



ANDBANK /
Private Bankers

PRIVATE BANKERS
SINCE 1930

Specialists in Private Banking

We are private bankers with 90 years of experience and family tradition. At Andbank* we understand how to look after our greatest asset: our clients.

Over the years we have dedicated ourselves to preserving and building up the wealth that our clients have entrusted to us.

Our relationship managers have extensive academic training and professional experience in the private banking sector, which has earned them an impeccable reputation.

Our clients are private individuals, independent professionals and family offices from different parts of the globe.

Our shareholders have been providing banking services to several generations of families for 90 years, ensuring that our interests are always aligned and helping them to maintain their wealth across generations.

Andbank breaks the current trend towards uniformity and concentration in oversized and impersonal institutions.

Andbank offers its clients the highest assurances

Andbank is a global bank with a presence in 12 countries. It is one of the most solid and solvent in the sector

It specialises in asset management

Andbank has a Fitch Rating of BBB

Physical presence in the world's main financial markets

A bank without debt. We have never issued subordinated or senior debt

100% independent International Private Bank

*Andbank: Andorra Banc Agrícola Reig, S.A.

Our value proposal

Differentiation to meet our clients' expectations

Andbank as a family office

- Pursuit of medium and long term client relations.
- We understand the issues of HNWI.
- Close relationship between clients and shareholders.
- Ability to develop a long term strategy.

Quality ratios

- BBB rating
- TIER1 Ratio > 16%
- Andbank does not seek financing in the wholesale markets as it does not have liquidity problems.

Co-investment

- Identify investment opportunities for our most qualified clients, with a specific frequency, while leveraging the group's investment experience and sharing the investment risk with our clients.
- This is done through club deals or structuring similar type vehicles.

Open product architecture

- Offering an extensive range of products that cover the spectrum of investment opportunities, whether proprietary or from external managers.

Independent Bank

- Private banking is the bank's only activity and investment decisions are made for the benefit of our clients, not the interests of other business areas.

Multi-custody

- Seeking diversification of the custodian risk while offering consolidated reporting for all our client's positions, enabling the client to manage its financial wealth more efficiently and with lower risk (multi-family office service).
- Product that offers our clients the possibility to continue working with their usual banks.

Multinational structure

- Physical presence in the world's main financial markets, especially USA, Brazil, Mexico, Panama, Luxembourg and Spain, through which we offer our global solutions.

Andbank offers a range of products and services that combines the best of Private Banking and Retail Banking

Bank products:

- Asset products: loans, credit, guarantees, credit cards, etc.
- Liability products: current accounts, fixed term deposits, foreign currency accounts, direct debits, transfers, custody services, etc.

Investment products:

- Funds, SICAVs, structured products, fixed income, equities, hedge funds, commodities.
- Management solution: discretionary/advisory.

International presence in 12 countries

Monaco:

An international reference value

- An independent sovereign State, part of the Euro zone
- A privileged geographic location at the heart of French Riviera
- A political stability due to a dynastic longevity of 700 years
- An exceptional life style including prestigious events in art and sports: the Formula 1 Grand Prix, the Monte- Carlo Tennis Masters, the Yacht Show, the International Circus Festival, the Printemps des Arts, the International Jumping...

Favorable legal and fiscal environment

There is no direct taxation (except for French people with residence in Monaco):

(Monaco signed a limited form of agreement with France in 1963 and an agreement specifically covering inheritances taxes in 1950)

- No income tax
- No capital gains tax
- No wealth tax
- No real estate tax
- No gift and inheritance taxes for closest relatives (spouse, ancestors or descendants)
- No withholding tax is levied on interest derived from bank deposits, unless the person is a EU resident individual in which case the Saving Directive will apply.

Andbank Monaco

With a team of 50 professionals and experienced senior private banking specialists, Andbank caters for client's wealth management requirements in a confidential environment.

Andbank Monaco advises clients in the implementation of tailored asset solutions. Together we deal with our clients' assets in their entirety to propose tailor-made solutions, which includes:

- Life Insurance
- Tax and Inheritance Planning
- Mortgage loans for financing of real estate assets and Support in taking up residence in Monaco
- External Managers' Services – Money markets, Fixed Income, Stock Market, Portfolios, Strategic and Specialised funds
- Investment Services- Equity, Forex spot/Forward, Funds, Term Deposit, Structured products, Futures and Options, ETFs and club deals

