 | 0.00 | 0.00 | 0.00  | 0.00 | 0.00   | 0.00                 |
| 6                | Institutions  | 0.00        | 0.00 | 214.09 | 0.00 | 41.3   | 0.02 | 0.00 | 0.00 | 0.00  | 0.5  | 0.00   | 255.91               |
| 7                | Corporates  | 0.00        | 0.00 | 0.00   | 0.00 | 0.00   | 0.00 | 0.00 | 0.00 | 21.6  | 0.00 | 0.00   | 21.6                 |
| 8                | Retail  | 0.00        | 0.00 | 0.00   | 0.00 | 0.00   | 0.00 | 0.00 | 0.01 | 0.07  | 0.00 | 0.00   | 0.08                 |
| 9                | Institutions and corporates with a short-term credit assessment | 0.00        | 0.00 | 0.00   | 0.00 | 76.01  | 1.16 | 0.00 | 0.00 | 0.00  | 0.00 | 0.00   | 77.18                |
| 10               | Other items   | 0.00        | 0.00 | 0.00   | 0.00 | 0.00   | 0.00 | 0.00 | 0.00 | 34.33 | 0.11 | 0.00   | 34.44                |
| 11               | Total exposure value  | 197.38      | 0.00 | 214.09 | 0.00 | 117.32 | 1.18 | 0.00 | 0.01 | 56    | 0.61 | 0.00   | 586.59               |

3.6.4 IRB approach – CCR exposures by exposure class and risk weight

According to point (l) of Article 439 referring to point (g) of Article 452 of Regulation (EU) No 575/2013 (CRR), the following table provides the counterparty credit risk exposures under the IRB approach broken down by exposure classes and PD scale.

TEMPLATE EU CCR4 – IRB APPROACH – CCR EXPOSURES BY PORTFOLIO AND PD SCALE

|                    |                              | a              | b                                | c                  | d                                 | e  | f     | g  |
|--------------------|------------------------------|----------------|----------------------------------|--------------------|-----------------------------------|--|-------|--|
| PD scale           |                              | Exposure value | Exposure weighted average PD (%) | Number of obligors | Exposure weighted average LGD (%) | Exposure weighted average maturity (years) | RWEA  | Density of risk weighted exposure amount |
| Corporates (F–IRB) |                              |                |                                  |                    |                                   |  |       |  |
| 1                  | 0.00 to <0.15                | 0.10           | 0.05%                            | 2                  | 40%                               | 3  | 0.02  | 22.13%                                   |
| 2                  | 0.15 to <0.25                | -              | 0.00%                            | -                  | 0%                                | -  | -     | 0.00%                                    |
| 3                  | 0.25 to <0.50                | 13.67          | 0.31%                            | 2                  | 40%                               | 3  | 8.48  | 62.07%                                   |
| 4                  | 0.50 to <0.75                | -              | 0.00%                            | -                  | 0%                                | -  | -     | 0.00%                                    |
| 5                  | 0.75 to <2.50                | -              | 0.00%                            | -                  | 0%                                | -  | -     | 0.00%                                    |
| 6                  | 2.50 to <10.00               | -              | 0.00%                            | -                  | 0%                                | -  | -     | 0.00%                                    |
| 7                  | 10.00 to <100.00             | 0.91           | 13.98%                           | 1                  | 40%                               | 3  | 2.21  | 244.22%                                  |
| 8                  | 100.00 (Default)             | -              | 0.00%                            | -                  | 0%                                | -  | -     | 0.00%                                    |
| x                  | Sub-total (Exposure class X) | 14.67          | 1.15%                            | 5                  | 40%                               | 3  | 10.72 | 73.04%                                   |

|                    |                              | a              | b                                | c                  | d                                 | e  | f    | g  |
|--------------------|------------------------------|----------------|----------------------------------|--------------------|-----------------------------------|--|------|--|
| PD scale           |                              | Exposure value | Exposure weighted average PD (%) | Number of obligors | Exposure weighted average LGD (%) | Exposure weighted average maturity (years) | RWEA | Density of risk weighted exposure amount |
| Corporates (A–IRB) |                              |                |                                  |                    |                                   |  |      |  |
| 1                  | 0.00 to <0.15                | —              | 0.00%                            | -                  | 0%                                | -  | -    | 0.00%                                    |
| 2                  | 0.15 to <0.25                | -              | 0.00%                            | -                  | 0%                                | -  | -    | 0.00%                                    |
| 3                  | 0.25 to <0.50                | -              | 0.00%                            | -                  | 0%                                | -  | -    | 0.00%                                    |
| 4                  | 0.50 to <0.75                | -              | 0.00%                            | -                  | 0%                                | -  | -    | 0.00%                                    |
| 5                  | 0.75 to <2.50                | 1.95           | 1.76%                            | 9                  | 38%                               | 1  | 1.34 | 68.81%                                   |
| 6                  | 2.50 to <10.00               | 0.86           | 5.55%                            | 5                  | 43%                               | 1  | 0.82 | 95.44%                                   |
| 7                  | 10.00 to <100.00             | 0.01           | 12.57%                           | 1                  | 26%                               | 1  | 0.01 | 86.60%                                   |
| 8                  | 100.00 (Default)             | -              | 0.00%                            | -                  | 0%                                | -  | -    | 0.00%                                    |
| x                  | Sub-total (Exposure class X) | 2.84           | 2.96%                            | 16                 | 40%                               | 1  | 2.18 | 76.76%                                   |

|                |   | a              | b                                | c                  | d                                 | e  | f     | g  |
|----------------|---|----------------|----------------------------------|--------------------|-----------------------------------|--|-------|--|
| PD scale       |   | Exposure value | Exposure weighted average PD (%) | Number of obligors | Exposure weighted average LGD (%) | Exposure weighted average maturity (years) | RWEA  | Density of risk weighted exposure amount |
| Retail (A–IRB) |   |                |                                  |                    |                                   |  |       |  |
| 1              | 0.00 to <0.15                             | -              | 0.00%                            | -                  | 0%                                | -  | -     | 0.00%                                    |
| 2              | 0.15 to <0.25                             | -              | 0.00%                            | 1                  | 0%                                | -  | -     | 0.00%                                    |
| 3              | 0.25 to <0.50                             | 0.23           | 0.30%                            | 9                  | 30%                               | -  | 0.04  | 15.87%                                   |
| 4              | 0.50 to <0.75                             | 0.12           | 0.57%                            | 2                  | 30%                               | -  | 0.03  | 23.30%                                   |
| 5              | 0.75 to <2.50                             | 1.38           | 2.05%                            | 72                 | 31%                               | -  | 0.54  | 39.35%                                   |
| 6              | 2.50 to <10.00                            | 0.17           | 3.57%                            | 8                  | 30%                               | -  | 0.07  | 42.45%                                   |
| 7              | 10.00 to <100.00                          | -              | 0.00%                            | 1                  | 0%                                | -  | -     | 0.00%                                    |
| 8              | 100.00 (Default)                          | -              | 0.00%                            | -                  | 0%                                | -  | -     | 0.00%                                    |
| x              | Sub-total (Exposure class X)              | 1.90           | 1.88%                            | 93                 | 30%                               | -  | 0.68  | 35.75%                                   |
| y              | Total (all CCR relevant exposure classes) | 19.41          | 3.68%                            | 114                | 76%                               | 4  | 13.58 | 133.37%                                  |

3.6.5 Impact of netting and collateral held on exposure value for derivatives and SFTs

According to Article 439 (e) of Regulation (EU) No 575/2013 (CRR), the following table presents information on counterparty credit risk exposure and the impact of netting and collateral held, as well as the composition of collateral used in both derivatives transactions and SFTs.

The below table discloses a breakdown of all types of collateral posted or received to support or reduce CCR exposures related to derivatives and SFT.

TEMPLATE EU CCR5 – COMPOSITION OF COLLATERAL FOR EXPOSURES TO CCR (IN EUR MILLION)

|                 |                          | a  | b            | c                               | d            | e                                 | f            | g                               | h            |
|-----------------|--------------------------|--|--------------|---------------------------------|--------------|-----------------------------------|--------------|---------------------------------|--------------|
|                 |                          | Collateral used in derivative transactions |              |                                 |              | Collateral used in SFTs           |              |                                 |              |
|                 |                          | Fair value of collateral received          |              | Fair value of posted collateral |              | Fair value of collateral received |              | Fair value of posted collateral |              |
| Collateral type |                          | Segregated                                 | Unsegregated | Segregated                      | Unsegregated | Segregated                        | Unsegregated | Segregated                      | Unsegregated |
| 1               | Cash – domestic currency | -  | 163.06       | -                               | 281.23       | -                                 | 378.87       | -                               | 201.73       |
| 2               | Cash – other currencies  | -  | 5.86         | -                               | -            | -                                 | 341.18       | -                               | 1,295.64     |
| 3               | Domestic sovereign debt  | -  | -            | -                               | -            | -                                 | -            | -                               | 0.63         |
| 4               | Other sovereign debt     | -  | -            | -                               | -            | -                                 | 196.94       | -                               | 14.97        |
| 5               | Government agency debt   | -  | -            | -                               | -            | -                                 | -            | -                               | 3.94         |
| 6               | Corporate bonds          | -  | -            | -                               | -            | -                                 | 210.37       | -                               | 20.99        |
| 7               | Equity securities        | -  | -            | -                               | -            | -                                 | -            | -                               | -            |
| 8               | Other collateral         | -  | 0.09         | -                               | -            | -                                 | 1,012.44     | -                               | 178.21       |
| 9               | Total                    | -  | 169.02       | -                               | 281.23       | -                                 | 2,139.80     | -                               | 1,716.12     |

3.7 Securitisation exposures

The following disclosures refer to traditional securitisations held in the banking book and regulatory capital on these exposures calculated according to the Basel III standardised approaches to securitisation exposures.

