


Welcome to  
**Asia's global  
private bank**

Building  
relationships  
**where you  
come first**



*At Bank of Singapore, we offer the expertise to help manage and grow your wealth the way you want to – with prudence and care. With the trust placed in us, we continue to build priceless enduring relationships.*

# Welcome to Asia's global private bank



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Building an enduring relationship takes diligence and dedication, akin to creating a fine masterpiece. Each client is a discerning individual with unique needs and goals, therefore the building blocks are different. Each piece is carefully selected and thoughtfully put together to create the bigger picture. Paying attention to the smallest details ensures a flawless execution, where the sum is greater than the parts. We find great pride in putting our clients first and achieving the desired results for them.

We invite you to join us on this journey together, as your private bank of choice.



*Having global perspectives and expertise has always been appreciated by our clients. However, it is our Asian roots that are truly invaluable. Values like prudence, loyalty, humility and diligence are at the core of everything we do.*

# Rooted in Asia, global in perspective

Bank of Singapore is proud of its roots in Asia. Our deep understanding of the region is part of our very soul; and it is further enhanced by the European wealth management expertise that we derive from our ING Asia heritage.

As a wholly-owned private banking arm of OCBC Bank, our unique position gives you the intimacy and independence of a boutique private bank, with the added resources and services of our parent bank.

Our efforts have been widely acknowledged in industry accolades:

- Outstanding Private Bank in Southeast Asia, Outstanding Private Bank - Asia Pacific Regional Player and Best Discretionary & Advisory Service Offering (Highly commended) by Private Banker International
- Best Private Bank in Singapore by Finance Asia (2017)
- Best Private Bank for Entrepreneurs in Asia-Pacific by Global Finance (2017)
- Outstanding Private Bank in South East Asia by Private Banker International (2016)
- Best Private Bank in Singapore by Asian Private Banker (Awarded five times since 2011)
- Best Private Bank in the Philippines by Asian Private Banker (2015 and 2016)
- Only Asian private bank to be awarded an Aa1 credit rating by Moody's

As Asia's global private bank, our sights are set on the world as our heart stays rooted in Asia.

# Managing your wealth as we would our own

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*You are our top priority.  
With care and integrity,  
we can help you to  
manage your assets,  
grow your wealth and  
secure your legacy.*



Your journey begins with us understanding your unique priorities, needs and goals. Based on your risk appetite and preferences, bespoke solutions are proposed for your consideration. Before any decision is executed, all your concerns and queries are thoroughly addressed. To ensure your investment strategy aligns with your goals, regular portfolio reviews are conducted with you.



Your private banker, supported by our team of portfolio managers and trading specialists, is always at hand to help you make sound financial decisions. Insights from our 50-strong investment strategy and research team, as well as world-renowned speakers and investment experts at our client-exclusive events, will help you stay on top of global market movements.

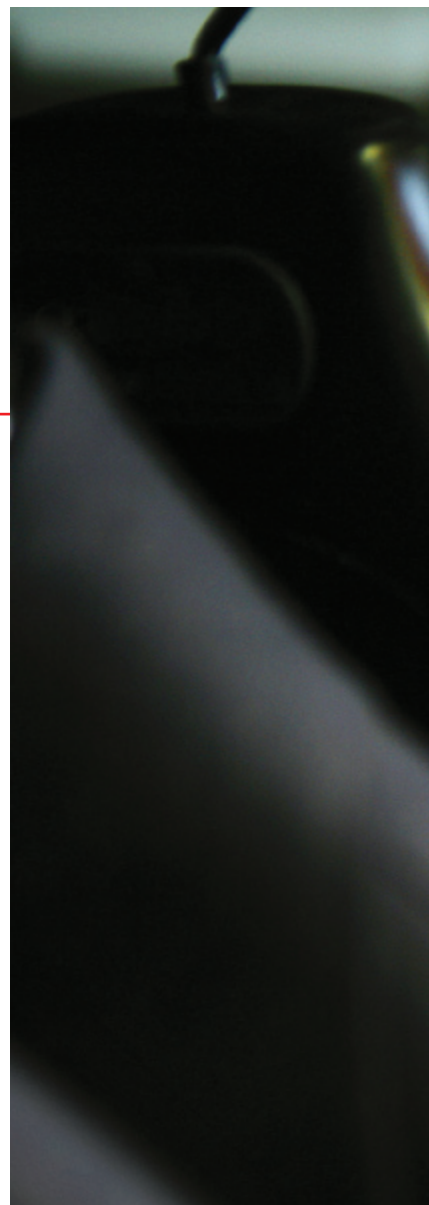
On top of that, you enjoy the flexibility of choosing to actively manage your investments with the help of our advisory portfolio management\* team. Alternatively, you can appoint our discretionary portfolio management\* team to manage your investments within specific parameters.

