



BIL Institutional Banking

About BIL

BANQUE INTERNATIONALE À LUXEMBOURG (BIL)

- BIL was **founded in 1856**, making it the oldest universal bank in the Grand Duchy.
- BIL offers retail, private, corporate, and institutional banking services.
- The bank has always played an **active role in the financing and development** of Luxembourg's economy.
- The Group has **1,950 employees**.



BIL is the **oldest universal bank** in Luxembourg founded in 1856.



BIL is recognised as a **locally systemic bank** by the European Central Bank.



About BIL

90%
STAKE IN BIL:

联想控股
LEGEND HOLDINGS
— 制造卓越企业 —

10%
STAKE IN BIL:



LE GOUVERNEMENT
DU GRAND-DUCHÉ DE LUXEMBOURG

LEGEND HOLDINGS

- Legend Holdings is a leading diversified investment group that is headquartered in Beijing, China, and listed on the Hong Kong Stock Exchange.
- BIL is a long-term strategic investment for Legend Holdings. Legend intends to develop the BIL brand in Luxembourg and abroad.
- As of 31st December 2024, Legend Holdings had assets of EUR 91.8bn, annual revenues of EUR 65.8bn and close to 88,000 employees worldwide. Legend Holdings is rated AAA in China (United Credit Ratings Company Limited).

GRAND DUCHY OF LUXEMBOURG

- The stake of the Luxembourg State corroborates the relevance of BIL for the domestic economy, and it further strengthens the bank's strategic position.
- Luxembourg is a AAA rated country at the heart of Europe.

2024 key figures



Assets under management

EUR billion

46.8



Deposit

EUR billion

18.8



Loans

EUR billion

16.2



Net profit BIL Group

170

EUR million
after tax



Total balance sheet
BIL Group

EUR billion

30.7



Common equity tier 1

14.25%

Ratings

S&P
(30.10.2024)

Moody's
(05.02.2025)

Long-term rating

A-

A2

Short-term rating

A-2

P-1

Outlook

Negative

Stable

BIL, an integrated customer-centric organisation



Institutional Banking

- Banks
- Alternative Asset Managers and Investment Funds
- Insurance and Reinsurance Companies
- Public Institutions



Corporate Banking

- Large Corporates
- Professional Real Estate Desk
- Craftsmen & Retailers
- National Companies



Wealth Management

- Entrepreneurs
- Wealthy Individuals (above 500k)
- Professional Intermediaries
- Family Offices
- Independent Financial Advisors



Digital Banking

- Individuals
- Professionals

Why BIL



We play in
our league



Efficiency (agile
and reactive)



