

Private Banking at Emirates NBD Singapore

Opportunities to Inspire



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You look at every day as an opportunity. **An opportunity to inspire.** To inspire growth. Dream new dreams. Strive for more, even at the peak. To inspire a legacy. One that lives on forever with your family. And their future families too. To inspire new passions. Do things you've never done. And achieve things you never thought you would want. To inspire the next generation. Sharing with them your inspiring journey and leading them to embark on one of their own.

As your partner on this journey, Emirates NBD Private Banking brings you opportunities to inspire.

Emirates NBD Group at a Glance



■ Private Banking Centres

Emirates NBD is one of the largest financial institutions in the GCC and the flagship bank of Dubai (56% government-owned.) It is comprised of full-fledged and diversified offerings across Retail Banking, Wealth Management, Wholesale Banking & Trade Finance, Islamic as well as Investment Banking.

It has an ever increasing presence in the UAE, GCC and globally:

- 157 branches in the UAE, 64 in Egypt as well as branches in Singapore, KSA, the United Kingdom and India
- 3 representative offices in China, Iran and Indonesia

The Bank has superior long-term credit ratings:

- Moody's A3 Stable
- Fitch A+ Stable
- Capital Intelligence A+ Stable

Its financial robustness is reflected in key indicators H1 2018:

- AED 477.5 Bn Total Assets
- AED 5.0 Bn Net Profit
- AED 57.5 Bn Total Capital
- 16.3% Tier-1 Capital Ratio
- 6.0% NPL and 128.4% Coverage Ratio

About Emirates NBD Private Banking



Emirates NBD Private Banking is the pivotal unit of the Bank's Wealth Management Division serving High-Net-Worth and Ultra-High-Net-Worth individuals, families and select institutions, and has grown to be the most trusted and reputable name in the Middle East. The company's continued progress in delivering unmatched client solutions and excellent customer service has been recognized by various industry awards.

We offer our clients a comprehensive suite of bespoke investment advisory solutions complemented by a personalized red-carpet banking experience. Our investment experts identify opportunities for our esteemed clients to grow and preserve their wealth based on strong convictions resulting from deep local & regional expertise combined with a global outlook across asset classes, sectors and geographies.

We have dedicated Private Banking offices in the United Arab Emirates (Headquarters in Dubai with a branch in Abu Dhabi), Singapore, the Kingdom of Saudi Arabia (Riyadh), the United Kingdom (London) and India.

Our teams, however, have a global coverage throughout the Middle East, Africa, the Indian Subcontinent, Europe, Central Asia as well as South East Asia.

Why Singapore?



Strong and Stable Political / Economic Environment

- > AAA/Aaa/AAA rated by S&P, Moody's and Fitch
- > Safe offshore booking centre to diversify holdings of assets and to protect against geopolitical risks
- > Progressive and robust regulatory environment overseen by the Monetary Authority of Singapore
- > Strict adherence to confidentiality and banking secrecy
- > Efficient & transparent legal system

A Growing Global Financial Hub

- > The world's fastest growing private banking market with USD2.6tn AUM in 2015 vs USD550bn AUM in 2011 vs USD50bn AUM in 2000
- > Established and highly reputable international financial centre – 3rd largest offshore banking centre globally

Attractive Investment Framework

- > Gateway to Asian emerging markets and important Islamic financial centres
- > No taxes on investment income, capital gains or inheritance

A Look at Our Core Offering



Investment Services

Diversified portfolio strategies across geographies, sectors and asset classes



Credit Solutions

Lombard lending against cash and investments, universal life insurance, IPO financing as well as tailored structures

Our Core Offering



Discretionary Portfolio Management

Managed portfolios provided by Emirates NBD Asset Management



Access to Wholesale Banking

Wholesale Banking services, Wealth Management, and Treasury offers for business operations



Trust & Estate Planning

Bespoke solutions and ownership structures based on you and your family's requirements



Investment Services

Gateway to Asian & global solutions through a comprehensive investment platform

A. Mutual Funds

- > Quantitative Analysis based on past performance and risk parameters
- > Qualitative Analysis based on our experience, investment process and philosophy
- > Approvals by a bank committee of senior professionals as well as market regulators

B. Bonds/Sukuks

- > A comprehensive global universe of fixed income securities to enhance portfolio construction and alpha through conviction themes

C. Single Stocks

- > A selection of advisory stocks across geographies & global sectoral themes to aid portfolio construction and enhance investment returns

D. Structured Products

- > Through our structured products platform, we offer investors across all risk profiles and market expectations with a value-added alternative to a direct investment into their underlying of choice

