Warning – ongoing phishing alerts!
We have noticed fraudulent calls and SMS messages pretending to be from BIL. Please be extremely vigilant. If you receive a suspicious message or call, ignore it, hang up or delete the message immediately. Do not click on any links and do not under any circumstances share your personal information, such as your login, password or OTP code.

Are you a victim of fraud? Call our hotline on +352 4590 7070, open from 8:30am – 6pm Monday-Friday, send us a secure message via BILnet, or use this contact form.
Investment in BIL represents a rare opportunity for international diversification in the financial sector of Luxembourg, a AAA rated country at the heart of Europe. BIL is one of the biggest banks in Luxembourg and is recognised as systemically important by the European Central Bank. Legend Holdings, a Chinese investment group listed on the Hong Kong Stock Exchange who founded the Lenovo Group, holds a 90% stake in BIL. The remaining 10% are owned by the Luxembourgish Government, thereby further strengthening the strategic position of the bank.

Investor presentation

The investor presentation contains dedicated information for potential buyers of BIL Notes, including an introduction to the bank with key figures pertaining to BIL’s financial performance, asset quality, solvency and liquidity as well as a detailed description of its shareholding structure.

Download the presentation

Ratings and key figures
## Credit Ratings

<table>
<thead>
<tr>
<th>Category</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Senior Preferred</td>
<td>A-</td>
</tr>
<tr>
<td></td>
<td>Stable outlook</td>
</tr>
<tr>
<td>Senior Non-Preferred</td>
<td>BBB</td>
</tr>
<tr>
<td>Tier 2</td>
<td>BBB-</td>
</tr>
</tbody>
</table>
**Standalone Rating (BCA)** | baa2
---|---
**Government uplift** | +1 notch
**Loss Given Failure (LGF)** | +2 notches
**Last Rating Action (ratings affirmed)** | 15 July 2022
**Periodic review (ratings affirmed)** | 19 July 2023

**Credit Ratings**

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<tr>
<td>Senior Non-Preferred</td>
<td>(P)Baa2</td>
</tr>
<tr>
<td>Tier 2</td>
<td>Baa3</td>
</tr>
</tbody>
</table>
A sound financial performance in H1 2023:

- Net income after tax: EUR 103 million, +50%
- Assets under Management: EUR 44.1 billion, -1%
- Customer deposits: EUR 19.6 billion, -6.8%
- Customer loans: EUR 16.4 billion, -0.2%
- Common Equity Tier 1 Capital Ratio (CET1): 13.63% (before 2023 profit allocation)
- Liquidity Coverage Ratio (LCR): 154%

Debt issuance

BIL offers an entire range of investment opportunities for financial professionals and retail clients through its Euro Medium Term Note (EMTN) programme.

**EMTN Programme:**
- [Base prospectus](https://www.bil.com/en/bil-group/investor-relations/Pages/index.aspx)
- [First Supplement to the Base Prospectus](https://www.bil.com/en/bil-group/investor-relations/Pages/index.aspx)
- [Documents incorporated by reference](https://www.bil.com/en/bil-group/investor-relations/Pages/index.aspx)

**Structured Note Issuance Programme:**
- [Base prospectus](https://www.bil.com/en/bil-group/investor-relations/Pages/index.aspx)
- [First Supplement to the Base Prospectus](https://www.bil.com/en/bil-group/investor-relations/Pages/index.aspx)
- [Documents incorporated by reference](https://www.bil.com/en/bil-group/investor-relations/Pages/index.aspx)

**Swiss Issuance Programme:**
- [Base prospectus](https://www.bil.com/en/bil-group/investor-relations/Pages/index.aspx)
GREEN BOND DOCUMENTATION

- Green Bond Framework
- Second Party Opinion
- Sustainable Residential Building Selection Report
- Impact Report
- Allocation and Impact Report (as of 31 December 2022)

Subordinated debt:

- Prospectus AT1 PERPETUAL 5.25 % NC 2025 (Isin XS2079116310)
- Tier2 EUR 01-05-2033 NC 2028
- Tier2 EUR 08-06-2028
- Tier2 USD 18-10-2028
- Tier2 EUR 18-08-2031 NC2026
- EUR 300 million Senior Non Preferred due 2023

Financial and risk reports

BIL publishes annual and semi-annual financial and risk reports:

- Financial and risk reports
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