

GROUP

Banque Richelieu

L'esprit de conquête

MONACO • SWITZERLAND • UNITED ARAB EMIRATES • FRANCE

2026



L'esprit de conquête

Group Banque Richelieu's *Esprit de conquête*
strives for your successes

OUR VALUES

Experience

Agility

Commitment

Timely execution





GROUP BANQUE RICHELIEU

International wealth & asset manager

MONACO • SWITZERLAND • UNITED ARAB EMIRATES • FRANCE

Headquartered in Paris, Group Banque Richelieu is a wealth & asset manager player. Our international reach in France, Switzerland, Monaco and UAE, enables us to combine extensive complementary expertise across 3 business lines: Private Banking, Asset Management and Investment Banking.

Our values underpin everything we strive for our clients' successes.

EXPERIENCE

Our **one stop shop approach** enhances your journey.

Our teams leverage on different expertise to provide **top-tier quality of service and solutions** to your needs.

AGILITY

Our size allows us to take **a robust institutional approach** while preserving a human scale that cultivates agility and collaboration.

We offer a unique client experience with **short and efficient decision-making processes.**

COMMITMENT

Our **client-focused approach** is the cornerstone of our business.

We are your **dedicated trusted partner** for every stage of wealth creation, growth plan, capital protection and transfer.

TIMELY EXECUTION

Our experts are constantly adapting with **recognized responsiveness.**

We are committed to deliver **timely solutions.**

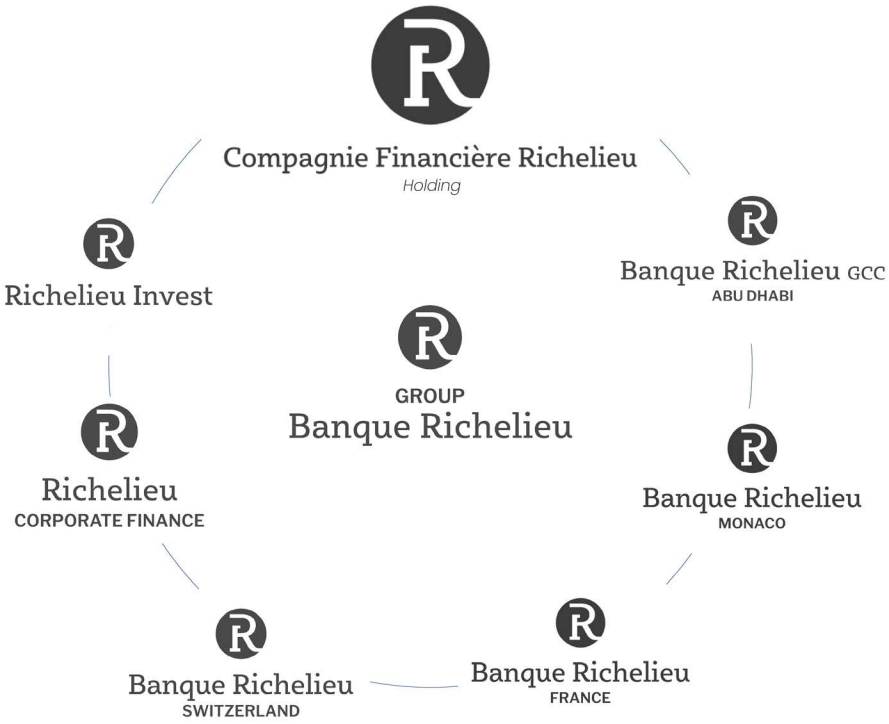
These values reflect Group Banque Richelieu's golden rules:

- Being entirely at your service
- Provide innovative investment solutions
- Make your projects a reality
- Build sustainable trust

We set ourselves apart from our competitors by our client focus and support qualities, recognized by our clients and partners.

Unique
is the Richelieu's experience.