TEMPLATE EU-SEC1 – SECURITISATION EXPOSURES IN THE NON-TRADING BOOK (IN EUR MILLION)

|    |                        | a                              | b       | c            | d | e                           | f           | g       | h         | i                            | j         | k           | l       | m         | n    | o         |
|----|------------------------|--------------------------------|---------|--------------|---|-----------------------------|-------------|---------|-----------|------------------------------|-----------|-------------|---------|-----------|------|-----------|
|    |                        | Institution acts as originator |         |              |   | Institution acts as sponsor |             |         |           | Institution acts as investor |           |             |         |           |      |           |
|    |                        | Traditional                    |         | Synthetic    |   | Sub-total                   | Traditional |         | Synthetic |                              | Sub-total | Traditional |         | Synthetic |      | Sub-total |
|    |                        | STS                            | Non-STS | of which SRT |   |                             | STS         | Non-STS | STS       | Non-STS                      |           | STS         | Non-STS |           |      |           |
| 1  | Total exposures        |                                |         |              |   |                             |             |         |           |                              |           | 646.97      | 0.00    | 0.00      | 0.00 | 646.97    |
| 2  | Retail (total)         |                                |         |              |   |                             |             |         |           |                              |           | 554.78      | 0.00    | 0.00      | 0.00 | 554.78    |
| 3  | residential mortgage   |                                |         |              |   |                             |             |         |           |                              |           | 104.72      | 0.00    | 0.00      | 0.00 | 104.72    |
| 4  | credit card            |                                |         |              |   |                             |             |         |           |                              |           | 11.5        | 0.00    | 0.00      | 0.00 | 11.5      |
| 5  | other retail exposures |                                |         |              |   |                             |             |         |           |                              |           | 438.56      | 0.00    | 0.00      | 0.00 | 438.56    |
| 6  | re-securitisation      |                                |         |              |   |                             |             |         |           |                              |           | 0.00        | 0.00    | 0.00      | 0.00 | 0.00      |
| 7  | Wholesale (total)      |                                |         |              |   |                             |             |         |           |                              |           | 92.19       | 0.00    | 0.00      | 0.00 | 92.19     |
| 8  | loans to corporates    |                                |         |              |   |                             |             |         |           |                              |           | 0.00        | 0.00    | 0.00      | 0.00 | 0.00      |
| 9  | commercial mortgage    |                                |         |              |   |                             |             |         |           |                              |           | 0.00        | 0.00    | 0.00      | 0.00 | 0.00      |
| 10 | lease and receivables  |                                |         |              |   |                             |             |         |           |                              |           | 92.19       | 0.00    | 0.00      | 0.00 | 92.19     |
| 11 | other wholesale        |                                |         |              |   |                             |             |         |           |                              |           | 0.00        | 0.00    | 0.00      | 0.00 | 0.00      |
| 12 | re-securitisation      |                                |         |              |   |                             |             |         |           |                              |           | 0.00        | 0.00    | 0.00      | 0.00 | 0.00      |



TEMPLATE EU-SEC4– SECURITISATION EXPOSURES IN THE NON-TRADING BOOK AND ASSOCIATED REGULATORY CAPITAL REQUIREMENTS – INSTITUTION ACTING AS INVESTOR (IN EUR MILLION)

|    |                             | a  | b              | c               | d                  | e                    | f  | g                        | h       | i                     | j        | k                             | l      | m        | n        | o                        | EU-p   | EU-q     |
|----|-----------------------------|--|----------------|-----------------|--------------------|----------------------|--|--------------------------|---------|-----------------------|----------|-------------------------------|--------|----------|----------|--------------------------|--------|----------|
|    |                             | Exposure values (by RW bands/deductions) |                |                 |                    |                      | Exposure values (by regulatory approach) |                          |         |                       |          | RWEA (by regulatory approach) |        |          |          | Capital charge after cap |        |          |
|    |                             | ≤20% rw                                  | >20% to 50% rw | >50% to 100% rw | >100% to <1250% rw | 1250% rw/ deductions | sec-irba                                 | sec-erba (including iaa) | tsec-sa | 1250% rw / deductions | sec-irba | sec-erba (including iaa)      | sec-sa | 1250% rw | sec-irba | sec-erba (including iaa) | sec-sa | 1250% rw |
| 1  | Total exposures             | 638.33                                   | 8.64           |                 |                    |                      |  | 646.97                   |         |                       |          |                               | 74.55  |          |          |                          | 5.97   |          |
| 2  | Traditional) securitisation | 638.33                                   | 8.64           |                 |                    |                      |  | 646.97                   |         |                       |          |                               | 74.55  |          |          |                          | 5.97   |          |
| 3  | securitisation              | 638.33                                   | 8.64           |                 |                    |                      |  | 646.97                   |         |                       |          |                               | 74.55  |          |          |                          | 5.97   |          |
| 4  | Retail underlying           | 546.14                                   | 8.64           |                 |                    |                      |  | 554.78                   |         |                       |          |                               | 65.33  |          |          |                          | 5.23   |          |
| 5  | Of which STS                | 546.14                                   | 8.64           |                 |                    |                      |  | 554.78                   |         |                       |          |                               | 65.33  |          |          |                          | 5.23   |          |
| 6  | Wholesale                   | 92.19                                    |                |                 |                    |                      |  | 92.19                    |         |                       |          |                               | 9.22   |          |          |                          | 0.74   |          |
| 7  | Of which STS                | 92.19                                    |                |                 |                    |                      |  | 92.19                    |         |                       |          |                               | 9.22   |          |          |                          | 0.74   |          |
| 8  | Re-securitisation           |  |                |                 |                    |                      |  |                          |         |                       |          |                               |        |          |          |                          |        |          |
| 9  | Synthetic securitisation    |  |                |                 |                    |                      |  |                          |         |                       |          |                               |        |          |          |                          |        |          |
| 10 | securitisation              |  |                |                 |                    |                      |  |                          |         |                       |          |                               |        |          |          |                          |        |          |
| 11 | Retail underlying           |  |                |                 |                    |                      |  |                          |         |                       |          |                               |        |          |          |                          |        |          |
| 12 | Wholesale                   |  |                |                 |                    |                      |  |                          |         |                       |          |                               |        |          |          |                          |        |          |
| 13 | Re-securitisation           |  |                |                 |                    |                      |  |                          |         |                       |          |                               |        |          |          |                          |        |          |





# 4. Market Risk

## 4.1. Market risk exposure

In the first half 2025, the level of BIL Group's trading book market risk indicators further decreased, reflecting a reduction in the risk profile. The average trading Value-at-Risk (VaR) stood at EUR 0.02 million, compared with EUR 0.04 million in 2024.

| Financial Markets          |            |            |
|----------------------------|------------|------------|
| Trading VaR (10 days, 99%) | 31/12/2024 | 30/06/2025 |
| (in EUR million)           |            |            |
| Average                    | 0.04       | 0.02       |
| End of period              | 0.11       | 0.04       |
| Maximum                    | 0.17       | 0.17       |
| Limit                      | 1.00       | 1.00       |

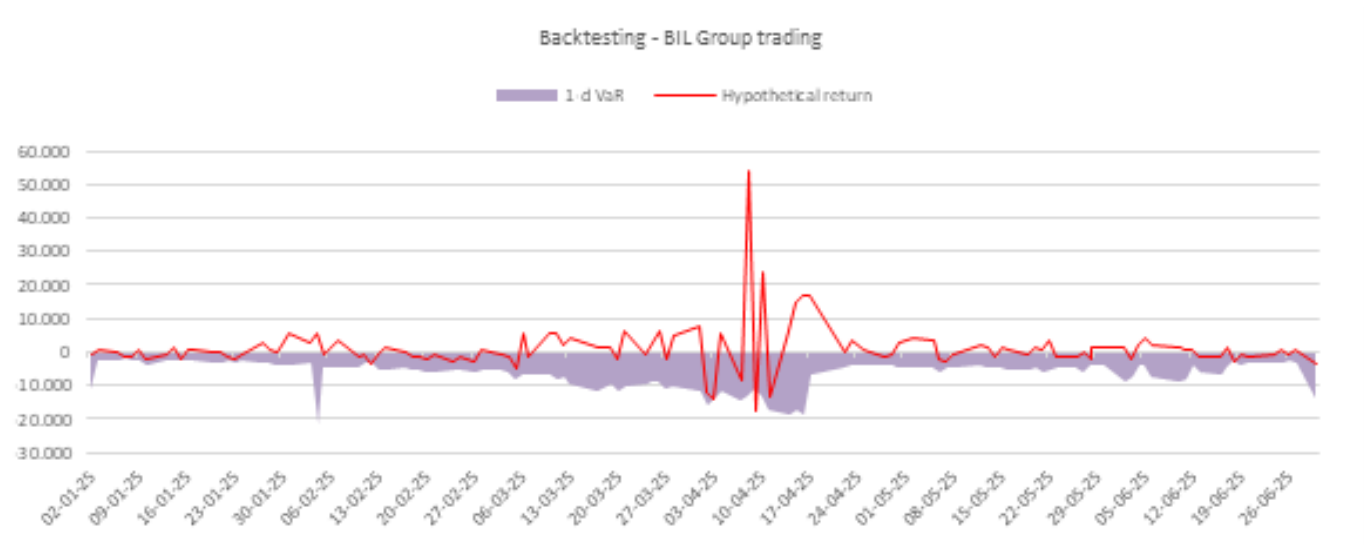
BIL maintains a cautious stance considering persistent geopolitical uncertainties. Trading activities remain consistent with the bank's strategic orientation (focus on client flows management and servicing, offering access to competitive pricing and optimising profitability with lower risk profile).

During the first semester, two downward back-testing exceptions have been identified, primarily driven by recent financial market volatility:

| VaR date   | 1-d VaR (EUR) | Hypothetical P&L (EUR) | Comment   |
|------------|---------------|------------------------|---|
| 12/02/2025 | - 3,236       | - 3,765                | The back-testing breach on the global trading perimeter was mainly caused by a sudden drop of EUR interest rates (3M-2Y) which impacted the FX Swap and Forward positions.      |
| 09/04/2025 | - 11,074      | - 17,643               | The back-testing breach on the global trading perimeter was mainly caused by the volatility on EUR and USD interest rates which impacted the FX Swaps and Forwards in the book. |

The comparison of VaR (1-d, 99%) estimates with gains/losses is presented as follows:

### TEMPLATE EU MR4 – COMPARISON OF VAR ESTIMATES WITH GAINS/LOSSES



## 4.2. Liquidity risk

### 4.2.1 Liquidity Coverage Ratio

As the main short-term liquidity reference indicator, the LCR requires the Bank to hold sufficient High-Quality Liquid Assets (HQLA) to cover its total net cash outflows over 30 days. The methodology underpinning the computation of the ratio is compliant with the CRR (Delegated Act based on art. 462 of the CRR).

