

The Redstone Private Banking Update



Welcome to the Redstone Private Banking Update 2018: Q3

We are now safely past the half-way mark for 2018 and as the end of the year approaches, we can see that many Banks are set to continue their hiring all the way through to the end of the year. This may be in part down to the record profits recorded across Europe's largest private Banks for the 2017 year or if we look east, competition for market dominance remains high as firms continue to battle over the top Relationship Managers and their UHNW client books. As mentioned in our previous update, the ever growing importance of technological services in Private Banking & Wealth Management remains a focus and with the announcement of London's first digital private bank making the headlines at the start of this year, both big and small players alike continue to add digital specialists to their ranks.

Noteworthy Talent Moves in EMEA

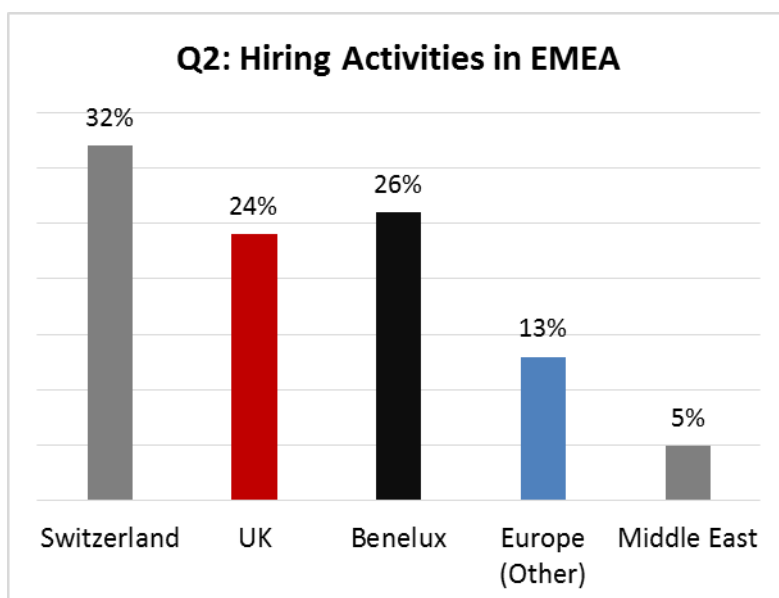
In previous years a number of institutions across Europe had all but implemented hiring freezes around this time, but Q3 2018 hires have proven to be a complete reversal. Accompanied with activity on an organisational level; Bank Vontobel completed their acquisition of Notenstein La Roche, Berenberg announced the sale of a majority stake in the business and two stalwarts from the Swiss market; Gonet & Cie and Mourgue d' Algue announcing plans to merge, the marketplace is active and busy but also definitely consolidating. With the number of Private Banks in Switzerland decreasing from over 300 to just over 260 in a decade, how long will it be before we see a household name disappear? In the Middle East, hiring activity has returned to its pre-summer volumes with the likes of DBS, LLB and J Safra Sarasin all making front office additions and with the potential of another a large scale merger on the horizon in Abu Dhabi, expect to see continued levels of activity in the UAE as move we towards 2019.

It is reported that **Alex Classen** is to become Chief Executive of HSBC Private Bank in Geneva. A former Chief Executive & Head of International with Coutts & Co Ltd.; Classen joins from investment manager Bedrock & will be responsible for private banking in Switzerland and Luxembourg; overseeing the wholesale banking and asset management operations in Switzerland. Deutsche Bank Wealth Management has appointed **Claudio de Sanctis** as its new Head of Europe – in the role de Sanctis will assist growth in the region serving clients in Germany and other domestic markets. De Sanctis joins from December 1st from Credit Suisse where he most recently held the role of Head of Private Banking Europe. He will report to Global Head of Wealth Management Fabrizio Campelli. HSBC has announced that **Peter Boyles** – Global Private Banking CEO – is to retire; to be succeeded by **António Simões** from January 1st, 2019. Prior to joining HSBC Simões was a Partner at McKinsey & Company's London office.