Our Group



Group key figures

June 30, 2026

11	24	93	26%	230	213
bn €	**m €**	**m €**		**m €**	
Assets under management	**Net result** *(As at 31.12.2025)*	**Net banking income** *(As at 31.12.2025)*	**CET 1***	**Shareholder's Equity**	**Employees**

**Common Equity Tier One, the Bank's ability to repay its debts (this ratio must be at least 8%).*

Our commitments

We support inclusion, education and heritage.



International wealth management player

Banque Richelieu
FRANCE

Banque Richelieu
MONACO

Banque Richelieu
SWITZERLAND

Banque Richelieu GCC
ABU DHABI



BANQUE RICHELIEU FRANCE

REHUMANIZING PRIVATE BANKING

Banque Richelieu France, emphasizes its entrepreneurial approach to wealth management and shares with its clients a culture of commitment, performance, and transparency.

A private bank with family values

Based in Paris and Lyon, we consider ourselves as a new generation of private bankers in wealth management.

We are able to offer our clients – families, entrepreneurs, associations and foundations – tailor-made products and services that meet their long-term needs.

WEALTH PLANNING AS A GAME CHANGING TOOL

Understanding our clients' projects and expectations is essential.

Wealth planning plays a key role. Clients do not only rely on financial performance; they need to be listened to, advised and supported.

Our wealth planning specialists provide a tailored and balanced assessment of their analysis. We place a strong focus on educational support to ensure clarity and understanding, particularly with younger generations.

INVESTMENT SOLUTIONS WITH OUR IN-HOUSE EXPERTS

We offer discretionary and advisory management, execution services to all asset classes including an access to private equity and wealth structuring solutions.

You can leverage on lending solutions to enhance your wealth. You can also rely on our cash management expertise for your corporate activities.

People are at the heart of our values, and we wish to preserve this mindset that has accompanied us throughout our history.



BANQUE RICHELIEU MONACO

PRIVATE WEALTH MANAGEMENT, REDEFINED

We focus exclusively on private banking for high-net-worth families, both resident and non-resident. We deliver fully exclusive services, combining the sophistication of international wealth management with a recognized institution.

BESPOKE GLOBAL PERSONAL

We serve clients across the world. Every client relationship is anchored in expert advice and long-term vision.

Your dedicated private banker works closely with you to identify strategic opportunities for consolidation, investment, and wealth transfer — all within a seamless, tailor-made framework.

INTERNATIONAL REACH, LOCAL UNDERSTANDING

Our deep global expertise is reinforced by trusted partnerships in key financial hubs, notably Switzerland and Abu Dhabi.

We offer agile, pragmatic decision-making with strict regulatory discipline and never a one-size-fits-all solution.

TRULY PERSONALIZED SERVICE

Our multicultural team speaks over ten languages, ensuring every interaction is culturally nuanced and uniquely adapted to your needs of wealth planning, wealth management and private banking lending solutions.