It is worth mentioning that the LCR has an impact on the asset structure as well as the funding profile of the Bank. LCR forecasts therefore become an integral part of the decision-making process of the Bank's Management Bodies.

The LCR decreased from 200% as of 31 December 2024 to 171% as of 30 June 2025, notably following the decrease of HQLA assets combined with shift of own security issuance:

| (in EUR billion)  | 31/12/2024 | 30/06/2025 |
|-------------------|------------|------------|
| Stock of HQLA     | 10.64      | 10.08      |
| Net Cash Outflows | 5.31       | 5.91       |
| LCR ratio         | 200%       | 171%       |





TEMPLATE EU LIQ1 – QUANTITATIVE INFORMATION OF LCR

|                            |   | a                                | b         | c          | d          | e                              | f         | g          | h          |
|----------------------------|---|----------------------------------|-----------|------------|------------|--------------------------------|-----------|------------|------------|
|                            |   | Total unweighted value (average) |           |            |            | Total weighted value (average) |           |            |            |
| EU 1a                      | Quarter ending on (DD Month YYYY)   | 30/06/2025                       | 31/3/2025 | 31/12/2024 | 30/09/2024 | 30/06/2025                     | 31/3/2025 | 31/12/2024 | 30/09/2024 |
| EU 1b                      | Number of data points used in the calculation of averages   | 12                               | 12        | 12         | 12         | 12                             | 12        | 12         | 12         |
| HIGH-QUALITY LIQUID ASSETS |   |                                  |           |            |            |                                |           |            |            |
| 1                          | Total high-quality liquid assets (HQLA)   |                                  |           |            |            | 1,0973.7                       | 1,1142.9  | 1,1008.1   | 1,0917.7   |
| CASH – OUTFLOWS            |   |                                  |           |            |            |                                |           |            |            |
| 2                          | Retail deposits and deposits from small business customers, of which:   | 9,085.7                          | 9,104.4   | 9,088.0    | 9,052.7    | 780.9                          | 768.8     | 760.6      | 754.7      |
| 3                          | Stable deposits   | 3,548.6                          | 3,554.0   | 3,590.6    | 3,638.4    | 177.4                          | 177.7     | 179.5      | 181.9      |
| 4                          | Less stable deposits  | 4,301.4                          | 4,209.9   | 4,129.0    | 4,069.2    | 603.5                          | 591.1     | 581.0      | 572.8      |
| 5                          | Unsecured wholesale funding   | 7,186.6                          | 7,122.9   | 7,103.1    | 7,201.1    | 5,029.8                        | 5,000.4   | 5,035.9    | 5,084.5    |
| 6                          | Operational deposits (all counterparties) and deposits in networks of cooperative banks   | 0.0                              | 0.0       | 0.0        | 0.0        | 0.0                            | 0.0       | 0.0        | 0.0        |
| 7                          | Non-operational deposits (all counterparties)   | 6,897.7                          | 6,871.9   | 6,865.5    | 6,975.5    | 4,740.9                        | 4,749.4   | 4,798.4    | 4,859.0    |
| 8                          | Unsecured debt  | 288.9                            | 251.0     | 237.6      | 225.6      | 288.9                          | 251.0     | 237.6      | 225.6      |
| 9                          | Secured wholesale funding   |                                  |           |            |            | 31.7                           | 24.5      | 26.8       | 26.8       |
| 10                         | Additional requirements   | 3,613.6                          | 3,663.9   | 3,682.3    | 3,775.1    | 858.8                          | 847.3     | 835.5      | 853.1      |
| 11                         | Outflows related to derivative exposures and other collateral requirements  | 282.5                            | 301.5     | 318.1      | 335.2      | 282.5                          | 301.5     | 318.1      | 335.2      |
| 12                         | Outflows related to loss of funding on debt products  | 0.0                              | 0.0       | 0.0        | 0.0        | 0.0                            | 0.0       | 0.0        | 0.0        |
| 13                         | Credit and liquidity facilities   | 3,331.1                          | 3,362.4   | 3,364.2    | 3,439.9    | 5,76.3                         | 545.7     | 517.4      | 517.9      |
| 14                         | Other contractual funding obligations   | 86.0                             | 86.0      | 0.0        | 0.0        | 86.0                           | 86.0      | 0.0        | 0.0        |
| 15                         | Other contingent funding obligations  | 625.2                            | 677.0     | 729.9      | 786.6      | 6.3                            | 6.8       | 7.3        | 7.9        |
| 16                         | TOTAL CASH OUTFLOWS   |                                  |           |            |            | 6,793.4                        | 6,733.7   | 6,666.1    | 6,727.0    |
| CASH – INFLOWS             |   |                                  |           |            |            |                                |           |            |            |
| 17                         | Secured lending (e.g. reverse repos)  | 1,301.7                          | 1,254.2   | 1,033.5    | 781.7      | 184.1                          | 148.1     | 106.3      | 68.5       |
| 18                         | Inflows from fully performing exposures   | 693.5                            | 677.4     | 658.8      | 662.9      | 513.4                          | 497.2     | 474.4      | 472.0      |
| 19                         | Other cash inflows  | 767.7                            | 775.6     | 776.7      | 761.2      | 180.4                          | 184.5     | 183.8      | 176.0      |
| EU-19A                     | (Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies) |                                  |           |            |            | 0                              | 0         | 0          | 0          |
| EU-19B                     | (Excess inflows from a related specialised credit institution)  |                                  |           |            |            | 0                              | 0         | 0          | 0          |
| 20                         | TOTAL CASH INFLOWS  | 2,762.9                          | 2,707.2   | 2,469.0    | 2,205.8    | 877.9                          | 0.0       | 0.0        | 0.0        |
| EU-20A                     | Fully exempt inflows  | 0.0                              | 0.0       | 0.0        | 0.0        | 0.0                            | 0.0       | 0.0        | 0.0        |
| EU-20B                     | Inflows subject to 90% cap  | 0.0                              | 0.0       | 0.0        | 0.0        | 0.0                            | 0.0       | 0.0        | 0.0        |
| EU-20C                     | Inflows subject to 75% cap  | 2,762.9                          | 2,707.2   | 2,469.0    | 2,205.8    | 877.9                          | 829.9     | 764.5      | 716.5      |
| TOTAL ADJUSTED VALUE       |   |                                  |           |            |            |                                |           |            |            |
| EU-21                      | LIQUIDITY BUFFER  |                                  |           |            |            | 1,0973.7                       | 1,1142.9  | 1,1008.1   | 1,0917.7   |
| 22                         | TOTAL NET CASH OUTFLOWS   |                                  |           |            |            | 5,915.5                        | 5,903.9   | 5,901.7    | 6,010.5    |
| 23                         | LIQUIDITY COVERAGE RATIO  |                                  |           |            |            | 186%                           | 189%      | 187%       | 182%       |

4.2.2 Net Stable Funding Ratio

The average value of the consolidated LCR remains robust, hovering around 186% (12-month rolling average) and demonstrating the Bank's strong liquidity position.

The ratio maintains a consistent HQLA stock, alongside a dependable foundation of deposits and debt security issuances.

The LCR ratio in the two significant currencies of the Bank (i.e. EUR and USD) are closely monitored and structurally well above 100%.

The NSFR increases during the first half of 2024, partially for the same reasons as mentioned for the LCR.

For further details, please refer to the templates LIQ2 disclosed below.

4.2.3 Concentration of funding sources and composition of the liquidity buffer

The funding sources of the Bank are well diversified, consisting of stable and medium to long-term products. As of the end of June 2025, the total funding composition encompassed retail funding at 38%, deposits from non-financial customers at 23%, and debt securities issued at 19%.

The LCR liquidity buffer is fundamentally constituted of level 1 securities and readily accessible central bank reserves, which account for 77% and 6% of the LCR buffer, respectively, as of the conclusion of June 2025.

4.2.4 Derivative exposures and potential collateral calls

Derivative exposures result mainly from the hedging of interest rate risk on the investment portfolio and the issuance of debt securities. The collateral calls linked to the investment portfolio are offset by a symmetric variation of the market value of the investment portfolio, mainly composed of HQLA securities.

The impact on the LCR is theoretically neutral. In a conservative approach, the Bank relies on the Historical Look-Back Approach (HLBA) to include potential collateral calls in the outflows.

4.2.5 Net Stable Funding Ratio

The NSFR, reflecting the long-term liquidity position of an institution, requires the available amount of stable funding to exceed the required amount of stable funding over a one-year period of extended stress.

The NSFR decreased during the first half of 2025, partially due to an increase in lending and decrease in own security issuance:

| (in EUR billion)               | 31/12/2024 | 30/06/2025 |
|--------------------------------|------------|------------|
| Available Stable Funding (ASF) | 18.83      | 17.88      |
| Required Stable Funding (RSF)  | 13.94      | 13.87      |
| NSFR ratio                     | 135%       | 129%       |

