



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 over **2,000 employees**.



BIL is the **oldest and leading 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 at 31st December 2021, Legend Holdings had assets of EUR 94.615 billion, annual revenues of EUR 64.271 billion 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.

2022 key figures



Assets under management

EUR billion

43.5



Deposit

EUR billion

21

+1.7% compared with Dec 2021



Loans

EUR billion

16.5

+0.8% compared with Dec 2021



Net profit BIL Group

153

EUR million after tax



Total balance sheet BIL Group

EUR billion

32.4



Common equity tier 1

14.03%

CET1 2022 after partial profit allocation

Ratings	S&P (27.10.2022)	Moody's (15.07.2022)
Long-term rating	A-	A2
Short-term rating	A-2	P-1
Outlook	Stable	Stable

BIL, an integrated customer-centric organisation



Institutional Banking

- Banks and Fintech
- 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

- Family Offices
- Independent Financial Advisors
- Professional Intermediaries
- European Private Banking clients
- Non-European Private Banking clients



Retail & Digital Banking

- Individuals
- Professionals

Why BIL



We play in our league



Efficiency (agile and reactive)



Universal bank with a boutique approach



Customized client coverage



Luxembourg ecosystem and stability



One-stop shop

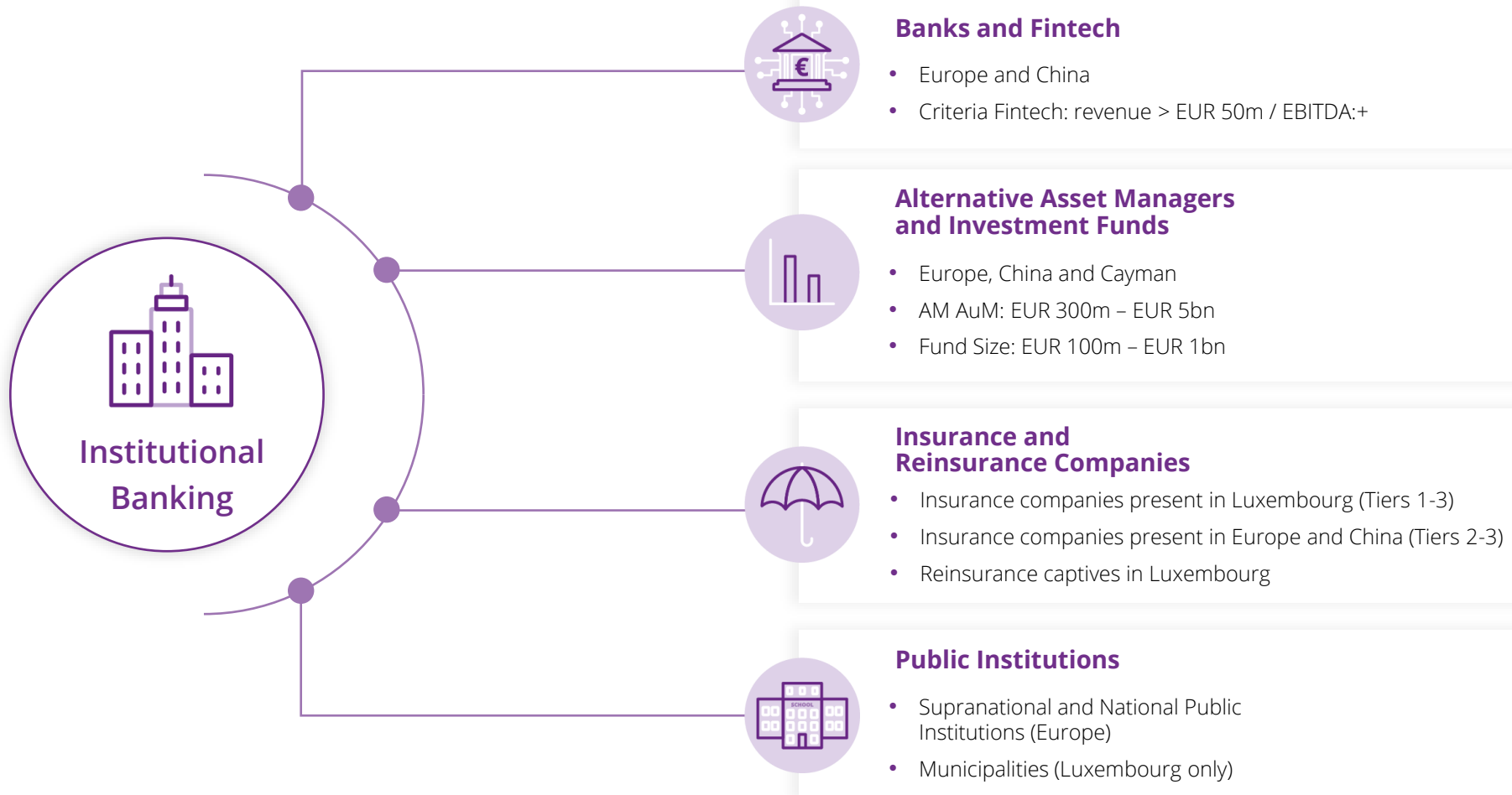


All under one roof



Reliability

Institutional Banking Clients





Banks and Fintech

Daily Banking

- Institutional accounts and related services
- E-banking (SWIFT services / EBICS)
- Corporate credit cards
- Staff loyalty products
- Target 2 indirect participation
- Indirect SEPA participation
- 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
- Agency services (issuing, listing and paying agency services)
- EMIR Reporting
- Structured Products

Corporate Finance

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

* Rating \geq BBB- (for banks)

** no rating required



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 / EBICS)
- Corporate credit cards
- Staff loyalty products
- Escrow accounts

Financing

- Equity bridge / capital call / subscription facilities
- 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
- Asset management (discretionary and advisory mandates)