AWARD-WINNING EXCELLENCE

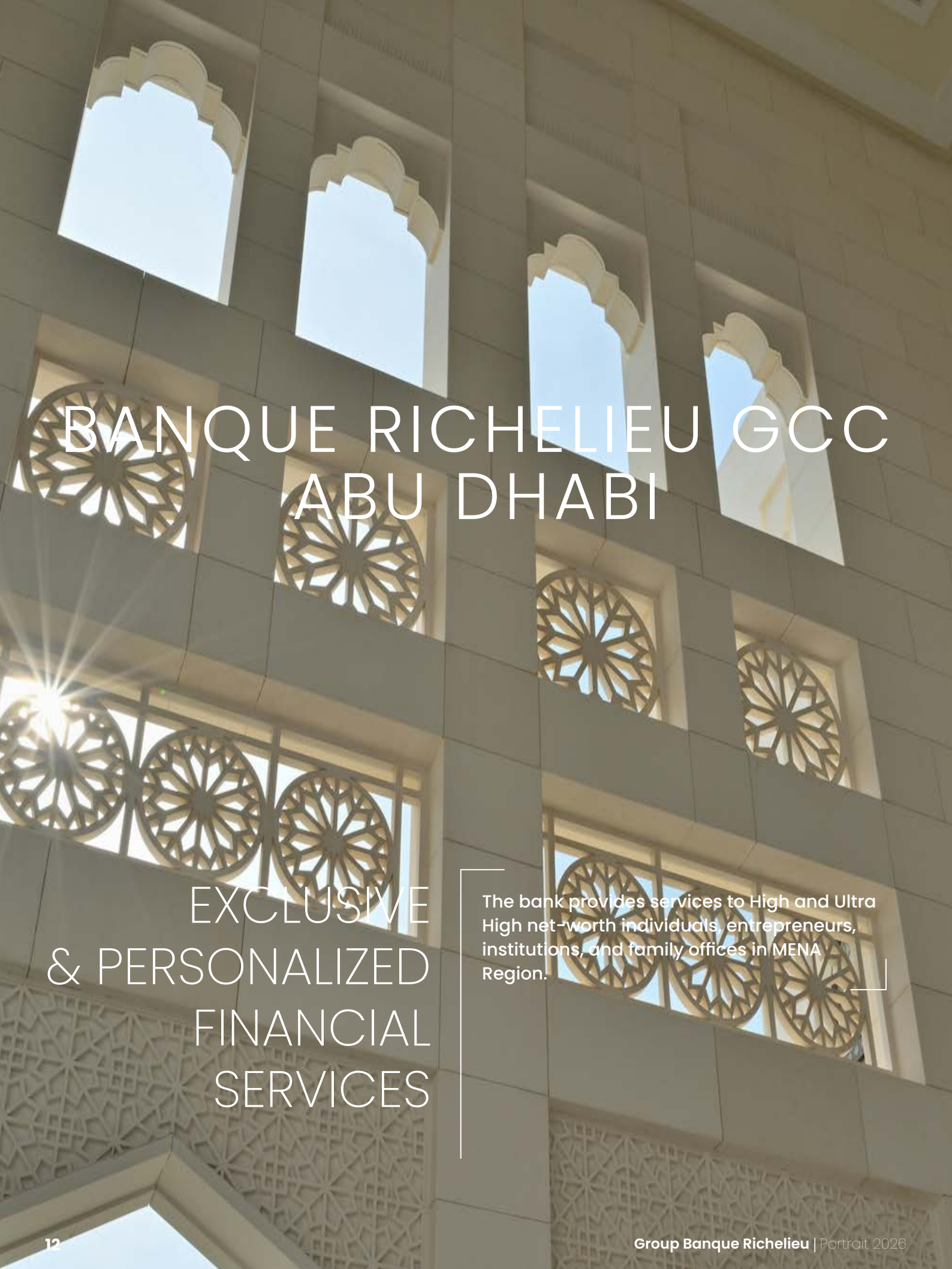
We are proud recipients of several international awards, a recognition of our exceptional growth, trusted business model, and distinctive position in the global private banking arena.











BANQUE RICHELIEU GCC ABU DHABI

EXCLUSIVE & PERSONALIZED FINANCIAL SERVICES

The bank provides services to High and Ultra High net-worth individuals, entrepreneurs, institutions, and family offices in MENA Region.

A Strategic Hub in the Gulf

Based in the Abu Dhabi Global Market (ADGM), a world-class international financial center, we operate under a full fledge banking license issued by the Financial Services Regulatory Authority (FSRA).

ADGM's English common law framework, tax efficiency, and global connectivity make it a premier jurisdiction for wealth and investment management.

PRIVATE BANKING & WEALTH SERVICES

We provide tailored wealth management solutions to HNWIs, entrepreneurs, family offices, and institutions across the region and beyond.

Our offering includes discretionary portfolio management, credit solutions, custody, and investment advisory—delivered with the agility, discretion, and client-centric approach that defines the Richelieu brand.

INVESTMENT STRUCTURING OFFER

We deliver seamless solutions for launching and managing institutional-grade investment vehicles (Funds & AMCs).