TEMPLATE EU LIQ2: NET STABLE FUNDING RATIO

| ASF                       |                                      |                      |  | a                                     | b              | c                 | d              | e              |
|---------------------------|--------------------------------------|----------------------|--|---------------------------------------|----------------|-------------------|----------------|----------------|
| C 81.00                   |                                      | (in currency amount) |  | Unweighted value by residual maturity |                |                   |                | Weighted value |
| Ref BCBS NSFR             | Ref CRR2                             |                      |  | No maturity[1]                        | < 6 months     | 6 months to < 1yr | ≥ 1yr          |                |
| 451a 3b                   | Available stable funding (ASF) Items |                      |  |                                       |                |                   |                |                |
|                           | See instructions                     | 1                    | Capital items and instruments  | 2,547,579,237                         | -              |                   |                |                |
| 21a,24d, 25a              |                                      | 2                    | Own funds  | 2,547,579,237                         | -              |                   |                |                |
| 21b,24d,25a               |                                      | 3                    | Other capital instruments  |                                       | -              |                   |                |                |
|                           |                                      | 4                    | Retail deposits  |                                       | 8,936,894,594  | 379,570,015       | 562,066,334    | 9,134,635,700  |
| 21c,22                    |                                      | 5                    | Stable deposits  |                                       | 3,755,024,369  | -                 | -              | 3,567,273,151  |
| 21c,23                    |                                      | 6                    | Less stable deposits   |                                       | 5,181,870,224  | 379,570,015       | 562,066,334    | 5,567,362,549  |
|                           |                                      | 7                    | Wholesale funding:   |                                       | 10,738,854,720 | 642,225,927       | 670,122,026    | 3,544,185,134  |
| 21c,24b,25a               |                                      | 8                    | Operational deposits   |                                       | -              | -                 | -              | -              |
| 21c,24acd,25a             |                                      | 9                    | Other wholesale funding  |                                       | 10,738,854,720 | 642,225,927       | 670,122,026    | 3,544,185,134  |
| 45                        |                                      | 10                   | Interdependent liabilities   |                                       | -              | -                 | -              | -              |
|                           |                                      | 11                   | Other liabilities:   | -                                     | 1,978,135,874  | 898,601,669       | 1,913,344,927  | 2,362,645,762  |
| 19,20,25c                 |                                      | 12                   | NSFR derivative liabilities  | 10,379,213                            |                |                   |                |                |
| 25abd                     |                                      | 13                   | All other liabilities and capital instruments not included in the above categories   |                                       | 1,978,135,874  | 898,601,669       | 1,913,344,927  | 2,362,645,762  |
|                           |                                      | 14                   | Total available stable funding (ASF)   |                                       |                |                   |                | 17,877,988,482 |
|                           |                                      |                      |  |                                       |                |                   |                |                |
| RSF                       |                                      |                      |  | a                                     | b              | c                 | d              | e              |
| C 80.00                   |                                      | (in currency amount) |  | Unweighted value by residual maturity |                |                   |                | Weighted value |
| Ref BCBS NSFR             | Ref CRR2                             |                      |  | No maturity[1]                        | < 6 months     | 6 months to < 1yr | ≥ 1yr          |                |
| 451a 3c                   | Required stable funding (RSF) Items  |                      |  |                                       |                |                   |                |                |
| 36ab,37,39a, 40ab,42a,43a | See instructions                     | 15                   | Total high-quality liquid assets (HQLA)  |                                       |                |                   |                | 294,515,072    |
|                           |                                      | EU-15a               | Assets encumbered for a residual maturity of one year or more in a cover pool  |                                       | -              | -                 | -              | -              |
| 40d                       |                                      | 16                   | Deposits held at other financial institutions for operational purposes   |                                       | -              | -                 | -              | -              |
|                           |                                      | 17                   | Performing loans and securities:   |                                       | 3,600,566,446  | 1,023,593,698     | 13,450,438,445 | 11,783,455,109 |
| 38,40c,43c                |                                      | 18                   | Performing securities financing transactions with financial customerscollateralised by Level 1 HQLA subject to 0% haircut                            |                                       | 196,686,000    | -                 | -              | -              |
| 39b,40c,43c               |                                      | 19                   | Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions |                                       | 1,837,265,215  | 305,548,214       | 1,129,130,868  | 1,401,760,188  |
| 36c,40e,41b, 42b,43a      |                                      | 20                   | Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:      |                                       | 1,273,926,520  | 513,912,414       | 5,011,592,653  | 9,500,914,165  |
| 36c,40e,41b, 43a          |                                      | 21                   | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk   |                                       | -              | -                 | -              | 4,347,140,942  |

| ASF             |                      |   |                              | a                                     | b             | c                 | d             | e              |
|-----------------|----------------------|---|------------------------------|---------------------------------------|---------------|-------------------|---------------|----------------|
| C 81.00         |                      | (in currency amount)  |                              | Unweighted value by residual maturity |               |                   |               | Weighted value |
| Ref BCBS NSFR   | Ref CRR2             |   |                              | No maturity[1]                        | < 6 months    | 6 months to < 1yr | ≥ 1yr         |                |
| 40e,41a,42b,43a | 22                   | Performing residential mortgages, of which:   |                              |                                       | 204,906,315   | 159,017,778       | 6,407,967,532 | -              |
| 40e,41a, 43a    | 23                   | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk  |                              |                                       | 204,906,315   | 159,017,778       | 6,407,967,532 | -              |
| 40e,42c,43a     | 24                   | Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products |                              |                                       | 87,782,397    | 45,115,292        | 901,747,391   | 880,780,756    |
| 45              | 25                   | Interdependent assets   |                              |                                       |               |                   |               |                |
|                 | 26                   | Other assets:   | No mapping to reporting      |                                       | 1,308,522,027 | -                 | 908,875,233   | 1,628,627,793  |
| 42d             | 27                   | Physical traded commodities   |                              |                                       |               |                   |               |                |
| 42a             | 28                   | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs   |                              |                                       | 108,708,275   |                   |               | 92,402,034     |
| 34,35,43b       | 29                   | NSFR derivative assets  |                              |                                       |               |                   |               |                |
| 19,43d          | 30                   | NSFR derivative liabilities before deduction of variation margin posted   |                              |                                       | 392,459,596   |                   |               | 19,622,980     |
| 36d,43c         | 31                   | All other assets not included in the above categories   |                              |                                       | 807,354,156   | -                 | 908,875,233   | 1,516,602,779  |
| 46,47           | 32                   | Off-balance sheet items   |                              |                                       | 3,955,940,888 | -                 | -             | 167,799,852    |
|                 | 33                   | Total RSF   |                              |                                       |               |                   |               | 13,874,397,825 |
|                 |                      |   |                              |                                       |               |                   |               |                |
| NSFR            |                      |   |                              |                                       |               |                   |               |                |
| 9               | Art451a(3a), Art428b | 34  | Net Stable Funding Ratio (%) |                                       |               |                   |               | 129%           |



## 4.3 Interest rate risk in the banking book

### 4.3.1 Definition of IRRBB for purposes of risk control and measurement

The Interest Rate Risk in the Banking Book (IRRBB) refers to the current or prospective risk to both the earnings and the Economic Value (EV) of the Bank arising from adverse movements in interest rates that affect interest rate sensitive instruments, including gap risk, basis risk and option risk.

### 4.3.2 Overall IRRBB management and mitigation strategies

The IRRBB governance is structured in accordance with:

- The EBA Guidelines on the management of IRRBB and Credit Spread Risk in the Banking Book (CSRBB);
- The internal Three Lines of Defence (3 LoD) organising framework: for IRRBB, the first line of defence is Balance Sheet Management, the second line is Market and Liquidity Risk Management, and the third line is Internal Audit;
- The Group Corporate Governance Charter.

Within this framework, among its missions, the Board of Directors (BoD) is responsible for setting and overseeing the overall business and risk strategy including the risk tolerance/appetite and risk management framework. The BoD is notably supported and advised by the Board Strategy Committee (BSC) for setting strategic decisions and by the Board Risk Committee (BRC) to ensure that all material risk matters are addressed and to oversee all current and anticipated risks. Among its mission, the BRC notably reviews the IRRBB Risk Appetite, the related limits and triggers and recommends potential changes to the BoD.

The Management Board's, whose overall objective is to lead, direct and manage the Bank to achieve the objectives set by the BoD, mandates the Asset and Liability Management Committee (ALCO) to decide on the material positioning of the Bank's balance sheet, notably in terms interest rate risk.

The ALCO is notably in charge of:

- Defining and supervising the implementation of the interest rate strategy by making decisions on a directional or neutral interest rate position along the interest rate cycle and by setting related target and metrics;
- Monitoring the risk appetite and policy limits and triggers;
- Reviewing the interest rate measures and scenarios;
- Monitoring the implementation of behavioural models;
- Reviewing and approving the IRRBB and CSRBB Policy.

The interest rate strategy of the Bank:

- Is defined in priority in relation with the ambition of the commercial franchise defined in the financial plan, enabling the generation of interest margin without riding the yield curve; and
- Integrates a forward-looking analysis of the macroeconomic environment and market expectations to eventually optimize the interest margin generation regarding interest rate risk.

The interest rate position resulting from the interest rate strategy is steered via:

- Internal limits on earnings, Net Interest Income (NII) and EV;
- Targets on EV and/or NII, including prioritization rules between EV and NII framing the potential inverse correlation between the two metrics.

Key instruments used to influence the interest rate strategy include:

- Hedging instruments;
- IRRBB modelling of interest-rate bearing balance sheet items (Non-Maturing Deposits (NMDs) and fixed rate mortgage loans);
- Constraining the commercial production of interest-bearing products that cannot be satisfyingly hedged.

This approach ensures proactive management of interest rate-related risks while preserving the necessary flexibility to achieve the business objectives defined by the franchise.

### 4.3.3 Periodicity of the calculation of IRRBB measures, and specific measures used to gauge the sensitivity to IRRBB

Two complementary methods are used for IRRBB measurement: the change in EV and the changes in expected NII and earnings.

The Bank defines the change in EV as the change in the net present value of all interest rate sensitive instruments resulting from interest rate movements. EV measures are computed monthly.

The Bank defines the change in NII as the change in expected future profitability within a one-year time horizon resulting from interest rate movements. In addition, the Bank defines the earnings measure as the change in NII plus the change in market value of instruments that are measured either through Profit and Loss or through Other Comprehensive Income resulting from interest rate movements. NII and earnings measures are computed monthly.

### 4.3.4 Interest rate shock and stress scenarios used to estimate changes in the economic value and in net interest income

The Bank applies the six standardized interest rate scenarios (parallel up and down, steepening, flattening, short rates up and down) to capture parallel and non-parallel gap risk in EV and NII perspectives. The following principles are applied to each scenario:

- A floor is applied to each currency starting with -150 bp for the overnight maturity and increases by 3 bp per year (eventually reaching a floor of 0% for maturities of 50 years and more);
- The shocks are applied for each material currency;
- When calculating the aggregate NII and EV change for each shock scenario, the Bank adds together any negative and positive changes occurring in each currency. Positive changes are weighted by a factor of 50%.

In addition, the Bank applies two internal scenarios in EV perspective (adverse and historical financial crisis 2008).

### 4.3.5 Hedging instruments and the associated accounting treatment

Hedging instruments consist of:

- Micro interest rate hedging for loans (fair value hedge), term deposits (fair value hedge), debt securities (fair value hedge) and debt securities issued (fair value hedge or economic hedge) with interest rate derivatives;
- Macro interest rate hedging (cash flow hedge) with interest rate derivatives;
- Macro balance sheet hedging, especially with debt instruments to steer the structural interest rate position of the Bank on a longer-term horizon.