Richard Thomas – Chief Operating Officer at Barclays UK for Wealth & Investments – has been hired by EFG Private Bank in the UK to be named as the firm's next Chief Executive & Head of the UK region – succeeding Sir Anthony Cooke-Yarborough who will take the new global position of Private Banking Chairman. UBS has hired **Magnus Blohme** to its UHNW team for the German market. Based in Zurich, Blohme joins from Credit Suisse where he held the role of Head of Family Office and UHNWI coverage Germany. **Olivier Engrand** – most recently Senior Private Banker Business Development with Natixis Bank – has been appointed as Senior Private Banker French Market Key Clients Team with BGL BNP Paribas in Luxembourg. Engrand joined Natixis Q2 2013 after close to three years with Crédit Agricole. Reyl Group has appointed **Francesco Genovese** as Head of its Asset Management business – responsible for developing asset management and fund distribution activities at Bank REYL & Cie., with focus on establishing alternative and unlisted asset strategies for Swiss and international

institutional clients. Genovese previously spent over fifteen years with Pictet & Cie in senior positions. Mirabaud Asset Management has hired **Selina Tyler** as Director; charged with leading the firm's coverage of external wealth managers, funds of funds and financial institutions markets. As the new Head of Wholesale, Tyler joins from Hermes where she held the role of Director for the distribution business. Present Wholesale Head **Paul Broughton** will later become Consultant to Mirabaud. **Eric Frey** – Senior Business Developer/Desk UHNW with Banque Internationale à Luxembourg – has been appointed as Private Wealth Manager with Indosuez Wealth Management. It is reported that **Thomas Mueller** – Chief Risk Officer & Board Member with EFG International – is set to leave the bank following his nomination to the board of directors at Raiffeisen.

It is reported that Rothschild & Co's private wealth division has hired a team of six from Sal. Oppenheim; opening a new office in Düsseldorf, headed by **Friedrich Rogge** joining this month; to subsequently be joined by five further members. Rogge has more than three decade's worth of experience in wealth/asset management for institutional and private clients. **Jérôme Barbé** – most recently Client Advisor/Director with Deutsche Bank – has been appointed as Private Banker with Société Générale Private Banking in Geneva. Barbé joined Deutsche Bank Q1 2005 after seven years as Senior Portfolio Administrator with Capital International. **Sandy Wewer** – Senior Relationship Manager UHNWI – Wealth Management with ING – has been appointed as Senior Private Banker with KBL European Private Bankers in Luxembourg. Wewer joined ING Q1 2015 after over twelve years with Banque de Luxembourg. EFG Private Bank has hired Senior Kleinwort Hambros Banker **Richard Stanwell** as Director for its UK clients business. He reports to Head of Private Banking UK Michael Vlahovic. Stanwell joins from Kleinwort Hambros where he managed UK UHNW and HNW teams. **Joao Correia** – most recently Director, Relationship Manager Portugal Desk with UBS – has been appointed as Private Banker with Millennium Banque Privée in Geneva. Correia first joined UBS at the beginning of 2011 from Thomson Reuters.



Virginie Bertrand – most recently Senior Private Banker with Bank Safra Sarasin – has been appointed as Director with EFG Asset Managers SAM in Monaco. Bertrand joined Bank Safra Sarasin mid-2007. It is reported that **Maya Prabhu** – Head of Wealth Advisory with Coutts – has resigned. Prabhu joined Coutts in 2008. Hoare & Co. has appointed **Steven Cooper** – a former Chief Executive of Personal Banking UK & Europe and Chief Executive of Barclaycard Business – to succeed David Green as Chief Executive. Cooper joins from Barclays – assuming his new position January 10th, 2019; reporting to the bank's Chairman Lord Macpherson. **Mark**