Universal bank with
a boutique approach



Customised
client coverage



Luxembourg
ecosystem and stability



One-stop shop

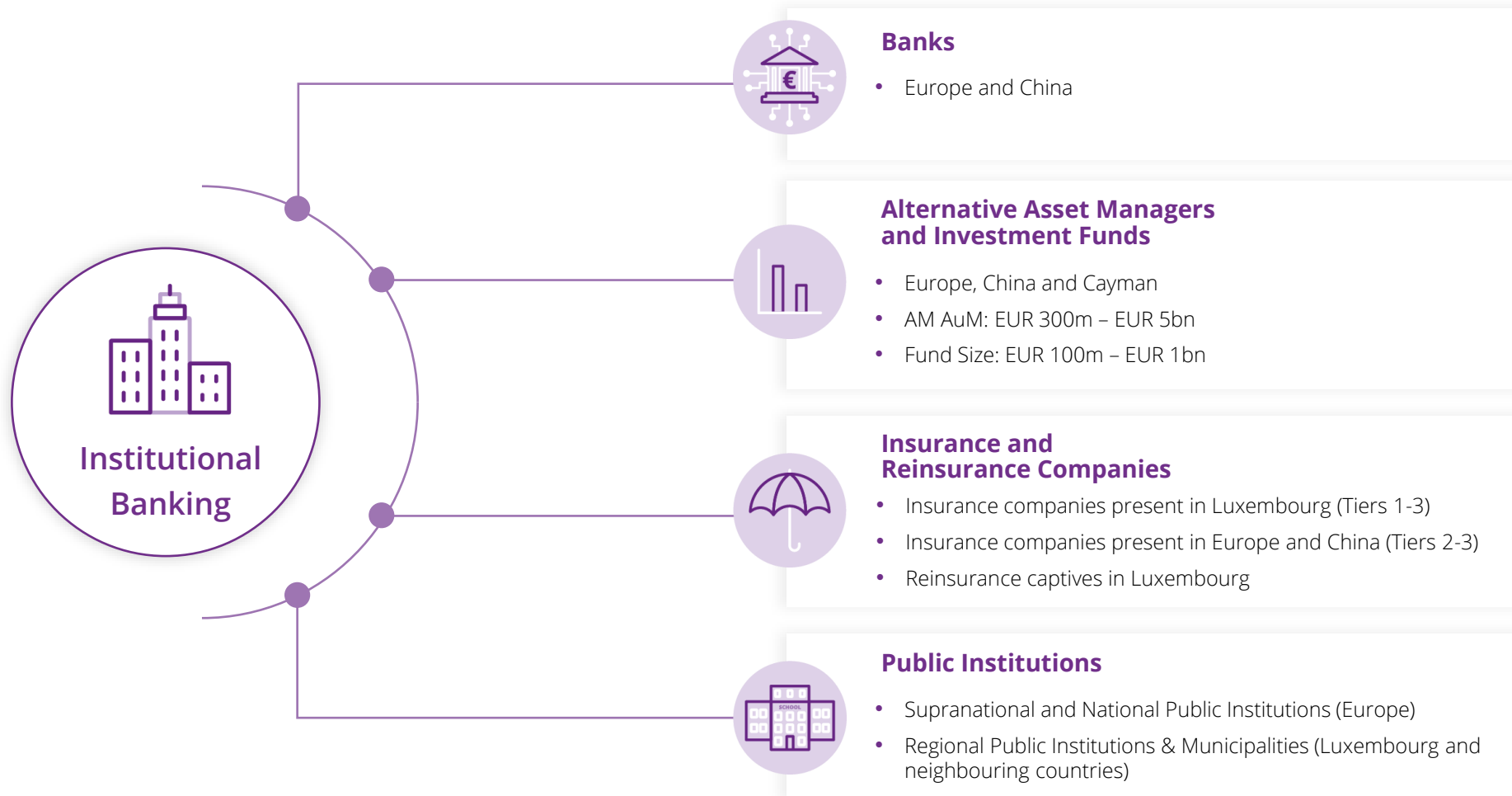


All under
one roof



Reliability

Institutional Banking Clients





Banks

Daily Banking

- Institutional accounts and related services
- E-banking (SWIFT services / API)
- Corporate credit cards
- Staff loyalty products
- Target 2 indirect participation
- Indirect SEPA participation incl. Instant Payment
- SWIFT Bureau
- Escrow accounts

Financing

- Term loans
- Revolving credit facilities
- Overdraft facilities
- Leasing solutions
- Guarantees

Asset Servicing

- Global custody through securities accounts (funds, bonds, equities, and precious metals)
- and
- Related services (tax relief, tax reclaim, voting, corporate actions, repo reconciliation, and coupon collection...)
- Precious metals physical custody

Market Solutions

- Liquidity management (term deposit / callable accounts / structured products / MM funds...)
- Brokerage (fixed income, equity, funds, forex, and precious metals)
- Hedging (incl. EMIR reporting services)
- Agency services (issuing, listing, and paying agency services)
- Structured Products
- Debt Capital Markets

Corporate Finance

- Structured finance & syndication
- Debt & Capital advisory
- M&A



Alternative Asset Managers and Investment Funds

Daily Banking

- Institutional accounts (fund, GP & SPV) and related services (incl. account pledges)
- E-banking (Multiline / BILnet / SWIFT services / API)
- Corporate credit cards
- Staff loyalty products
- Escrow accounts

Financing

- **Equity bridge**
- NAV facilities
- Carried interest facilities
- GP facilities
- Leasing solutions
- Guarantees