### 4.3.6 Key modelling and parametric assumptions used for the IRRBB measures in template EU IRRBB1

The key modelling assumptions used for IRRBB measures are the following:

- Regarding NMDs, the Bank identifies the core balance which represents the stable portion of deposits unlikely to reprice after significant changes in interest rates and/or other deposits whose limited elasticity to interest rate changes could be modelled by the Bank. The assumed behavioural repricing date for total (core and non-core) retail and non-financial wholesale NMDs is constrained to a maximum of 5 years duration for each currency;

- The Bank determines the Conditional Prepayment Rate (CPR) based on historical analyses to model the expected early repayment rate of the fixed rate mortgage loans portfolio. The CPR is currently set at 4,80%;
- Adjustable (discretionary) rate loans are replicated with a 3-month repricing profile (assumption supported by an empirical analysis);
- Cash flow stemming from fixed-rate mortgage loan commitments are slotted based on a time to draw time of 1 month and a maturity profile derived from the new production observed during the last 6 months; a pull-trough rate of 100% applies for offers that have been accepted by the clients and a conditional rate applies for offers that have not yet been accepted by the clients;
- NPEs, net of provisions, are based on their expected cash-flows timing (calculated using a historical analysis).

### 4.3.7 Explanation of the significance of the IRRBB measures and of their significant variations since previous disclosures

As at end of June 2025, the decline in EV and NII following the most severe scenario is respectively at 4.9% and 2,9% of the Tier 1 Capital (far from internal triggers and regulatory thresholds).

The variation of the decline in EV following a parallel up scenario (from EUR -90.08 million as at end of December 2024 to EUR -80.64 million as at end of June 2025) is mainly explained by a methodological evolution of the NMD model and an AT1 issuance, partly compensated by the unwind of asset swaps.

The variation of the decline in NII following a parallel down scenario (from EUR -8.34 million as at end of December 2024 to EUR -50.29 million as at end of June 2025) is mainly explained by a methodological evolution of the NMD model and by the decrease in remuneration rates of non-maturing deposits, limiting gains in a down scenario due to the floor at zero.

The average repricing maturity for NMDs is 4.3 years for EUR and 2.1 years for USD. The longest repricing maturity is 28 years.

The tables below display the outcomes of the supervisory shock scenarios:

TEMPLATE EU IRRBB1 – INTEREST RATE RISK OF NON-TRADING BOOK ACTIVITIES

| Supervisory shock scenarios |                  | a                                       | b           | c                                  | d           |
|-----------------------------|------------------|---|-------------|------------------------------------|-------------|
|                             |                  | Changes of the economic value of equity |             | Changes of the net interest income |             |
|                             |                  | Current period                          | Last period | Current period                     | Last period |
| 1                           | Parallel up      | -81.38                                  | -90.07      | 10.73                              | -1.33       |
| 2                           | Parallel down    | 7.80                                    | 9.80        | -50.29                             | -8.34       |
| 3                           | Steepener        | 25.62                                   | 6.95        |                                    |             |
| 4                           | Flattener        | -74.01                                  | -28.19      |                                    |             |
| 5                           | Short rates up   | -86.65                                  | -49.78      |                                    |             |
| 6                           | Short rates down | 33.40                                   | 8.30        |                                    |             |

4.4. Assessment of the regulatory capital requirement

All market risks are treated under the Basel III standardised approach. The table below presents the Bank's regulatory capital requirements broken down by risk type at the end June 2025.

TEMPLATE EU MR1 – MARKET RISK UNDER THE STANDARDISED APPROACH

|   | 31/12/2024                    |   | 30/06/2025                    |   |
|---|-------------------------------|---|-------------------------------|---|
|   | RWAs and Capital requirements |   | RWAs and Capital requirements |   |
| OUTRIGHT PRODUCTS                         |                               |   |                               |   |
| Interest rate risk (general and specific) | 28                            | 2 | 2                             | 0 |
| Equity risk (general and specific)        | -                             | - | -                             | - |
| Foreign exchange risk                     | -                             | - | -                             | - |
| Commodity risk                            |                               |   |                               |   |
| OPTIONS                                   |                               |   |                               |   |
| Simplified approach                       |                               |   |                               |   |
| Delta-plus method                         |                               |   |                               |   |
| Scenario approach                         |                               |   |                               |   |
| Securitisation (specific risk)            |                               |   |                               |   |
| Total                                     | 28                            | 2 | 2                             | 0 |

5. Focus on ESG Framework

During the first half of 2025, BIL has worked on the following matters:

- CSRD: BIL's Sustainability Report of 2024 was based on the principles of the European Sustainability Reporting Standards (ESRS). The report adheres to the Non-Financial Reporting Directive (NFRD), in anticipation of the CSRD transposition into national law.
- BIL transition plan: The Bank developed a Transition Plan by reviewing its strategy and business model to align itself to achieving net-zero greenhouse gas (GHG) emissions by 2050 for its own operations and its lending portfolio. The Transition Plan was approved by the Executive Committee and then the Board of Directors in October 2024, taking effect in 2025.
- ESG Dashboard: the dashboard was updated to provide a comprehensive overview of BIL's climate change impact through its carbon footprint and financed emissions, risks and opportunities associated with the Bank's activities (real estate portfolio, corporate loan portfolio, banking investing portfolio, customer investment portfolio) and corporate-level insights, including social impact metrics and Green Asset Ratio (GAR).
- In 2025, the ESG Oversight Committee replaced the existing ESG Strategic Steering Committee, providing an overall view of all ESG-related activities/projects across the organisation, with the aim to continuously monitoring the integration of ESG factors into all processes of the Bank.

- The outcomes of the Global Risk Cartography, including ESG scenarios, were embedded in the 2024 ICLAAP package submitted to the Management Body and to the ECB in March 2025, with the aim to ensure that all material risks are considered for assessment of the internal capital and liquidity adequacy, including the calculation of ECAP.
- ESG RAF Indicators: beyond the indicators on Transition and Physical risks for Residential and Commercial Real Estate portfolios, the Risk Appetite Framework was enhanced with new indicators covering the following ESG metrics:
  - Investment Portfolio
  - Fee & Net Interest Income
  - Non-Financial Risk

5.1 Quantitative templates

Template 1: Banking book– Climate Change transition risk: Credit quality of exposures by sector, emissions, and residual maturity

The template reflects exposures as of June 2025 while accounting for normalised GHG scopes 1/2/3 as of year-end 2024, given that the latter continues to be assessed annually at this stage.

\*For counterparties among the top 20 carbon emitting companies in the world



|   | a  | b   | c   | d                          | e                                 | f  | g                          | h                                 | i   | j                                   | k   | l          | m                    | n                     | o          | p                         |
|---|--|---|---|----------------------------|-----------------------------------|--|----------------------------|-----------------------------------|---|-------------------------------------|---|------------|----------------------|-----------------------|------------|---------------------------|
|   | Gross carrying amount (Mln EUR)  |   |   |                            |                                   | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (Mln EUR) |                            |                                   | GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent) |                                     | GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting | <= 5 years | > 5 year <= 10 years | > 10 year <= 20 years | > 20 years | Average weighted maturity |
|   | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (Mln EUR) |   |   |                            |                                   |  | Of which Stage 2 exposures | Of which non-performing exposures |   | Of which Scope 3 financed emissions |   |            |                      |                       |            |                           |
| Sector/subsector  |  | Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation | Of which environ-mentally sustainable (CCM) | Of which stage 2 exposures | Of which non-performing exposures |  |                            |                                   |   |                                     |   |            |                      |                       |            |                           |
| Exposures towards sectors that highly contribute to climate change*   | 7,455.13   | 997.00  | 6,457.23                                    | 1,056.65                   | 597.94                            | 105.04   | 0.00                       | 105.04                            | 1.72  | 1.42                                | 0.00  | 2,782.71   | 659.75               | 677.95                | 584.92     | 38.56                     |
| A - Agriculture, forestry and fishing   | 108.96   | 0.00  | 108.06                                      | 14.88                      | 2.09                              | 0.27   | 0.00                       | 0.27                              | 0.03  | 0.02                                | 0.00  | 23.02      | 24.22                | 48.67                 | 13.05      | 7.09                      |
| B - Mining and quarrying  | 7.14   | 7.14  | 0.00  | 0.00                       | 0.00                              | 0.00   | 0.00                       | 0.00                              | 0.00  | 0.00                                | 0.00  | 5.61       | 0.57                 | 0.50                  | 0.45       | 0.29                      |
| <i>B.05 - Mining of coal and lignite</i>  | 0.24   | 0.24  | 0.00  | 0.00                       | 0.00                              | 0.00   | 0.00                       | 0.00                              | 0.00  | 0.00                                | 0.00  | 0.00       | 0.24                 | 0.00                  | 0.00       | 0.00                      |
| <i>B.06 - Extraction of crude petroleum and natural gas</i>   | 0.00   | 0.00  | 0.00  | 0.00                       | 0.00                              | 0.00   | 0.00                       | 0.00                              | 0.00  | 0.00                                | 0.00  | 0.00       | 0.00                 | 0.00                  | 0.00       | 0.00                      |
| <i>B.07 - Mining of metal ores</i>  | 2.05   | 2.05  | 0.00  | 0.00                       | 0.00                              | 0.00   | 0.00                       | 0.00                              | 0.00  | 0.00                                | 0.00  | 1.46       | 0.08                 | 0.50                  | 0.00       | 0.07                      |
| <i>B.08 - Other mining and quarrying</i>  | 1.28   | 1.28  | 0.00  | 0.00                       | 0.00                              | 0.00   | 0.00                       | 0.00                              | 0.00  | 0.00                                | 0.00  | 0.61       | 0.22                 | 0.00                  | 0.45       | 0.15                      |
| <i>B.09 - Mining support service activities</i>   | 3.57   | 3.57  | 0.00  | 0.00                       | 0.00                              | 0.00   | 0.00                       | 0.00                              | 0.00  | 0.00                                | 0.00  | 3.53       | 0.04                 | 0.00                  | 0.00       | 0.07                      |
| C - Manufacturing   | 825.53   | 825.53  | 0.00  | 129.79                     | 51.42                             | 21.15  | 0.00                       | 21.15                             | 0.19  | 0.16                                | 0.00  | 559.73     | 177.72               | 59.67                 | 28.41      | 3.43                      |
| <i>C.10 - Manufacture of food products</i>  | 84.53  | 84.53   | 0.00  | 3.39                       | 0.18                              | 0.14   | 0.00                       | 0.14                              | 0.02  | 0.02                                | 0.00  | 43.02      | 31.56                | 9.44                  | 0.52       | 0.46                      |
| <i>C.11 - Manufacture of beverages</i>  | 29.49  | 29.49   | 0.00  | 0.13                       | 1.29                              | 0.17   | 0.00                       | 0.17                              | 0.01  | 0.01                                | 0.00  | 1.54       | 21.97                | 5.98                  | 0.00       | 0.21                      |
| <i>C.12 - Manufacture of tobacco products</i>   | 38.10  | 38.10   | 0.00  | 0.00                       | 0.00                              | 0.00   | 0.00                       | 0.00                              | 0.01  | 0.01                                | 0.00  | 38.05      | 0.00                 | 0.05                  | 0.00       | 0.01                      |
| <i>C.13 - Manufacture of textiles</i>   | 6.77   | 6.77  | 0.00  | 0.35                       | 0.01                              | 0.01   | 0.00                       | 0.01                              | 0.00  | 0.00                                | 0.00  | 4.65       | 0.48                 | 0.56                  | 1.08       | 0.02                      |
| <i>C.14 - Manufacture of wearing apparel</i>  | 0.21   | 0.21  | 0.00  | 0.01                       | 0.00                              | 0.00   | 0.00                       | 0.00                              | 0.00  | 0.00                                | 0.00  | 0.02       | 0.00                 | 0.19                  | 0.00       | 0.00                      |
| <i>C.15 - Manufacture of leather and related products</i>   | 0.00   | 0.00  | 0.00  | 0.00                       | 0.00                              | 0.00   | 0.00                       | 0.00                              | 0.00  | 0.00                                | 0.00  | 0.00       | 0.00                 | 0.00                  | 0.00       | 0.00                      |
| <i>C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials</i> | 22.60  | 22.60   | 0.00  | 17.13                      | 0.16                              | 0.00   | 0.00                       | 0.00                              | 0.01  | 0.00                                | 0.00  | 19.90      | 0.21                 | 2.49                  | 0.00       | 0.07                      |
| <i>C.17 - Manufacture of pulp, paper and paperboard</i>   | 0.38   | 0.38  | 0.00  | 0.00                       | 0.00                              | 0.00   | 0.00                       | 0.00                              | 0.00  | 0.00                                | 0.00  | 0.02       | 0.00                 | 0.36                  | 0.00       | 0.00                      |
| <i>C.18 - Printing and service activities related to printing</i>   | 10.97  | 10.97   | 0.00  | 2.82                       | 0.41                              | 0.39   | 0.00                       | 0.39                              | 0.00  | 0.00                                | 0.00  | 4.91       | 1.94                 | 2.67                  | 1.44       | 0.03                      |
| <i>C.19 - Manufacture of coke oven products</i>   | 1.12   | 1.12  | 0.00  | 0.00                       | 0.00                              | 0.00   | 0.00                       | 0.00                              | 0.00  | 0.00                                | 0.00  | 1.12       | 0.00                 | 0.00                  | 0.00       | 0.00                      |
| <i>C.20 - Production of chemicals</i>   | 45.03  | 45.03   | 0.00  | 15.34                      | 14.75                             | 14.00  | 0.00                       | 14.00                             | 0.01  | 0.01                                | 0.00  | 38.40      | 3.81                 | 0.70                  | 2.13       | 0.09                      |
| <i>C.21 - Manufacture of pharmaceutical preparations</i>  | 0.13   | 0.13  | 0.00  | 0.00                       | 0.00                              | 0.00   | 0.00                       | 0.00                              | 0.00  | 0.00                                | 0.00  | 0.01       | 0.12                 | 0.00                  | 0.00       | 0.00                      |
| <i>C.22 - Manufacture of rubber products</i>  | 36.25  | 36.25   | 0.00  | 0.37                       | 0.00                              | 0.00   | 0.00                       | 0.00                              | 0.01  | 0.01                                | 0.00  | 25.15      | 5.48                 | 1.57                  | 4.05       | 0.15                      |