E. FX & Commodities

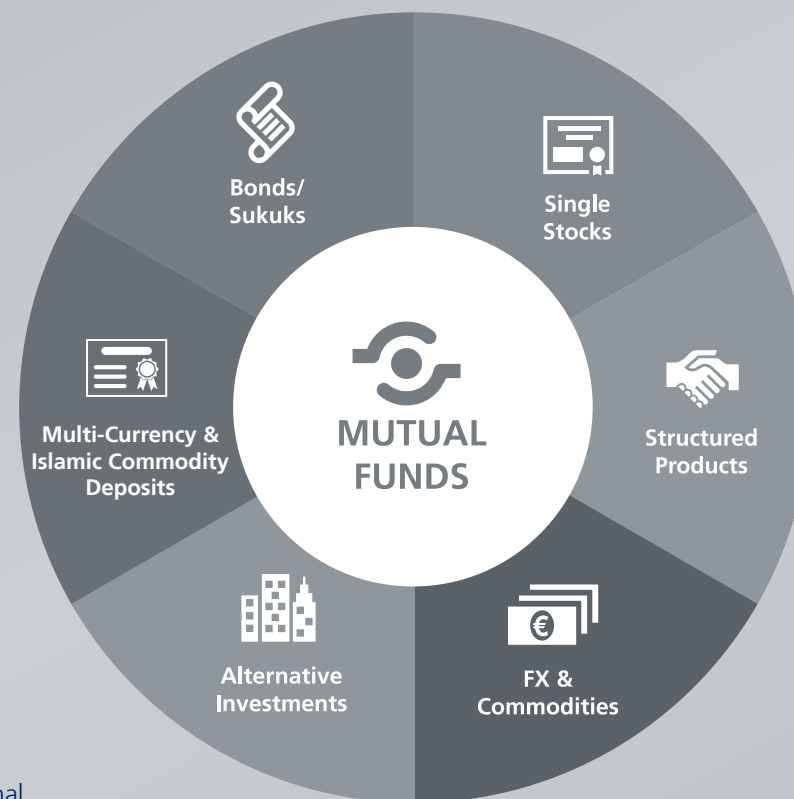
- > Our team advises on a variety of FX and commodity markets engaging clients on both a short-term and long-term basis

F. Alternative Investments

- > Alternative instruments can add diversity and hedges to a core portfolio. We offer both capital-protected as well as capital-at-risk solutions

G. Multi-Currency & Islamic Commodity Murabaha Deposits

- > We offer various multi-currency (USD, EUR, GBP, AUD, SAR, AED, CNH, SGD) conventional and Islamic commodity Murabaha deposits





Discretionary Portfolio Management

Emirates NBD Wealth Management offers Discretionary Portfolio management services using the investment capabilities of Emirates NBD Asset Management (DIFC, UAE). We have an established track record of managing mandates across different asset classes, both in fund format as well as in discretionary portfolios.

In contrast to our Investment Service, discretionary portfolios are managed by us on a dynamic basis according to the guidelines agreed upon with the client. This hassle-free long-term solution provides our clients with the comfort of knowing that their money is managed on a daily basis by a team of investment professionals. Our clients receive monthly reports with commentary from the portfolio manager.



 Trust and Estate Planning

Our Wealth Structuring service provides clients with advice on how to structure their international assets. It is tailored to each client, their assets and their family aspirations. Structures will often include specific tax planning considerations, as well as family succession plans, amongst a wide variety of planning needs.

Using trusts, offshore companies and other vehicles, a custom-made structure is designed to meet the client's exacting needs. Implementation of the structure is carried out through our Jersey (Channel Islands) trust company, which is regulated to the highest international standards.



Corporate/Wholesale Banking at Emirates NBD Singapore Branch

We are a Wholesale branch, offering our clients Treasury as well as Wholesale services in addition to Wealth Management.

- > Trade finance services for financing Asia Pacific and GCC trade as well as intra-Asian trade
- > Assist Asia Pacific companies in establishing business operations in Singapore
- > Arrangement of bonds, performance guarantees for Asia Pacific contractors for project requirements in the UAE and KSA
- > Treasury services for institutional and corporate clients covering GCC bonds and currencies, EMTN, deposits, structured products and interest rate swaps





Credit Solutions

We offer a multitude of financing solutions to individuals, families, investment companies, offshore trusts and holding companies for both investment purposes and personal use. We tailor solutions to the individual needs of our clients, their respective situation and cash flow requirements. Under our Lombard lending program we offer collateralised secured lending against investments, deposits, precious metals and financing of premiums for high-value life insurance policies. Clients may choose to borrow against an existing portfolio of assets or acquire new assets with their own equity in addition to leverage provided by the bank. Additionally, we also accommodate IPO financing requirements as well as hedges for currency and interest rate exposures through SWAPS and FX forward transactions.

Enjoy direct access to various trade finance solutions provided through Emirates NBD's Wholesale Banking.



Meet the Management Team



Suvo Sarkar
Senior Executive Vice President
and Group Head Retail Banking &
Wealth Management



Saod Obaidalla
Executive Vice President,
Head of Private Banking



Maurice Gravier
Chief Investment Officer,
Wealth Management



Debra Tran
Head of Private Banking, Singapore

A Dedicated and Experienced Investment Team



Our CIO team consisting of local, regional and global specialists provides you with in-depth research and insights into local and global markets through their daily, weekly, quarterly and annual publications as well as their regular interactions with clients.

Our investment platform includes in-house managed multi-asset and single-asset class portfolios run by our CIO team. The multi-asset portfolios target certain risk return characteristics offered either at a regional or global level. The single-asset class portfolios offer focused equity strategies for the GCC, Europe or with a global remit as well as Healthcare and Technology sectors. We have partnered with an Asian powerhouse to provide our clients insights into the Asian equity market. Our fixed income offering consists of model portfolios for the GCC, emerging markets as well as Sukuk portfolios.

Our specialised traders in Dubai and Singapore provide execution support on 6 days for 21 hours across all major regional and global markets. More active clients have direct access to the trading desk to execute large and frequent trades even faster. We have access to global 'dark pools' as well as algorithmic trading to provide efficient execution, both in local and international markets. We cover:

- > Foreign Exchange & Interest Rates
- > Regional & Global Securities
- > Derivatives Solutions (Access to global exchanges and OTC markets)
- > Physical Bullion Trading
- > Mutual Funds & ETFs
- > Cash Management & Swaps

Global Recognition

Our ability to identify opportunities to inspire our clients further **has consistently won us global recognition.**





Emirates NBD Office

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PRIVATE BANKING