BANQUE RICHELIEU SWITZERLAND

A PRIVATE BANK AT THE HEART OF ZURICH

We are a Swiss private bank, based in Zurich and fully licensed by FINMA, serving private and institutional clients – including leading entrepreneurs, wealthy families, and family offices across Switzerland, Europe and Middle East.

Tailored Excellence for Private & Institutional Clients

Our offering combines banking, asset structuring, lending and investment services under one trusted roof.

In today's shifting global macroeconomic environment, Switzerland stands as both a safe haven for wealth and a global leader in financial innovation. This acquisition enables us to open a new Swiss booking center – expanding opportunities for our existing private banking clients and welcoming new clients who value stability, independence, and forward-looking solutions.

WHAT SETS US APART

As a licensed Swiss bank, we operate our own account and custody platform while acting with complete independence and without conflicts of interest.

- Agility & Expertise – Our tightly coordinated team combines interdisciplinary knowledge with speed, flexibility, and direct access to decision-makers.
- Truly Personalized Service – Each relationship is limited in number and fully bespoke, ensuring genuine accessibility, attention, and tailored wealth strategies.
- Trusted Relationships & Powerful Networks – Our senior client advisors bring decades of experience and deep personal networks, leveraging them for clients both within and beyond financial markets.
- Entrepreneur-Centric Focus – We specialize in serving entrepreneurs, seamlessly integrating private and corporate banking needs under one advisor to deliver holistic solutions.
- Innovative & Differentiated Investment Offering – From digital assets to private markets and strategy mandates, we provide access to unique investment opportunities.
- Beyond Traditional Banking – We complement our core services with "Family Office in a Box" solutions, private banking lending solutions, and hands-on M&A execution.

In Zurich – where financial tradition meets innovation – we offer a secure, independent, and future-oriented home for your wealth.



RICHELIEU INVEST

GROUP BANQUE RICHELIEU'S ASSET MANAGEMENT EXPERTISE

Our offer combines the historical expertise of Hugau Gestion (money market & fixed income with proven track records) and Richelieu Gestion (equities, diversification).

Global Asset Manager

Richelieu Invest is an active monetary, fixed income and equity management company.

We develop tailor-made investment solutions and services for institutional clients, financial intermediaries, companies and independent financial advisors.

We offer a wide range of strategies and dedicated investment solutions in line with our clients' needs.

A COMPREHENSIVE RANGE OF COLLECTIVE INVESTMENT SOLUTIONS

- Monetary funds - Our flagship fund, Hugau Moneterme is one of the best in class since 2007.
- Corporate bond funds - Hugau Obli 1-3 and Hugau Obli 3-5 have an excellent performance track record, recognized by several Lipper Awards in France, Germany and Austria.
- Diversified funds - Our multi-asset management approach seeks to deliver consistent long-term performance through diversification across equities, fixed income and alternative strategies.
- Equity funds - Our actively managed equity funds aim to deliver long-term growth by investing in carefully selected stocks across global markets, combining rigorous research with a disciplined investment approach.
- Dedicated funds - Tailor-made funds providing bespoke investment solutions aligned with each client's goals and risk appetite.

DISCRETIONARY PORTFOLIO MANAGEMENT

Our offer stands out for its significant allocation to international equities outside Europe, thematic investment choices, and rigorous monitoring of the fixed income segments (investment grade, high yield, sovereign...), which can generate long-term performance.

Our portfolios reflect the strongest convictions of the portfolio managers in terms of asset allocation, thematic, sector positioning and securities selection.

Our teams can support you in designing a bespoke investment strategy through our dedicated mandate solutions.



RICHELIEU CORPORATE FINANCE

M&A AND ADVISORY SERVICES

Richelieu Corporate Finance, the investment bank of Group Banque Richelieu.

Investment banking for family-owned mid-sized companies

We support our clients in making strategic decisions related to financing, as well as mergers and acquisitions (M&A).