Uldall – most recently Relationship Manager Private Banking with ING – has been appointed as Senior Private Banker with KBL European Private Bankers in Luxembourg. Uldall joined ING Q2 2016 from Banque Raiffeisen. It is reported that Credit Suisse has hired three Directors and one Vice President from Barclays, as part of the firm's UK growth plans; **Francesca Speroni** becomes a Director & Team Leader UK; **Kanu Khare** becomes a Director & Head of Investment Consulting; **Keshav Khanna** joins as a Director and Relationship Manager & **Alex Stott** becomes a Vice President and Relationship Manager. **Kaspars Silis** – most recently Senior Private Banker with Nordea Bank AB – has been appointed as Relationship Manager with VP Bank AG in Luxembourg. Silis first joined Nordea at the end of 2007. Private Banker **Viktoria Erschow** – most recently with SEB – has joined Banque Havilland SA in Luxembourg. Erschow joined SEB Q1 2016 from UniCredit. **Manu Joseph** – most recently Director Private Banking with HDFC Bank Ltd – has been appointed as Vice President & Private Banker with DBS Bank in Dubai. Joseph first joined HDFC at the end of 2011 from Citibank. UBS Global Wealth Management has appointed **Amir Sadr** as Head of Emerging Markets London. Before joining UBS in 2014 as Swiss-based MD, Sadr was co-Head of Middle East with Coutts.

Reyl Group has appointed **Nicolas Farah** as Chief Executive of Reyl Finance MEA – the bank's affiliate in the UAE, following the nomination of Pasha Bakhtiar of Bank Reyl & Cie in Geneva. It is reported that **Dominik Rutishauser** – Executive Board Member with GAM Investment Management AG – is leaving to take over the management of LLB Swiss Investment AG from January 1st 2019; succeeding Chief Executive Marcel Weiss who will move to AMG Fondsverwaltung AG. It is reported that as part of a reorganisation of its International Wealth Management [IWM] business, Credit Suisse IWM's existing four regions are to be split into seven; with Northern Europe to be run by **Emma Crystal**, Southern Europe led by **Inigo Martos**, Middle East by **Bruno Daher**, Africa and NRIs under **Raj Sehgal**, Brazil led by **Marco Abrahão** and the rest of Latin America to be run by **Jorge Fernández Amann**.

Julius Baer International has made eight new hires across its London and Leeds offices to support business growth/regional expansion in the UK market; the new Relationship Managers based in London are reported to include **Michelle White** who joins from RBC Wealth Management and **Anthony Birkbeck** – joining from Barclays Private Bank. **Renaud Billard** is dedicated to high net worth individuals/families; Wealth Manager **Sean Gallagher** worked for over a decade with SG Kleinwort Hambros and Barclays Wealth. Additionally, **Charlotte Thomas** joins from Royal Bank of Canada, **Oksana Torbych** has over a decade's experience in the financial services industry and **Aziza Ramos** joins having worked for fifteen years at Barclays, Citibank and Credit Suisse. Canaccord Genuity Wealth Management [CGWM] has appointed **Tim Sanders** as Head of its Jersey Office – he joins from Brooks Macdonald where he most recently held the role of Head & Chairman of the International Equities Committee. The European Fund and Asset Management Association [EFAMA] has appointed **Tanguy van de Werve** as its new Director General; effective January 1st, 2019. Prior to joining EFAMA he spent three years as Managing Director and Head of the Brussels office for the Association for Financial Markets in Europe.

Wealth management IT firm Avaloq has appointed **Michael Pahlke** as Chief Service Delivery Officer – joining the Avaloq group executive board on November 1st – reporting directly to Group Chief Executive Officer Juerg Hunziker. Saranac Partners has appointed **Rupert Watkins** as Client Advisor; he joins from Julius Baer International where he managed relationships with UK resident non-domiciled clients and UHNW families across UK and Europe. **Nicolas Rosado** – most recently Private Banker with Barclays Wealth Management – has been appointed as Relationship Manager with Julius Baer in Monaco. **Sten Ludvig Ruud** – most recently Director, Wealth Partner with Nordea Bank SA – has been appointed as Senior Private Banker with SEB in Luxembourg. Ruud joined Nordea Q2 2009 after eight years as Executive Director with UBS. **Thibaut Collet** – most recently with Compagnie de Banque Privée Quilvest SA – has been appointed as Senior Client Relationship Manager with Banque Pictet & Cie [Europe] SA in Luxembourg. Collet joined CBP Q2 2013 after seven-and-a-half years as Private Banker with Société Générale. **Lasse Henriksen** – most recently Sales Director with Danica Pension; part of Danske Bank – has been appointed as Divisional Director, FVP & Head of Wealth Management with Bank Internationale a Luxembourg [BIL] in Århus, Denmark. Henriksen first joined Danske Bank in 2003.