- Agency services (issuing, listing and paying agency services incl. for SPACs)
- EMIR Reporting

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 / EBICS)
- 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
- Asset management (discretionary, advisory mandates and data management for Solvency II reporting)
- Agency services (issuing, listing and paying agency services)
- EMIR Reporting
- Alternative solutions

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 / EBICS)
- 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
- Asset management (discretionary and advisory mandates)
- Agency services (issuing, listing and paying agency services)
- EMIR Reporting

Credentials



2021

Alternative Asset Manager

EUR 30m
GP Financing



2022

Alternative Asset Manager

EUR 190m
De-Spac



2022

Alternative Investment Fund

EUR 20m
Bilateral Bridge Financing



2022

Reinsurance Captive

USD 25m
Discretionary Mandate



2022

Alternative Investment Fund

EUR 150m
AIFD Mandate



2022

Public Institution

EUR 100m
Advisory & Discretionary Mandate



2022

Reinsurance Captive

EUR 15m
Discretionary Mandate



2022

Alternative Investment Fund

EUR 100m
Syndicated Bridge Financing (Coordinator)



2022

Alternative Investment Fund

USD 12,5m
Bilateral Bridge Financing

Credentials



2021
Alternative Investment Fund

EUR 20m
Bilateral Bridge Financing



2021
Alternative Investment Fund

EUR 20m
NAV Financing



2021
Fintech

USD 40m
Syndicated Term Loan



2022
Alternative Investment Fund

USD 140m
Syndicated Bridge Financing (Coordinator)



2022
Bank

EUR 60m
Bilateral Facility



2022
Alternative Investment Fund

USD 35m
Bilateral Bridge Financing



2022
Alternative Investment Funds

EUR 105m
Syndicated Bridge Financing (Coordinator)



2022
Alternative Investment Fund

EUR 40m
Bilateral Bridge Financing



2023
Leasing Company

EUR 40m
Bilateral Term Loan Facility

Our experts, at your service



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Annex 1: Organisation



**Institutional
Banking**

Lionel BODSON

Business Development

Edouard BÉLY

AIF Depository

Markus GIETZEN

**Non-Banking
Institutions**

Jean-Marie HEYNEN

Banks & Fintech

Romain PAULUS

Agency Services

Anna OLEJARZ

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