|  |           |        |           |          |        |        |      |        |      |      |      |           |          |          |          |        |
|--|-----------|--------|-----------|----------|--------|--------|------|--------|------|------|------|-----------|----------|----------|----------|--------|
| C.23 - Manufacture of other non-metallic mineral products                            | 42.95     | 42.95  | 0.00      | 17.82    | 0.14   | 0.00   | 0.00 | 0.00   | 0.01 | 0.01 | 0.00 | 39.77     | 0.99     | 0.89     | 1.31     | 0.10   |
| C.24 - Manufacture of basic metals   | 51.39     | 51.39  | 0.00      | 0.12     | 0.28   | 0.00   | 0.00 | 0.00   | 0.01 | 0.01 | 0.00 | 42.30     | 3.60     | 2.81     | 2.68     | 0.22   |
| C.25 - Manufacture of fabricated metal products, except machinery and equipment      | 73.97     | 73.97  | 0.00      | 4.70     | 8.62   | 1.90   | 0.00 | 1.90   | 0.02 | 0.01 | 0.00 | 37.50     | 17.61    | 15.67    | 3.19     | 0.30   |
| C.26 - Manufacture of computer, electronic and optical products                      | 35.74     | 35.74  | 0.00      | 33.93    | 0.09   | 0.05   | 0.00 | 0.05   | 0.01 | 0.01 | 0.00 | 34.25     | 0.59     | 0.90     | 0.00     | 0.14   |
| C.27 - Manufacture of electrical equipment   | 76.80     | 76.80  | 0.00      | 8.04     | 0.00   | 0.00   | 0.00 | 0.00   | 0.02 | 0.01 | 0.00 | 42.05     | 34.00    | 0.00     | 0.75     | 0.39   |
| C.28 - Manufacture of machinery and equipment n.e.c.                                 | 86.22     | 86.22  | 0.00      | 0.46     | 5.70   | 0.00   | 0.00 | 0.00   | 0.02 | 0.02 | 0.00 | 70.44     | 13.22    | 1.97     | 0.58     | 0.42   |
| C.29 - Manufacture of motor vehicles, trailers and semi-trailers                     | 117.28    | 117.28 | 0.00      | 11.77    | 0.01   | 0.01   | 0.00 | 0.01   | 0.03 | 0.02 | 0.00 | 95.09     | 20.29    | 0.29     | 1.62     | 0.52   |
| C.30 - Manufacture of other transport equipment                                      | 19.66     | 19.66  | 0.00      | 0.00     | 19.38  | 4.37   | 0.00 | 4.37   | 0.00 | 0.00 | 0.00 | 0.67      | 10.50    | 8.50     | 0.00     | 0.15   |
| C.31 - Manufacture of furniture  | 4.60      | 4.60   | 0.00      | 0.00     | 0.06   | 0.04   | 0.00 | 0.04   | 0.00 | 0.00 | 0.00 | 1.86      | 0.86     | 0.45     | 1.43     | 0.02   |
| C.32 - Other manufacturing   | 29.26     | 29.26  | 0.00      | 13.41    | 0.35   | 0.06   | 0.00 | 0.06   | 0.01 | 0.01 | 0.00 | 17.94     | 7.91     | 2.27     | 1.15     | 0.09   |
| C.33 - Repair and installation of machinery and equipment                            | 12.08     | 12.08  | 0.00      | 0.00     | 0.00   | 0.00   | 0.00 | 0.00   | 0.00 | 0.00 | 0.00 | 1.10      | 2.57     | 1.93     | 6.48     | 0.04   |
| D - Electricity, gas, steam and air conditioning supply                              | 111.43    | 111.43 | 0.00      | 4.04     | 13.78  | 10.29  | 0.00 | 10.29  | 0.03 | 0.02 | 0.00 | 50.23     | 50.46    | 8.07     | 2.67     | 5.46   |
| D35.1 - Electric power generation, transmission and distribution                     | 32.11     | 82.13  | 0.00      | 2.98     | 0.00   | 0.00   | 0.00 | 0.00   | 0.01 | 0.01 | 0.00 | 18.67     | 13.12    | 0.00     | 0.32     | 0.88   |
| D35.11 - Production of electricity   | 18.92     | 18.92  | 0.00      | 1.02     | 0.01   | 0.01   | 0.00 | 0.01   | 0.00 | 0.00 | 0.00 | 1.66      | 14.44    | 2.16     | 0.65     | 1.63   |
| D35.2 - Manufacture of gas; distribution of gaseous fuels through mains              | 0.00      | 13.95  | 0.00      | 0.00     | 0.00   | 0.00   | 0.00 | 0.00   | 0.00 | 0.00 | 0.00 | 0.02      | 0.00     | 0.00     | 0.00     | 0.00   |
| D35.3 - Steam and air conditioning supply  | 15.32     | 15.32  | 0.00      | 0.00     | 0.00   | 0.00   | 0.00 | 0.00   | 0.00 | 0.00 | 0.00 | 15.32     | 0.00     | 0.00     | 0.00     | 0.17   |
| E - Water supply; sewerage, waste management and remediation activities              | 52.90     | 52.90  | 0.00      | 0.04     | 0.00   | 0.00   | 0.00 | 0.00   | 0.01 | 0.01 | 0.00 | 48.77     | 1.95     | 0.00     | 2.17     | 2.04   |
| F - Construction   | 1,524.70  | 0.00   | 1,524.70  | 406.66   | 164.08 | 18.28  | 0.00 | 18.28  | 0.35 | 0.29 | 0.00 | 1,081.68  | 134.01   | 250.81   | 58.20    | 4.57   |
| F.41 - Construction of buildings   | 1,246.36  | 0.00   | 1,246.36  | 341.77   | 149.04 | 16.12  | 0.00 | 16.12  | 0.29 | 0.24 | 0.00 | 937.89    | 104.75   | 182.69   | 21.03    | 3.12   |
| F.42 - Civil engineering   | 41.05     | 0.00   | 41.05     | 5.47     | 1.77   | 0.16   | 0.00 | 0.16   | 0.01 | 0.01 | 0.00 | 22.65     | 3.17     | 11.25    | 3.98     | 0.16   |
| F.43 - Specialised construction activities   | 237.29    | 0.00   | 237.29    | 59.42    | 13.27  | 2.01   | 0.00 | 2.01   | 0.05 | 0.05 | 0.00 | 121.14    | 26.09    | 56.87    | 33.18    | 1.28   |
| G - Wholesale and retail trade; repair of motor vehicles and motorcycles             | 627.86    | 0.00   | 627.86    | 66.00    | 32.83  | 8.73   | 0.00 | 8.73   | 0.14 | 0.12 | 0.00 | 370.03    | 84.68    | 115.56   | 57.59    | 3.14   |
| H - Transportation and storage   | 615.17    | 0.00   | 615.17    | 8.22     | 3.71   | 0.98   | 0.00 | 0.98   | 0.14 | 0.12 | 0.00 | 177.29    | 78.28    | 48.08    | 311.53   | 4.83   |
| H.49 - Land transport and transport via pipelines                                    | 179.84    | 0.00   | 179.84    | 2.50     | 3.18   | 0.73   | 0.00 | 0.73   | 0.04 | 0.03 | 0.00 | 63.97     | 66.19    | 24.20    | 25.48    | 1.48   |
| H.50 - Water transport   | 7.16      | 0.00   | 7.16      | 0.00     | 0.06   | 0.04   | 0.00 | 0.04   | 0.00 | 0.00 | 0.00 | 6.76      | 0.12     | 0.28     | 0.00     | 0.03   |
| H.51 - Air transport   | 261.73    | 0.00   | 261.73    | 3.64     | 0.16   | 0.03   | 0.00 | 0.03   | 0.06 | 0.05 | 0.00 | 18.16     | 1.10     | 4.97     | 237.50   | 0.54   |
| H.52 - Warehousing and support activities for transportation                         | 161.45    | 0.00   | 161.45    | 1.63     | 0.25   | 0.16   | 0.00 | 0.16   | 0.04 | 0.03 | 0.00 | 86.04     | 10.47    | 17.96    | 46.99    | 2.76   |
| H.53 - Postal and courier activities   | 5.00      | 0.00   | 5.00      | 0.45     | 0.05   | 0.02   | 0.00 | 0.02   | 0.00 | 0.00 | 0.00 | 2.36      | 0.40     | 0.67     | 1.56     | 0.02   |
| I - Accommodation and food service activities  | 342.05    | 0.00   | 342.05    | 37.31    | 8.25   | 1.90   | 0.00 | 1.90   | 0.08 | 0.07 | 0.00 | 158.48    | 47.28    | 93.06    | 43.22    | 4.30   |
| L - Real estate activities   | 3,239.39  | 0.00   | 3,239.39  | 389.71   | 321.78 | 43.44  | 0.00 | 43.44  | 0.75 | 0.62 | 0.00 | 307.88    | 60.59    | 53.52    | 67.62    | 3.43   |
| Exposures towards sectors other than those that highly contribute to climate change* | 22,594.89 | 0.00   | 22,594.89 | 612.66   | 201.61 | 11.32  | 0.00 | 11.32  | 0.00 | 0.00 | 0.00 | 12,017.32 | 4,177.74 | 2,803.50 | 3,596.33 | 75.86  |
| K - Financial and insurance activities   | 8,659.16  | 0.00   | 8,659.16  | 79.31    | 45.17  | 11.32  | 0.00 | 11.32  | 0.00 | 0.00 | 0.00 | 6,767.79  | 1,127.30 | 343.90   | 420.17   | 4.07   |
| Exposures to other sectors (NACE codes J, M - U)                                     | 13,935.73 | 0.00   | 13,935.73 | 533.35   | 156.44 | 0.00   | 0.00 | 0.00   | 0.00 | 0.00 | 0.00 | 5,249.53  | 3,050.44 | 2,459.60 | 3,176.16 | 71.79  |
| TOTAL  | 30,050.02 | 997.00 | 29,052.13 | 1,669.31 | 799.56 | 116.36 | 0.00 | 116.36 | 1.78 | 1.47 | 0.00 | 14,622.75 | 4,837.50 | 3,421.79 | 4,181.25 | 114.42 |