Noteworthy Talent Moves in Asia

In the Asian hubs, it is the European and Singaporean Private Banks that continue to be most active, however a recent article explained how Goldman Sachs bankers manage the most money on average per head yet have actually decreased their front office headcount. This is explained in part by the varying thresholds certain institutions have in place, as a rule American Banks tend to target the UHNW segment exclusively, focusing more on retention than recruitment. Other Banks such as Standard Chartered Private Bank, who came bottom place in the productivity table, have recently increased their minimum threshold in the hope of attracting wealthier clients to the Bank. Increased headcount doesn't always guarantee productivity so it shall be interesting to see how those who continue their aggressive hiring fare in the league tables next year.

Karen Tan – Managing Director of Indosuez Wealth Management – has been appointed as Managing Director & Head of Private Banking with VP Bank AG in Singapore. Tan joined Indosuez at the end of 2017 after four-and-a-half years as SVP Wealth Management with CIC Privee Banque. Citi Private Bank has appointed **Jørgen Weber Christensen** as Global Market Manager for the Philippines – reporting to South Asia Head Jyrki Rauhio. In the role Christensen will be responsible for growing Citi Private Bank's business in the market. Deutsche Bank Wealth Management has appointed **Aditya Mishra** as a Managing Director in London, to lead its Global South Asia [GSA] team in the UK. Mishra joins from Credit Suisse Private Banking where he spent eight years.

Lombard Odier has appointed **Sen Sui** – former Head of Indosuez Wealth Management Asia – to run its Singapore operation. Standard Chartered Private Bank has made several hires for its Global South Asian Community Operation [GSAC]; appointing **Ravi Ramakrishnan** – most recently with DBS Private Banking – to become Managing Director, Market Head for the global GSAC Private Banking team. Additionally, **Sajith Menon** and **Benedict John** – former Private Bankers with Bank of Singapore – have been appointed as Directors and Relationship Managers for GSAC. Standard Chartered has also announced eight appointments in Singapore to serve the GSAC operation, including hires from DBS; **Murtaza Gilani** becomes Managing Director, Team Leader GSAC Private Banking – he was most recently a Senior Vice President with DBS whilst **Hussain Poonawalla** becomes Managing Director, Team Leader GSAC Private Banking. In addition, **Rahul Chowdhury**, **Sujit Pillai** and **Richu Singh** become Executive Directors and Relationship Managers GSAC Private Banking whilst **Rahul Gopalakrishnan**, **Sonam Gupta** and **Kunal Mukherjee** have been appointed as Directors and Relationship Managers GSAC Private Banking. **Michael Marr** – present Market Leader at Credit Suisse Private Banking Australia – has been appointed to lead the business, replacing Alex Wade who will now focus on Asia.

Credit Suisse has appointed **Francois Monnet** and **Benjamin Cavalli** to lead its private banking Asia Pacific operations. Monnet and Cavalli will continue to be based in Hong Kong and Singapore respectively; reporting to Chief Executive Asia Pacific Helman Sitohang. The appointments follow the departure of Head of Private Banking Asia Pacific Francesco de Ferrari who is reportedly leaving Credit Suisse to pursue other opportunities. Monnet will become Head of Private Banking North Asia with Cavalli appointed as Head of Private Banking South Asia. EFG International has appointed **Tho Gea Hong** as Chief Executive of EFG's Singapore branch, subject to regulatory approval, & **Ivan Ferraroni** as Head of Global Markets Asia. Gea Hong has over thirty years' experience in the private banking sector and was previously Head of Private Banking Singapore until 2016; she re-joins from Royal Bank of Canada where she was Chief Executive of its Singapore branch. Ferraroni will be responsible for all global markets activities in Asia under the leadership of Head of Global Markets Maurizio Moranzoni. Prior to joining EFG, Ferraroni worked for UBS Investment Bank. **Maria Lee** – Private Banker with Credit Suisse in Hong Kong – has been appointed as Director with Bank of Singapore. Lee joined Credit Suisse Q3 2013 after three years as Director with Standard Chartered Bank. Prior to this she spent two years as VP Relationship Manager with Deutsche Bank.