STRUCTURING FINANCING SOLUTIONS

- Equity capital - We help companies strengthen their equity base to finance growth and acquisitions.
- Private debt - We assist companies with private debt issuance and placements.
- Restructuring - We guide companies in analysing and optimising their financing solutions, including through the mobilisation of assets.
- Alternative financing - We assist our clients in structuring alternative financing through asset-backed financing, in particular through the implementation of securitisation mechanisms.

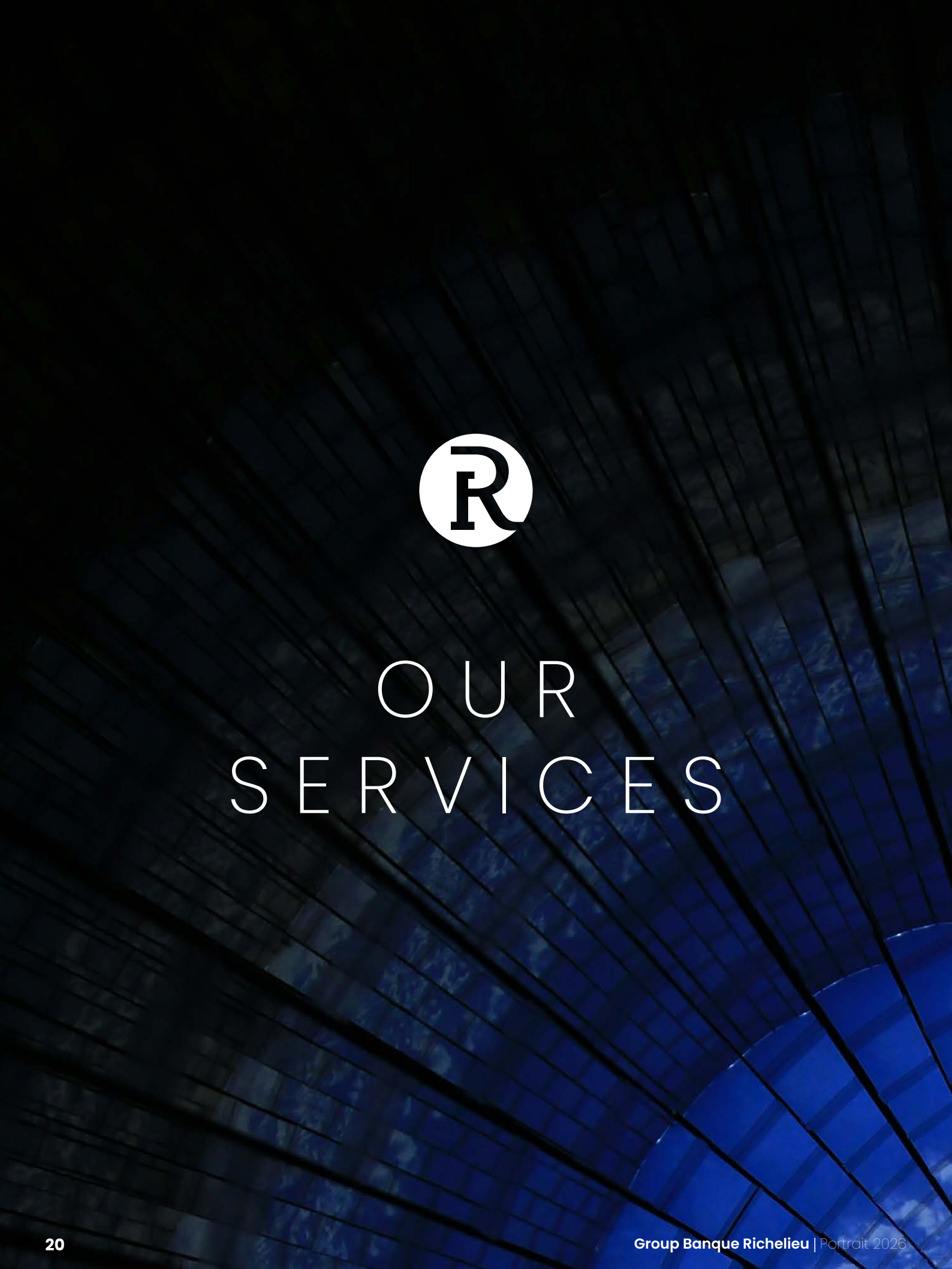
MERGERS & ACQUISITIONS

- Sell-side mandates - We assist management teams in the sale of their company, subsidiaries, or group activities.
- Buy-side mandates - We support companies in executing external growth strategies by identifying and approaching suitable acquisition targets.

STRATEGIC ADVISORY

- We partner with companies and institutions to define their growth strategy and design related business plans.
- We optimize financing strategies and implement smart alternatives.

We cultivate close relationships with our clients, offering the agility and responsiveness that are essential in complex financial operations.



OUR SERVICES

Differentiating areas of expertise.

WEALTH PLANNING

LIFE INSURANCE SOLUTIONS

DISCRETIONARY PORTFOLIO MANAGEMENT

ADVISORY MANAGEMENT

DIRECT MARKETS ACCESS

PRIVATE BANKING LENDING SOLUTIONS

CASH MANAGEMENT

PRIVATE EQUITY