\*Advisory portfolio management and discretionary portfolio management services are only available in respect of accounts opened in Singapore.

# Tailored for you and generations to come

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We objectively source from a large universe of products to offer a complete suite of best-of-breed solutions that is customised to your needs and goals.



## Investment products

- Cash and money market
- Investment grade bonds
- High yield bonds
- Equity
- Foreign exchange
- Derivatives
- Structured products
- Third party mutual funds
- Hedge funds
- Private equity

## Investment services

- Discretionary portfolio management<sup>#</sup> – cash, securities, funds
- Advisory portfolio management<sup>\*</sup>
- Premium advisory services<sup>\*</sup>

## Financing

- Portfolio leveraging
- Residential real estate financing
- Insurance premium financing
- Corporate finance<sup>+</sup>
- Structured transactions





### **Wealth planning**

- Estate planning
- Financial planning
- Life insurance<sup>^</sup>

### **Trust services**

- Trust administration<sup>°</sup>

### **OCBC Bank solutions**

- Consumer banking
- Corporate banking
- Treasury
- Transaction banking
- Investment banking and corporate finance<sup>+</sup>

<sup>\*</sup> Discretionary programme services are only available in respect of accounts opened in Singapore.

<sup>\*</sup> Advisory portfolio management services and premium advisory services are only available in respect of accounts opened in Singapore.

<sup>^</sup> Insurance services are provided by external parties/insurance brokers introduced by the Bank.

<sup>+</sup> Provided by OCBC or via external parties.

<sup>°</sup> Trust services are provided by BOS Trustee Limited, a wholly-owned subsidiary of Bank of Singapore.

# Our network and foundation

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*It is said, "It is not what you know, but who you know." This is especially true when you are seeking to tap into the right opportunities at the right places.*

Headquartered in Singapore, Bank of Singapore operates from a strong and open economy. Our clients are assured of unrivalled stability and security. With a network of offices, including a branch in Hong Kong and the Dubai International Financial Centre (DIFC) and representative offices in Manila and Dubai, we are strategically positioned to serve our clients across the globe. In Europe, we serve clients through BOS Wealth Management Europe Société Anonyme (S.A.) in Luxembourg and from our OCBC London office.

As a wholly-owned subsidiary of OCBC Bank, our clients enjoy access to OCBC Bank's full suite of consumer and commercial banking solutions such as financing, insurance and brokerage services.



### Our legacy

Bank of Singapore was formed after the acquisition of ING Asia Private Bank (IAPB) by OCBC Bank on 29 January 2010. The combined private banking services of IAPB and OCBC were subsequently named Bank of Singapore. Led by Chief Executive Officer Bahren Shaari, Bank of Singapore is one of the fastest growing private banks in Asia.

### Our parent company, OCBC Bank

Formed in 1932 after the merger of three local banks, the oldest of which was founded in 1912, OCBC Bank is the longest established Singapore bank.

Recognised for its financial strength and stability, OCBC Bank is now the second largest financial services group in Southeast Asia by assets and one of the world's most highly-rated banks with an Aa1 rating from Moody's.

It is also consistently ranked Asean's strongest bank and among the world's five strongest banks by Bloomberg Markets.

# Grow with us

Bank of  
Singapore

Total assets under management\*\*

**US\$102B** (more than quadrupled since 2010)



Relationship managers##

more than **450**



Employees##

more than **2,000**



Clients\*\*

more than **12,000**

\*\*As of 30 June 2018.

##As at 30 April 2018.

Our parent bank  
OCBC Bank

Credit ratings

Moody's  
**Aa1**

S&P  
**AA-**

Fitch  
**AA-**

Capital strength

**13.2%**<sup>^^</sup>  
Common Equity Tier 1

**14.3%**<sup>^^</sup>  
Tier 1 Capital Ratio

**15.9%**<sup>^^</sup>  
Total Capital Ratio

Total core  
income

**S\$4.8B**

(30 June 2018)

Net  
profit

**S\$2.3B**

(30 June 2018)

Market  
capitalisation

**S\$47.6B**<sup>##</sup>

<sup>^^</sup>As at 30 June 2018.

<sup>##</sup>As at 3 August 2018.



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