Asset Servicing

- Alternative investment fund depositary services*
 - AIFM services (fund structuring, portfolio management, risk management)
 - Global custody through securities accounts (funds, bonds, equities, and precious metals)
- and
- Related services (tax relief, tax reclaim, voting, corporate actions, repo reconciliation...)
 - Precious metals physical custody

Market Solutions

- Liquidity management (term deposit / callable accounts / structured products / MM funds...)
- Brokerage (fixed income, equity, funds, forex, and precious metals)
- Hedging (incl. EMIR reporting services)
- Asset management (discretionary and advisory mandates)
- Agency services (issuing, listing, and paying agency services incl. for SPACs)
- Debt Capital Markets

Corporate Finance

- Structured finance & syndication
- Debt & Capital advisory
- M&A

* Funds domiciled in Luxembourg only



Insurance and Reinsurance Companies

Daily Banking

- Institutional accounts and related services
- E-banking (Multiline / BILnet / SWIFT services / API)
- Corporate credit cards
- Staff loyalty products
- Escrow accounts

Financing

- Term loans
- Revolving credit facilities
- Overdraft facilities
- Leasing solutions
- Guarantees / Letters of credit

Asset Servicing

- Global custody through securities accounts (funds, bonds, equities, and precious metals) and
- Related services (tax relief, tax reclaim, voting, corporate actions, repo reconciliation, and coupon collection...)
- Precious metals physical custody

Market Solutions

- Liquidity management (term deposit / callable accounts / structured products / MM funds...)
- Brokerage (fixed income, equity, funds, forex, and precious metals)
- Hedging (incl. EMIR reporting services)
- Asset management (discretionary, advisory mandates and data management for Solvency II reporting)
- Agency services (issuing, listing, and paying agency services)
- Debt Capital Markets
- Alternative products

Corporate Finance

- Structured finance & syndication
- Debt & Capital advisory
- M&A



Public Institutions

Daily Banking

- Institutional accounts and related services
- E-banking
(Multiline / BILnet / SWIFT services / API)
- Corporate credit cards
- Staff loyalty products

Financing

- Term loans
- Revolving credit facilities
- Overdraft facilities
- Leasing solutions
- Guarantees

Asset Servicing

- Global custody through securities accounts (funds, bonds, equities, and precious metals)
and
- Related services (tax relief, tax reclaim, voting, corporate actions...)

Market Solutions

- Liquidity management (term deposit / callable accounts / structured products / MM funds...)
- Brokerage (fixed income, equity, funds, forex, and precious metals)
- Hedging (incl. EMIR reporting services)
- Asset management (discretionary and advisory mandates)
- Agency services (issuing, listing, and paying agency services)
- Debt Capital Markets

Credentials



2025

Alternative Asset Manager

EUR 300m
Public Bond Issuance – Joint-Bookrunner



2025

Alternative Investment Fund

EUR 20m
Bilateral Bridge Financing



2024

Bank

USD 60m
Bilateral Term Loan



2024

Alternative Investment Fund

EUR 45m
Bilateral Bridge Financing



2024

Alternative Investment Fund

EUR 15m
Bilateral NAV Financing



2024

Public Institution

EUR 50m
Syndicated Term Loan



2024

Reinsurance Captive

EUR 10m
Discretionary Mandate



2024

Alternative Asset Manager

EUR 10m
Bilateral GP Financing



2024

Alternative Investment Fund

EUR 40m
Syndicated Term Loan

Credentials




2025
Leasing Company

EUR 25m
Bilateral Green Loan




2025
Public Institution (Hospital)

EUR 20m
Revolving Facility




2024
Leasing Company

USD 20m
Syndicated Term Loan




2024
Alternative Investment Fund

EUR 60m
Syndicated Bridge Financing




2024
Public Institution (City)

EUR 20m
Bilateral Term Loan Facility




2024
Leasing Company

EUR 40m
Syndicated Term Loan




2024
Alternative Investment Fund

USD 30m
Syndicated Manco Financing (Coordinator)




2024
Public Institution (Metropolis)

EUR 30m
Bilateral Term Loan Facility




2024
Bank

EUR 110m
Syndicated Bridge Financing

Our experts, at your service



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