

Private Banking and Wealth Management services from Switzerland



Our company at a glance

2024



## ABOUT US

Banque Cramer & Cie SA is a Swiss bank, headquartered in Geneva, with full-service branches in Lugano and Zurich. Our commitment is to offer customized Private Banking and Wealth Management services to our select clients.

## KEY FACTS

### Tier1 Capital Ratio

(as of 31/12/2023) - regulatory requirement 8% 29.41%

### Short-term Liquidity Ratio

(as of 31/12/2023) 398.02%

### Independent Audit

KPMG SA

### Internal Audit

PricewaterhouseCoopers SA

## OUR CLIENTS

Private Clients & Entrepreneurs

External Asset Managers

## A HERITAGE OF MORE THAN 300 YEARS

Our bank traces back its origins to 1706, when Pierre Cramer was mentioned in the official list of recognised bankers published in the royal Almanach.

Since then, the Cramer family pursued its wealth management activities under various designations before adopting in 1932 the name Messieurs Cramer & Cie (Asset Management & Brokerage).

In 2002, the alliance between Compagnie Financière Norinvest (CFN) and Messieurs Cramer & Cie gave birth to the House which is known today as Banque Cramer & Cie SA.

The bank is wholly-owned by its private holding company Norinvest Holding SA, also domiciled in Geneva. Family and entrepreneurial values are at the core of our bank culture.

## OUR RANGE OF PRODUCTS AND SERVICES

### Standard Service Offering

Multi-currency current accounts  
Precious metal accounts  
Foreign exchange  
Deposits  
Securities trading and safekeeping  
Tax statements  
Safe deposit boxes  
Credit cards  
Payments and security transfers  
Online Banking  
Individual and consolidated reports

### Financing

Lombard loans  
Mortgages & loans in Switzerland  
Structured finance

### External Asset Management

- We offer custody facilities for external asset managers
- We offer a dedicated investment package to our External Asset Managers.

### Wealth Management and investment solutions

Advisory Mandates – (analysis and investment proposals)  
Discretionary Management Mandates (standard or tailor-made)

Access to a broad array of top tier investments on:

Fixed income  
Equities  
Commodities  
Real Estate  
Investment Funds  
Alternative investments  
Private Equity/Debt/Infrastructure  
Currencies  
Derivatives  
Structured products

### Partnerships

We collaborate with experts that are leaders in : specialized solutions in financing, wealth planning, legal services, asset consolidation, performance monitoring and financial analysis.

## PRIVATE BANKING & WEALTH MANAGEMENT

Banque Cramer is uncompromising when it comes to delivering high standard Private Banking and Wealth Management services to its clients. Our fundamental commitment is service excellence, based on three key elements : client proximity, independence and trust.

### **Client Proximity**

Banque Cramer is a bank that still retains the characteristics of family establishment. Our human scale and our structure allow us to serve our clients with the utmost care and to offer them the reactivity they expect.

### **Independence**

Our open architecture philosophy is at the core of our offering and of our research process. It protects our client from *any* conflicts of interest when recommending products and investment strategies. It also gives them access to best-in-class expertise in every possible areas, whether they be found inside or outside.

### **Trust**

Our central endeavor is to create and maintain strong, long-term partnerships. Trust is at the foundation of any lasting relationship. It is based on mutual knowledge and is built over time.

Our clients' trust can only be earned by adhering to the highest standards of professional ethics and through a regular and transparent communication.

## INVESTMENT SOLUTIONS

We enable our clients to access global financial markets and a wide range of investment solutions. Each client benefits from the expertise of a dedicated relationship manager who will assist him/her in personalising the best investment solution according to their needs and risk tolerance. Clients may choose between advisory mandates, discretionary mandates and execution only. The bank offers four different risk profiles: very low, low, medium, high in three reference currencies: CHF, EUR & USD.

### **Advisory Mandates**

In the frame of our Advisory Mandates, our clients benefit from the professional advices of Banque Cramer. However, the investment decisions are fully retained at all time by the client, who is supported by his/her dedicated advisor. This service is suited for investors who want to make educated investment decisions with the support of senior investment advisors from Banque Cramer.

### **Discretionary Mandates**

In the frame of our Discretionary Mandates, the client delegates the management of his/her assets to the Portfolio Management Team of Banque Cramer. The client, supported by his/her dedicated relationship manager, selects the investment strategy to be implemented based on risk tolerance and other specific needs. The client may chose between four different investment profiles (Fixed income, Defensive, Balanced, Offensive).

In addition, we offer fully tailored-made discretionary mandates for sophisticated investors who wish to build a financial portfolio of investments that matches more closely to their unique and specific requirements.

## INVESTMENT SOLUTIONS

### **Access to Global Financial Markets**

Our Investment platform offers access to a wide range of investment solutions across the world and asset classes which include equities, bonds, commodities, real estate, hedge funds, private assets, currencies, derivatives and structured products to just name some of the major ones. Our clients benefit from a large range of possibilities to express their views on the markets and to meet their specific goals. Our platform is opened to in-house as well as external managers, as we aim to attract the top tier investments experts for our clients.