**Template 2: Banking book – Climate change transition risk: Loans collateralised by immovable property – Energy efficiency of the collateral**

The Energy Performance Certificate (EPC) data collection is a mandatory requirement prior the initiation of any new loan agreement. During 2025, BIL continued its efforts on the collection of EPC data for Residential (both existing properties and new developments) and started the process for Commercial Real Estate.

For properties where energy class data has been obtained, this information has been incorporated into this template. In cases where such data is unavailable, BIL has established two tiers of proxy measures for Residential Real Estate:

- Specifically, for newly constructed buildings in Luxembourg,

BIL has determined the minimum energy performance standards based on the year of construction. For the period spanning 2017 to 2022, BIL has adopted a conservative approach by selecting an Energy Class rating of “B.”

- When the collateral real EPC class has not been collected and the first proxy not applicable, the second proxy is based on the publicly available PCAF European building emission factor database, which is a development from this organization based on the work of the Carbon Risk Real Estate Monitor (CRREM). This proxy is based on the average emission factor (MWh/m²), which has been calibrated for different property types, including Single Family Homes and Multi-Family Homes, across various countries. For Commercial Real Estate data, the template is based on the national statistic repartitions.

| Counterparty sector |  | Total gross carrying amount amount (in MEUR)         |               |               |               |               |       |      |        |          |        |          |          |        |                                 |   |      |
|---------------------|--|--|---------------|---------------|---------------|---------------|-------|------|--------|----------|--------|----------|----------|--------|---------------------------------|---|------|
|                     |  | Level of energy efficiency (EPC label of collateral) |               |               |               |               |       |      |        |          |        |          |          |        | Without EPC label of collateral |   |      |
|                     |  | 0; <= 100  | > 100; <= 200 | > 200; <= 300 | > 300; <= 400 | > 400; <= 500 | > 500 | A    | B      | C        | D      | E        | F        | G      |                                 | Of which level of energy efficiency (EP score in kWh/ m² of collateral) estimated |      |
| 1                   | Total EU area  | 10,191.34  | 4,543.38      | 10,598.99     | 4,484.19      | 466.84        | 0.00  | 0.00 | 658.28 | 1,370.26 | 201.82 | 2,989.97 | 2,383.20 | 238.60 | 186.78                          | 0.00  | 0.00 |
| 2                   | Of which Loans collateralised by commercial immovable property                                     | 2,959.37   | 680.65        | 1,538.87      | 651.06        | 88.78         | 0.00  | 0.00 | 177.56 | 473.50   | 59.19  | 1,450.09 | 591.87   | 29.59  | 59.19                           | 0.00  | 0.00 |
| 3                   | Of which Loans collateralised by residential immovable property                                    | 7,231.97   | 1,591.03      | 3,760.63      | 1,591.03      | 144.64        | 0.00  | 0.00 | 480.72 | 896.76   | 142.64 | 1,539.88 | 1,791.32 | 209.01 | 127.59                          | 0.00  | 0.00 |
| 4                   | Of which Collateral obtained by taking possession: residential and commercial immovable properties | 0.00   | 0.00          | 0.00          | 0.00          | 0.00          | 0.00  | 0.00 | 0.00   | 0.00     | 0.00   | 0.00     | 0.00     | 0.00   | 0.00                            | 0.00  | 0.00 |
| 5                   | Of which Level of energy efficiency (EP score in kWh/ m² of collateral) estimated                  | 10,191.34  | 2,271.69      | 5,299.50      | 2,242.09      | 233.42        | 0.00  | 0.00 |        |          |        |          |          |        |                                 | 0.00  | 0.00 |
| 6                   | Total non-EU area  | 133.69   | 58.92         | 139.04        | 58.82         | 5.44          | 0.00  | 0.00 | 2.09   | 9.62     | 34.91  | 29.83    | 41.00    | 0.85   | 0.10                            | 0.00  | 0.00 |
| 7                   | Of which Loans collateralised by commercial immovable property                                     | 4.78   | 1.10          | 2.49          | 1.05          | 0.14          | 0.00  | 0.00 | 0.29   | 0.77     | 0.10   | 2.34     | 0.96     | 0.05   | 0.10                            | 0.00  | 0.00 |
| 8                   | Of which Loans collateralised by residential immovable property                                    | 128.90   | 28.36         | 67.03         | 28.36         | 2.58          | 0.00  | 0.00 | 1.80   | 8.86     | 34.81  | 27.49    | 40.04    | 0.80   | 0.00                            | 0.00  | 0.00 |
| 9                   | Of which Collateral obtained by taking possession: residential and commercial immovable properties | 0.00   | 0.00          | 0.00          | 0.00          | 0.00          | 0.00  | 0.00 | 0.00   | 0.00     | 0.00   | 0.00     | 0.00     | 0.00   | 0.00                            | 0.00  | 0.00 |
| 10                  | Of which Level of energy efficiency (EP score in kWh/ m² of collateral) estimated                  | 133.69   | 29.46         | 69.52         | 29.41         | 2.72          | 0.00  | 0.00 |        |          |        |          |          |        |                                 | 0.00  | 0.00 |

**Template 3: Banking book – Climate change transition risk: Aligning metrics**

The following template discloses 10 carbon intensive sectors tracked by BIL. The exercise is conducted on an annual basis; figures presented are in fact unchanged since the publication in the annual report. Here below the methodology used to calculate the alignment metrics.

BIL has developed a point in time distance that represents the current degree of alignment with a 1.5-degree scenario indicator for 2030 as a percentage based on the following formula:

$$\text{Distance} = \frac{\text{Metric at reference year} - (\text{IEA scenario metric in 2030})}{(\text{IEA scenario metric in 2030})} \times 100$$

A list of carbon intensive sectors to be covered in the assessment. Decarbonization pathways available under the IEA NZE 2050 are covering a set of sectors which have a significant contribution to global GHG emissions. To develop the decarbonization pathways, BIL has used the data from the IEA NZE 2050 scenario as published in its latest edition of the World Energy Outlook 2024, which is the IEA's yearly publication.

The different Scope's emissions covered by the assessment is strictly related to the economic sector considered, as detailed below:

|                      |          |
|----------------------|----------|
| Aluminium            | S1&S2    |
| Aviation             | S1       |
| Iron & Steel         | S1&S2    |
| Power generation     | S1       |
| Shipping             | S1       |
| Heavy-duty trucks    | S1       |
| Passenger cars       | S1       |
| Residential          | S1       |
| Services             | S1       |
| Energy (Oil and Gas) | S1&S2&S3 |

- For 2024, the availability of reported carbon physical intensity data has improved, since BIL managed to collect real data from some of their customers on its business loans. In those instances, the information collected was used. For the rest of the customers, BIL estimated the physical carbon intensities of these companies/assets by developing sector and location specific emission factors where possible with the highest degree of specificity available. This process was different for each of the asset classes covered due to the nature of the underlying investees or assets.