WEALTH PLANNING

A personalized and pragmatic approach to legal and tax issues relating to the structuring, valuation, and transfer of your portfolio. Our wealth planners help you to make the right decisions, in cooperation with your usual advisors.

Entrepreneurs/Start-ups, Family shareholders, Shareholding executives:

- Structuring of capital and governance (holdings, shareholder agreements, choice of structure, etc.)
- Proactive solution in LBO or transfer
- Switches between professional and private portfolios
- Organization of the ownership of business real estate

International mobility:

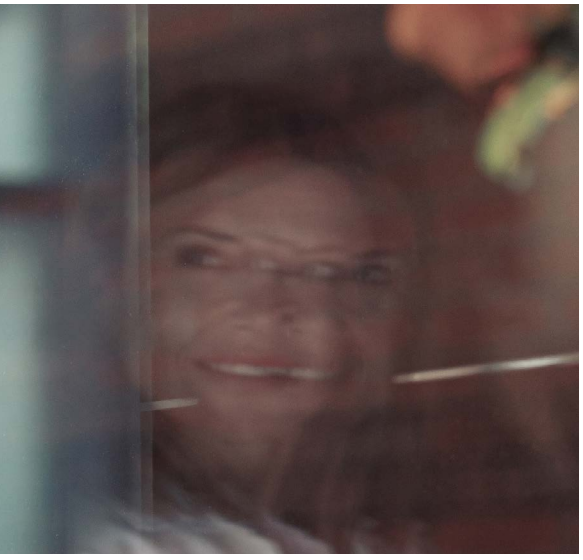
- Real estate investments
- Wealth planning transfer

Private area:

- Analysis and structuring of real estate and financial assets
- Protection of family (life insurance, protection mandates, matrimonial property regime, etc.)
- Transfer over one or more generations
- Life assurance: drafting personalized beneficiary clauses

Philanthropy:

- Definition of the need according to your projects, support in choosing and setting up a philanthropic vehicle (foundations, sheltered foundations, endowment funds, etc.) or in making donations
- Tax, legal and financial aspects
- Sharing experiences, connecting with philanthropists or other specialists



LIFE INSURANCE SOLUTIONS

We offer life insurance solutions which combine investments with tax efficiency, assets protection and transfer benefit.