## FINANCING

We also support our clients by offering different types of financing. This includes lombard loans, mortgages in Switzerland and structured financing. We cooperate with partners to offer tailor-made solutions for the specific needs of our clients.

## EXTERNAL ASSET MANAGEMENT

Banque Cramer acts as a trusted partner for External Asset Managers, sharing its expertise through the entire investment process.

## PARTNERSHIPS

We work jointly with a wide network of professionals who provide specific solutions for our clients.

## OUR ORGANISATION

### Board of Directors

Alain Sierro (Chairman of the Board)

Gustav Stenboldt (Vice Chairman)

Massimo Esposito (Member)

Patrick Fritz (Member)

Yves Rossier (Member)

### Executive Committee

Thomas Müller (Chief Executive Officer)

Philippe Gougenheim (Head Investment Services)

André Mankowsky (Head Private Banking)

Stéphane Poulin (Chief Financial and Risk Officer)

### Shareholding Structure

Banque Cramer & Cie SA is wholly-owned by Norinvest Holding SA (NIH), its holding company also domiciled in Geneva. NIH stock (not bound by the shareholders' agreement) is traded on the OTC-X platform of Bern Cantonal Bank since April 2017 following the decision to withdraw its listing on SIX Swiss Exchange in Zurich. NIH principal activity consists of managing its stake in Banque Cramer.

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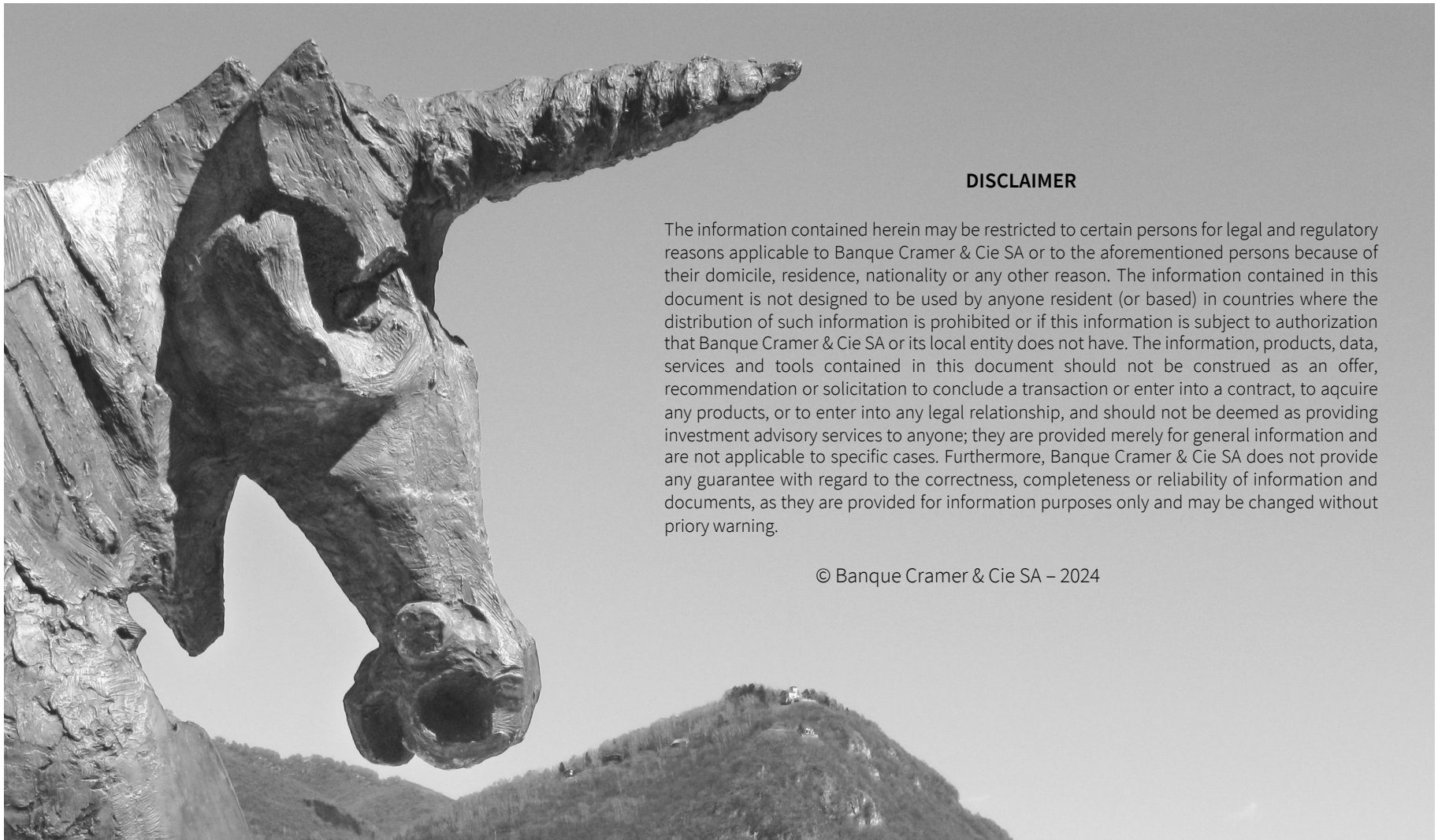
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