

The BIL2020 strategic vision and priorities

Luxembourg, April 27, 2015: By 2020, BIL intends to reinforce its position as a leading multi-business bank by putting greater focus on innovation and client satisfaction both in Luxembourg and in a clearly defined number of international markets.

To achieve this ambition, BIL has adopted a number of strategic priorities in order to better serve the **Luxembourg market and a selection of international strategic markets.**

In Luxembourg, BIL aims to build its multi-business universal bank model and to deepen its ties with its clients, including companies and financial institutions.

Gathering its multi business expertise under a single and identical brand, BIL's priority is to meet, through its retail and corporate banking, wealth management and financial market activities, the expectations of a highly-diversified clientele and to contribute to economic growth in Luxembourg.

In retail banking, BIL will strengthen its client segmentation in order to offer even more adapted range of products and services to each target segment and thus be able to better respond to its clients' needs. Furthermore, BIL will put special emphasis on innovation, especially in the areas of direct banking and of digitization.

A strong emphasis will be put on wealth management in Luxembourg, where BIL seeks to grow its market share by offering a unique value proposition to its clients based on the strong synergies that exist between the bank's business lines.

In "Corporate and Institutional Banking", BIL will strengthen its position as a bank of reference in the traditional economic segments such as the real estate and SMEs. In parallel, its ambition is to enter thriving, innovative sectors, such as the ICT. Furthermore, BIL will pay special attention to the client segment of non-bank financial institutions by making available to them the entire array of the bank's products and services.

In its financial market activities, BIL will especially develop its bank for banks value proposition and services.

Internationally, through its wealth management activities, BIL will focus its growth efforts on a defined number of target markets in 13 countries and regions. Teams of professionals made up of investment advisers, structuring experts and product specialists, perfectly mastering the economic, legal and tax environment of these countries, will be able to offer to these clients an ever-more relevant service, based on an unequalled knowledge of these markets.

A strong presence in Switzerland being essential for a number of strategic markets, BIL decided to strengthen its presence in Switzerland by acquiring the activities of KBL (Switzerland) Ltd.

A committed, innovative and responsible bank

In terms of its strategic priorities, BIL will remain heavily involved in Luxembourg's cultural and social life and will strengthen its corporate and social responsibility approach by focusing on three well-defined areas: art and culture, education and innovation.

Innovation is a key element of BIL's strategy for 2020 and will guide, like a common theme, all of the bank's four business lines' activities.

Conscious of the fact that implementing this strategic plan can only succeed with the commitment of its 2,000 staff, BIL will put a particular emphasis on the employees and on the promotion of a corporate culture shared by all. BIL and its management have made this a strategic dimension and will ensure that its employees will get the means and tools necessary in order to flourish, to develop and to give their best in order to successfully tackle any challenges.

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About the Banque Internationale à Luxembourg (BIL):

Founded in 1856, Banque Internationale à Luxembourg (BIL) is the oldest private bank in the Grand Duchy. Since its founding, it has played an active role in developing the main stages of the Luxembourg economy. It currently operates in retail and corporate banking, wealth management and on the financial markets. With over 2.000 employees, the bank has a presence in financial centres in Luxembourg, Switzerland (since 1984), Singapore (since 1982), Denmark (since 2000) and in the Middle East (since 2005).

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