- One of the primary challenges in conducting a Paris-alignment assessment for a bank's portfolio remains the availability and reliability of data. This is mainly driven by the scarcity of reported data from both private and public companies. Additionally, the absence of strict reporting guidelines in some industries results in non-uniformity and difficulties in comparing the figures. Another significant challenge lies in the sectoral heterogeneity and complexity, which limits the applicability of existing decarbonisation pathways.
- For this year's assessment BIL decided the results and pathways of the aviation sector to be presented in RTK (Revenue Tonne Kilometre) units, instead of PKM (Passenger Kilometre) units.

By gathering information from SBT aviation and the Energy intensity of commercial passenger aviation in the Net Zero Scenario, 2000-2030 from IEA, the following formula has been used to convert figures from one metric to the other:

$$\text{gCO}_2/\text{pkm} = \frac{\text{gCO}_2/\text{RTK} \times \text{Average Weight per Passenger (kg)}}{\text{Revenue Load Factor}}$$

The average weight per passenger was 100 kg, and the average load factor was set as 80%.

By using these considerations and formula, the emission factors were changed as well as the previous values presented last year.

|    | a  | b                               | c  | d                     | e                 | f                                | g                                    |
|----|--|---------------------------------|--|-----------------------|-------------------|----------------------------------|--------------------------------------|
|    | Sector   | NACE Sectors (a minima)         | Portfolio gross carrying amount (Mn EUR) | Alignment metric**    | Year of reference | Distance to IEA NZE2050 in % *** | Target (year of reference + 3 years) |
| 1  | Power  | Please refer to the list below* | 16.55                                    | T CO2/ MWh            | 2024              | -40%                             |                                      |
| 2  | Fossil fuel combustion                         |                                 | 0.00                                     | gCO2/MJ               | 2024              | 62%                              |                                      |
| 3  | Automotive (Heavy trucks)                      |                                 | 29.52                                    | gr CO2/ Tonne km      | 2024              | 86%                              |                                      |
|    | Automotive (Passengers cars)                   |                                 | 136.56                                   | gr CO2/ passenger km  | 2024              | 92%                              |                                      |
| 4  | Aviation                                       |                                 | 212.65                                   | gr CO2/ RTK           | 2024              | 48%                              |                                      |
| 5  | Maritime transport                             |                                 | 0.22                                     | gr CO2/ Tonne km      | 2024              | 153%                             |                                      |
| 6  | Cement, clinker and lime production            |                                 | -  | -                     | -                 | -                                |                                      |
| 7  | Iron and steel, coke, and metal ore production |                                 | -  | -                     | -                 | -                                |                                      |
| 8  | Chemicals                                      |                                 | -  | -                     | -                 | -                                |                                      |
| 9  | Aluminium                                      |                                 | 1.32                                     | T CO2/ Ton of product | 2024              | -77%                             |                                      |
| 10 | Buildings (Residential)                        |                                 | 7250.73                                  | tCO2/ square meter    | 2024              | 90%                              |                                      |
|    | Buildings (Services)                           |                                 | 1736.20                                  | tCO2/ square meter    | 2024              | 158%                             |                                      |

\*\*\* Point in Time (PIT) distance to 2030 NZE2050 scenario in % (for each metric)  
 \*\*\*\* Maritime transport: Shipping

**Template 4: Banking book – Climate change transition risk: Exposures to top 20 carbon-intensive firms**

The template shall disclose the aggregate information on the gross carrying amount of exposures towards the most emitting companies in the world.

In the first semester of 2025, BIL did not have any exposure towards up to the top 20 most carbon-intensive corporates worldwide, according to the information published in the Carbon Majors Database – CDP Carbon Majors Report.

|   | 10                                | 20  | 30   | 40                        | 50  |
|---|-----------------------------------|---|--|---------------------------|---|
|   | Gross carrying amount (aggregate) | Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate)* | Of which environmentally sustainable (CCM) | Weighted average maturity | Number of top 20 polluting firms included |
| 1 |                                   |   |  |                           |   |

\*For counterparties among the top 20 carbon emitting companies in the world



**Template 5: Banking book – Climate change physical risk: Exposures subject to physical risk**

This template is realised starting from the identification of the main exposures by country. About 90% of the total exposures is represented by the coverage of 5 countries. We used the data sources provided by GFDRR – Think Hazard to assess the country level of Physical Risk. Assessing the geographical coverage by country, we aggregated the exposures by economic sectors allocating the correspondent level of risk.

For the specific assessment of the loan book, collateralised by residential and commercial immovable property, exposed to chronic and acute climate-related hazards, BIL employs Moody's climate risk platform. This data source offers a forward-looking perspective on catastrophe risks related to climate change and their financial implications. The physical risks are categorised into seven natural hazards projected across single and multiple long-term scenarios reaching 2050:

- Floods
- Heat Stress
- Hurricanes and Typhoons
- Earthquakes
- Sea Level Rise
- Water Stress
- Wildfires

|    | a  | b                               | c  | d                    | e                     | f          | g                             | h   | i   | j  | k                          | l                                 | m  | n                          | o                                 |
|----|--|---------------------------------|--|----------------------|-----------------------|------------|-------------------------------|---|---|--|----------------------------|-----------------------------------|--|----------------------------|-----------------------------------|
|    | Variable: Geographical area subject to climate change physical risk – acute and chronic events | Gross carrying amount (Mln EUR) |  |                      |                       |            |                               |   |   |  |                            |                                   |  |                            |                                   |
|    |  |                                 | of which exposures sensitive to impact from climate change physical events |                      |                       |            |                               |   |   |  |                            |                                   |  |                            |                                   |
|    |  |                                 | Breakdown by maturity bucket   |                      |                       |            |                               | of which exposures sensitive to impact from chronic climate change events | of which exposures sensitive to impact from acute climate change events | of which exposures sensitive to impact both from chronic and acute climate change events | Of which Stage 2 exposures | Of which non-performing exposures | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions |                            |                                   |
|    |  |                                 | <= 5 years   | > 5 year <= 10 years | > 10 year <= 20 years | > 20 years | Average weighted maturity (%) |   |   |  |                            |                                   |  | of which Stage 2 exposures | Of which non-performing exposures |
| 1  | A - Agriculture, forestry and fishing  | 108.96                          | 23.02  | 24.22                | 48.67                 | 13.05      | 7.09                          | 0.00  | 0.00  | 108.96   | 14.88                      | 2.09                              | 0.27   | 0.00                       | 0.27                              |
| 2  | B - Mining and quarrying   | 7.14                            | 5.61   | 0.57                 | 0.50                  | 0.45       | 0.29                          | 0.00  | 0.00  | 7.14   | 0.00                       | 0.00                              | 0.00   | 0.00                       | 0.00                              |
| 3  | C - Manufacturing  | 825.53                          | 559.73   | 177.72               | 59.67                 | 28.41      | 3.43                          | 0.00  | 0.00  | 825.53   | 129.79                     | 51.42                             | 21.15  | 0.00                       | 21.15                             |
| 4  | D - Electricity, gas, steam and air conditioning supply  | 111.43                          | 50.23  | 50.46                | 8.07                  | 2.67       | 5.46                          | 0.00  | 111.43  | 0.00   | 4.04                       | 13.78                             | 10.29  | 0.00                       | 10.29                             |
| 5  | E - Water supply; sewerage, waste management and remediation activities                        | 52.90                           | 48.77  | 1.95                 | 0.00                  | 2.17       | 2.04                          | 52.90   | 0.00  | 0.00   | 0.04                       | 0.00                              | 0.00   | 0.00                       | 0.00                              |
| 6  | F - Construction   | 1,524.70                        | 1,081.68   | 134.01               | 250.81                | 58.20      | 4.57                          | 0.00  | 1,524.60  | 0.00   | 406.66                     | 164.08                            | 18.28  | 0.00                       | 18.28                             |
| 7  | G - Wholesale and retail trade; repair of motor vehicles and motorcycles                       | 627.86                          | 370.03   | 84.68                | 115.56                | 57.59      | 3.14                          | 0.00  | 0.00  | 627.86   | 66.00                      | 32.83                             | 8.73   | 0.00                       | 8.73                              |
| 8  | H - Transportation and storage   | 615.17                          | 177.29   | 78.28                | 48.08                 | 311.53     | 4.83                          | 0.00  | 615.17  | 0.00   | 8.22                       | 3.71                              | 0.98   | 0.00                       | 0.98                              |
| 9  | L - Real estate activities   | 3,239.39                        | 1,946.24   | 387.41               | 763.54                | 142.21     | 3.43                          | 0.00  | 3,239.39  | 0.00   | 389.71                     | 321.78                            | 43.44  | 0.00                       | 43.44                             |
| 10 | Loans collateralised by residential immovable property   | 7,360.87                        | 799.92   | 654.04               | 2,394.96              | 3,511.95   | 18.76                         | 177.84  | 6,970.79  | 212.25   | 685.65                     | 248.47                            | 19.60  | 0.00                       | 19.60                             |
| 11 | Loans collateralised by commercial immovable property  | 2,964.15                        | 1,663.30   | 420.03               | 797.85                | 82.98      | 6.94                          | 16.64   | 2,679.38  | 268.12   | 494.31                     | 278.34                            | 30.79  | 0.00                       | 30.79                             |
| 12 | Reposessed collaterals   | 0.00                            | 0.00   | 0.00                 | 0.00                  | 0.00       | 0.00                          | 0.00  | 0.00  | 0.00   | 0.00                       | 0.00                              | 0.00   | 0.00                       | 0.00                              |
| 13 | Other relevant sectors (breakdown below where relevant)  | 0.00                            | 0.00   | 0.00                 | 0.00                  | 0.00       | 0.00                          | 0.00  | 0.00  | 0.00   | 0.00                       | 0.00                              | 0.00   | 0.00                       | 0.00                              |

# Conclusion

As a key player in Luxembourg's financial sector, BIL remains committed to maintaining its support of the national economy and its businesses. In this context, the current capital and liquidity situation allowed the Bank to successfully navigate the first half of 2025. The Bank will continue to ensure that its financial resources are sufficient to cover all relevant risks and will be able to maintain the continuity of its operations on an ongoing basis, as well as to sustainably execute its business strategy.





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