At the Heart of the World’s Largest Single Market

A leading financial centre in the EU
Ranked among the top 3 EU financial centers (GFCI March 2018)

- Comprehensive ecosystem geared towards cross-border financial services and products
- A responsive regulator and EU-wide licensing of financial services
- 140 international banks, with a significant number having established their EU hubs or competence centres in Luxembourg
- Europe’s leading investment fund centre and the global hub for cross-border fund distribution
- 97 out of the top 100 cross-border fund management companies in Europe have funds domiciled in Luxembourg (Source: Lipper, PwC)
- The 13 largest PE houses in the world are operating out of Luxembourg
- Europe’s leading cross-border insurance centre
- Luxembourg Stock Exchange: the global leader in international securities listings
- Home to Clearstream, leading international post-trade service provider, and four Central Securities Depositories
- An internationally competitive tax environment

Leading Renminbi hub and European home to China’s largest banks

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Solid Growth

- GDP growth in Luxembourg is **consistently above the EU average** with expected 3.9% for 2018 (Eurostat)
- A **politically stable country** with very low public debt at 23% of GDP (Eurostat)

![AAA](image)

Consistently rated AAA by all three major credit-rating agencies
- One of five in the EU
- One of three in the Eurozone

International Business in Every Language

- The **most multilingual country in Europe**: Luxembourgers speak on average 3.6 languages (Eurobarometer 2014)
- The financial sector regulator accepts official documentation and communicates in English, French or German. **Company statutes and Articles of incorporation can be submitted in English.**

![48%](image)

48% of the population are foreigners and come from 170 countries

![7th](image)

7th worldwide for **English language proficiency** (EF English Proficiency Index 2016)
The natural choice for international sustainable finance

- Half of the world's green bonds are held in Luxembourg
- Home to the Luxembourg Green Exchange, the world's first platform entirely dedicated to green securities
- 39% market share of responsible investment funds in Europe
- Over 61% of assets in microfinance investment vehicles (MIVs)
- 61% of AuM in European impact funds are domiciled in Luxembourg

Smart and Innovative

- An international financial centre with a long track-record of innovation
- Start-up support ecosystem with a broad range of private incubators and accelerators
- The Luxembourg House of Financial Technology (LHoFT) is a private-public platform that drives technology innovation for Luxembourg's financial services industry
- Ranked 9th most innovative country in the EU (Global Innovation Index 2018)
- A wide spectrum of FinTech activities including automated investments, compliance, risk management, DLT and Big Data analytics, supported by an innovation-friendly and responsive financial regulator
- The University of Luxembourg welcomes some 6,000 students from over 100 countries.
A Great **Place to Live**

- **Family-friendly environment** with a broad choice of private, public and international schools.
- Best **tax-friendly city** worldwide to live for a family (Knight Frank’s Global Lifestyle Review 2016)
- **Cost of living** in Luxembourg is lower than central London, Paris, Berlin or Brussels (EIU 2018)

The Shortest Route to **International Talent**

- Luxembourg’s **workforce has almost doubled in 20 years** while in wider Europe it has increased by less than 20%
- Extensive **European talent pool**: 5 million people within 1 hour commute of Luxembourg City
- **Employee productivity** is the highest in the world (OECD 2017)
- Attractive **tax regime on salaries**
- 2nd **in the world for attracting talent** (INSEAD Global Talent Competitiveness Index 2018)

**1st** Largest share of **highly skilled workers in the world** (WEF)

Scan this code to find out what it’s like to work in Europe’s most international financial centre.
World-Class
Infrastructure and Connectivity

- **Most modern data centre parks** in Europe with ultra low-latency connections to all major European internet hubs
- **Ranked first for technological readiness worldwide**
  (Global Competitiveness Report, The World Economic Forum 2017/18)
- **Office and residential markets** are expected to grow by nearly 60% and 50% respectively between 2012 and 2020. EUR/m² for office space cheaper than London, Frankfurt and Paris
  (INOWAI 2016 market share Q4)
- **The airport is 15 minutes away from the city centre**
  Within an hour’s reach of major European cities such as London, Berlin, Frankfurt, Paris, Amsterdam or Zurich

**A European Capital**

- **A founding member** of the European Union
- **Home to key EU institutions** including the European Court of Justice, the European Court of Auditors, the European Investment Bank, the European Investment Fund, the European Stability Mechanism, many European Commission services as well as the secretariat of the European Parliament
First in Finance

1963  First Eurobond worldwide lists on the Luxembourg Stock Exchange (LuxSE)

元 1979  Bank of China chooses Luxembourg to set up its first international operations since the creation of the PRC

1985  Luxembourg is the first country to adopt and implement the UCITS Directive into national law

1990  First global depositary receipts listing in Europe on the LuxSE

2002  First listing in Europe of a Sukuk on the LuxSE

First Green Bond listing worldwide on the LuxSE

2008  First Masala Bond listing on the LuxSE

2011  First Dim Sum Bond listing in Europe on the LuxSE

2012  First country in Europe to regulate the family office industry

2014  First offshore RMB Bond listing in the Eurozone on the LuxSE

The first European UCITS receives the authorisation to invest through the Shanghai-Hong Kong Stock Connect Program

Luxembourg issues the first Euro-denominated sovereign Sukuk

First country to grant a European payment institution license to a virtual currencies operator

2016  First fully EU-licensed and regulated bitcoin exchange

World’s first Green Exchange

First EU member country to partner with the EIB for climate investments

2017  First global Blockchain fund transaction

2018  World’s first legal framework for Green Covered Bonds
They Have Chosen Luxembourg

Among many others