Offshore Client Specialist **Dean Sia** of OCBC Bank has been appointed as Senior Client Advisor with United Overseas Bank in Singapore. Sia first joined OCBC at the end of 2014 after two years with DBS bank. **Sylvia Liu** – most recently Private Banking Relationship Manager with Bank of China International [BOCI] – has been appointed as Private Banker with JPMorgan Chase & Co. in Hong Kong. **Jacky Leung** – most recently Prestige Relationship Manager with Hang Seng Bank – has been appointed as Private Banker with CMB Wing Lung Bank in Hong Kong. Leung joined Hang Seng Q4 2016 after one-and-a-half years with Standard Chartered Bank as Wealth Planning Manager. The Bank of Singapore has hired **Rajeev de Mello** to the role of Chief Investment Officer pending regulatory approval – he will report to Global Head of Products Marc van de Walle. In the new role de Mello will oversee the research/investment strategy teams that produce Bank of Singapore's house views across/within all financial asset classes. Miro He – most recently Asst Vice President North Asia Market Private Banking with DBS Bank – has been appointed as Director, Team Lead Greater China, Private Banking with VP Bank AG in Singapore. He joined DBS at the beginning of 2015 after four-and-three-quarter years as Investment Consultant with China International Capital Corporation Ltd.



Johann Santer – most recently Managing Director & Senior Advisor with Julius Baer – has been appointed as Head of Private Banking Business, Asia ex-Japan with Fidelity International in Hong Kong. Santer joined Julius Baer at the beginning of 2015 after one year as Head of Institutional Clients Asia with C-QUADRAT KAG. **Margaret Choong** – most recently Head of Technology, International Services and Retail & Wealth, APEA with ANZ – has been appointed as Global Head, Technology Services - Retail Banking, Private Banking and Wealth with Standard Chartered Bank in Singapore. Choong first joined ANZ Q3 2012

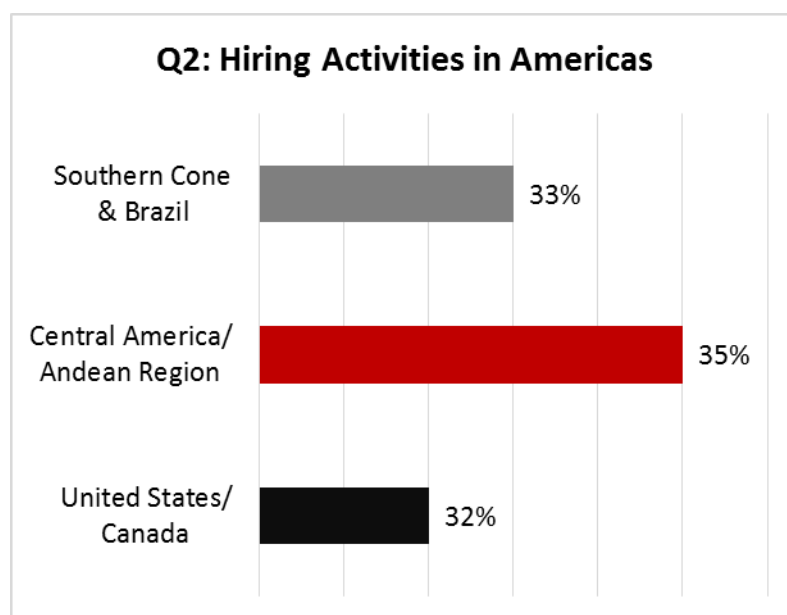
from United Overseas Bank Ltd. [UOB.] **Nelson Li** – most recently Associate Director with UBS Securities – has been appointed as Director with Credit Suisse in Hong Kong. Li first joined UBS in 2013 from China Fortune International Trust Co, Ltd. **Valerie Tan** – most recently with Bank of Singapore – has been appointed as Relationship Manager with Pictet Wealth Management in Singapore. Tan joined Bank of Singapore at the end of 2016 after close to nine years with Barclays Wealth.

Lynn Kong – Senior Director with Indosuez Wealth Management – has been appointed as Executive Director with VP Bank AG in Singapore. Kong joined Indosuez at the end of 2017 after five-and-a-half years with CIC. **Julien Jourjon** – most recently Senior Vice President, Regional FX Product Manager – EMEA/APAC with Citi – has been appointed as Director FX & Precious Metal Trading & Advisory with Indosuez Wealth Management in Singapore. Jourjon first joined Citi at the end of 2017 after seven-and-a-quarter years with Standard Chartered Bank; latterly as Director, Wealth Markets, FX and FX margin trading Sales, South East Asia. Indosuez has also appointed **Justin Tam** – most recently Senior Vice President Strategy, Segment & Channels Analytics Head with DBS Bank – as Business Management Director in Hong Kong. Tam joined DBS Q4 2017 after seven-and-a-half years with ANZ; latterly as Head of Decision Management & Channels. Lastly Indosuez has appointed Sharon Han – most recently Vice President, Relationship Manager with Credit Suisse – as Director, Relationship Manager in Singapore.

Han spent two years with Credit Suisse; joining Q3 2015 after close to three years as Senior Acquisition Relationship Manager with UOB Private Bank. Standard Chartered Bank has appointed **James Ryall** – most recently Senior Manager Web Optimisation APAC with PayPal – as Director, Digital Wealth & Private Banking in Singapore. Ryall joined PayPal at the end of 2017 after close to three years with Commonwealth Bank; latterly as Digital Product Owner. Julius Baer has appointed **Jonathan Khoo** – Vice President with Morgan Stanley – as Executive Director in Singapore. Khoo joined Morgan Stanley mid-2017 after four years as Director with UBS. Prior to this he spent seven years with Citi. The Bank of Singapore has made three senior appointments to its Greater China business; these include Market Head **Phonda Chan, Anne Song** and **Jacqueline Lee**. Chan leads a newly-assembled team of Relationship Managers, with Song focusing on the offshore Taiwan market - with Lee joining as Executive Director; driving the risk management function & strengthening its risk culture.

Noteworthy Talent Moves in the Americas

With continued instability in some of the Latin American markets, Banks such as HSBC, BBVA and Banco Santander are consolidating their core business, adding Private Bankers across the Brazilian, Mexican and Chilean teams. In Nassau, the news has been announced recently that the Andorran Private Bank Andbank, will be discontinuing operations from the Island, a move that may acutely reflect the wider industry's appetite for such offshore centres. Similarly to the EMEA and APAC markets, technology is becoming more prevalent in giving banks the edge over their competitors, in the U.S, The Bank of America has rolled out a one stop digital shop for wealth management clients to manage their banking and investing activities.



Banco Scotiabank has appointed Senior Private Banker **Tania Molina** of BBVA Chile to a senior private banking role. Molina joined BBVA at the beginning of 2014 from BCI. Banco Safra has made the appointment of four Senior Private Bankers; **Adriana Figueiredo** – most recently with Bradesco – has joined the firm in Rio de Janeiro; Figueiredo spent close to nine years with Bradesco; first joining the firm mid-2009. Secondly Asset Management Specialist **Everton Dias** – most recently with Itaú Unibanco – has been appointed as Senior Private Banker with the firm. Dias joined Itaú Unibanco Q4 2011 from HSBC. In addition, **Vanessa Corazzi** – most recently with Banco do Brasil – has also joined as Senior Private Banker alongside **Frederico**

Avril – most recently with Banco Itaú. Banco Safra has also appointed Senior Private Banker **Rafael Cafassa** of Bradesco as General Manager. Cafassa joined Bradesco Q2 2016 from HSBC.

Alessandra Marinho – most recently Head of Indosuez Wealth Management's Rio de Janeiro branch – has been appointed as Private Banker with Millennium Banque Privée in Geneva. Marinho joined Indosuez mid-2014 after eleven years as Private Banking Senior Relationship Manager with Groupe Cr dit Agricole. Prior to this she spent four-and-a-half years as Corporate Banking Senior Credit Analyst with Credit Lyonnais. Banco Ita  has appointed **Alexandra Almawi** – most recently with GPS Investimentos – as Private Banker UHNW in Rio de Janeiro. Almawi joined GPS Q2 2014 from Lerosa Investimentos. **Carolina Tavares** – most recently Private Banking Relationship Manager with Credit Suisse – has been appointed as Wealth Manager with BRAINVEST in S o Paulo. Tavares joined Credit Suisse Q3 2015 after six years as Relationship Manager with BTG Pactual. **Diogo Costa** – most recently Relationship Officer with Ita  Unibanco – has been appointed as Private Banker with Santander Private Banking. Costa joined Ita  Unibanco mid-2016. **Andr  Pegorari Caio** – most recently Financial Advisor with Ita  Unibanco – has been appointed as Private Banker with Safra in S o Paulo. Caio joined Ita  Q1 2013. **Celia Maria Weber** – most recently Team Leader Private Bank with Bradesco – has been appointed to a similar role with Banco Santander. Weber first joined Bradesco Q3 2008. **Paula de Mendes Carneiro** – most recently Corporate Banker with BI&P – has been appointed as Private Banker with Credit Suisse in S o Paulo. Carneiro joined BI&P Q3 2011 after four-and-three-quarter years with Link Investimentos. Votorantim Asset Management has appointed **Mariano Nogueira** of Safra as Senior Private Banker in S o Paulo.

Citibanamex has appointed Head of Product & Investment Strategy **Fernando Abadia** as Head of Private Banking with the firm in Mexico City. Abadia first joined Q3 2011 after one year as Director of Investment and Product Services with UBS Wealth Management. **Melan Georges** – most recently Investment Fund Administrator with Deltec Bank & Trust Ltd. – has been appointed as Private Banker with Julius Baer. **Giles Almond** – President of Matrix Wealth Advisors, Inc. for twenty-eight years – has been appointed as Wealth Manager with Modera Wealth Management LLC in Charlotte, North Carolina. **Lance Bylow** – most recently Managing Director, Private Client Advisor with US Trust – has been appointed as MD, Senior Private Banker with Citi Private Bank in New York. **Grace Branco** – most recently with BMO Wealth Management – has been appointed as Senior Private Banker with TD Private Wealth Management in Toronto. Branco re-joined BMO Q3 2008 from RBC. **Scott Bey** – most recently Wealth Advisor with TD – has been appointed as Director & Senior Private Banker with National Bank Private Banking in Calgary. Bey first joined TD at the beginning of 2010 as Senior Private Banker after six years with CIBC. Merrill Lynch veteran **Tracy McGuire** has been appointed as Founding Partner & Private Wealth Manager with Wyeth Private Wealth in Philadelphia. McGuire spent twenty-eight years with Merrill Lynch; most recently holding the role of Senior Vice President of Wealth Management.

Anibal Urrutia P rez – most recently covering wealth management with Principal Financial Group – has been appointed as Private Banker with Vantrust Capital in Chile. **Fernando Guerra** – most recently International Registered Client Associate with Wells Fargo Advisors – has been appointed as Jnr Private Banker, Asst Vice President LATAM with Pictet Wealth Management in Nassau, Bahamas. **Cesar Gomez** – Director, Private Banker with Citi Private Bank – has been appointed as Senior Vice President with Wells Fargo Private Bank in Los Angeles. Gomez joined Citi Q3 2007 after four years with Wells Fargo. **Corrado Spezzacatena** – most recently First Vice President – Investment Officer with Wells Fargo Advisors – has been appointed as Senior Vice President, Wealth Manager with Steward Partners Global Advisory in Morristown, NJ. Spezzacatena spent close to nine-and-a-half years with Wells Fargo; first joining Q2 2009. **Diana Thomas** – most recently Director: Co-Head Leveraged Finance Sales with RBC Capital Markets – has been appointed as Executive Director, Private Banker with J.P. Morgan in New York. Thomas spent one year with RBC; joining Q2 2017 after three years as Executive Director: Credit Sales with Goldman Sachs.




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