French or Luxembourg contracts in open-architecture:

- More appropriate individual agreement
- Considering a potential international or cross-border environment.
- Adapted to a potential international context
- Tax efficiency
- Capital availability

Wide range of management types and assets:

- Discretionary portfolio management
- Advisory management
- Structured products
- Private equity
- Real estate
- Capital guarantee in euro funds
- Specialised Insurance Fund / Dedicated fund (equities/ETF…)

DISCRETIONARY PORTFOLIO MANAGEMENT

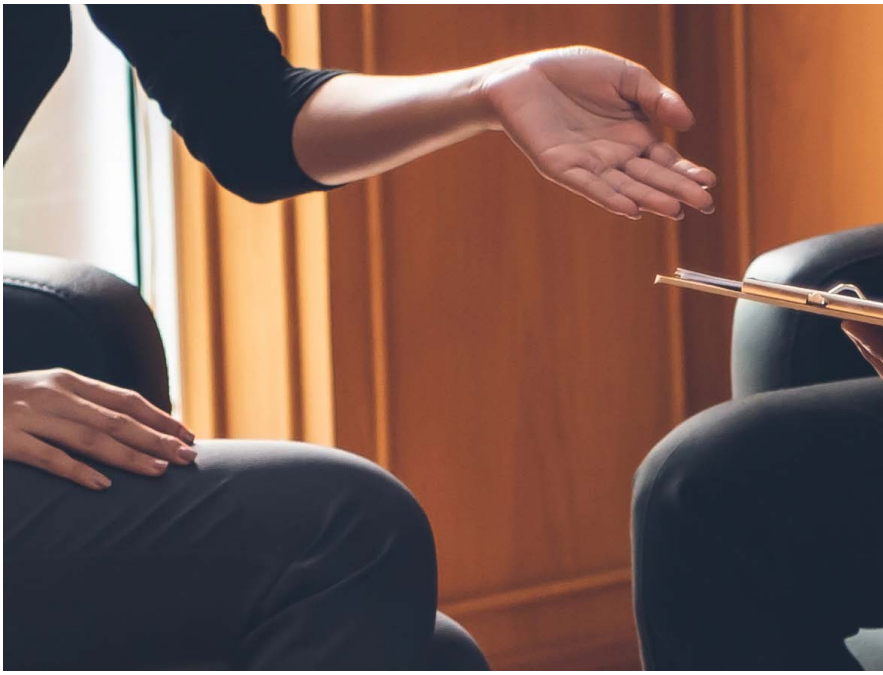
We offer high-quality solutions to diversify your assets and delegate your portfolio management to seasoned financial market professionals.

We develop tailored investment strategies aligned with your unique financial objectives, tax considerations, investment horizon and risk profile.

We build diversified portfolios under the guidance of our Chief Investment Officers and through a rigorous selection of open-architecture financial instruments and listed securities.

Our approach promotes international diversification - investing in equities beyond Europe - as well as thematic investment choices and disciplined monitoring of the bond market across all segments (investment grade, high yield, sovereign, etc.), all of which support sustainable, long-term performance.

Additionally, our team can assist you in defining a bespoke management policy tailored to your individual requirements as part of our dedicated service offering.



ADVISORY MANAGEMENT

Our dedicated team of financial market experts support you in your investment considerations. You receive proactive and personalized advice while remaining in control of your choice of investment opportunities.

This offer allows you to:

- Access to a dedicated advisor
- Keep control of your investment decisions
- Have direct access to all asset classes, international equities, external funds, Richelieu funds, bonds, ETF, structured products (tailored by a dedicated team)
- Experience tailor made investment advices

Your portfolio manager will offer you specialized investment expertise that meets your long-term wealth plan.





DIRECT MARKETS ACCESS

Our execution trading desks give you direct access to the various global markets, in an open architecture.

You can invest in a wide range of investment securities:

- Global market equities in various currencies
- Richelieu and external UCIs, French and international
- ETF, Trackers, and Warrants
- European and international bonds (government and private bonds, fixed or variable rates, in euros and foreign currencies)
- Structured products & Derivatives (options)
- Currencies (Forex) & Commodities market
- Precious metals market

Our experts can provide you, at any time, with latest market information in order to help you to optimize your portfolio.

PRIVATE BANKING LENDING SOLUTIONS

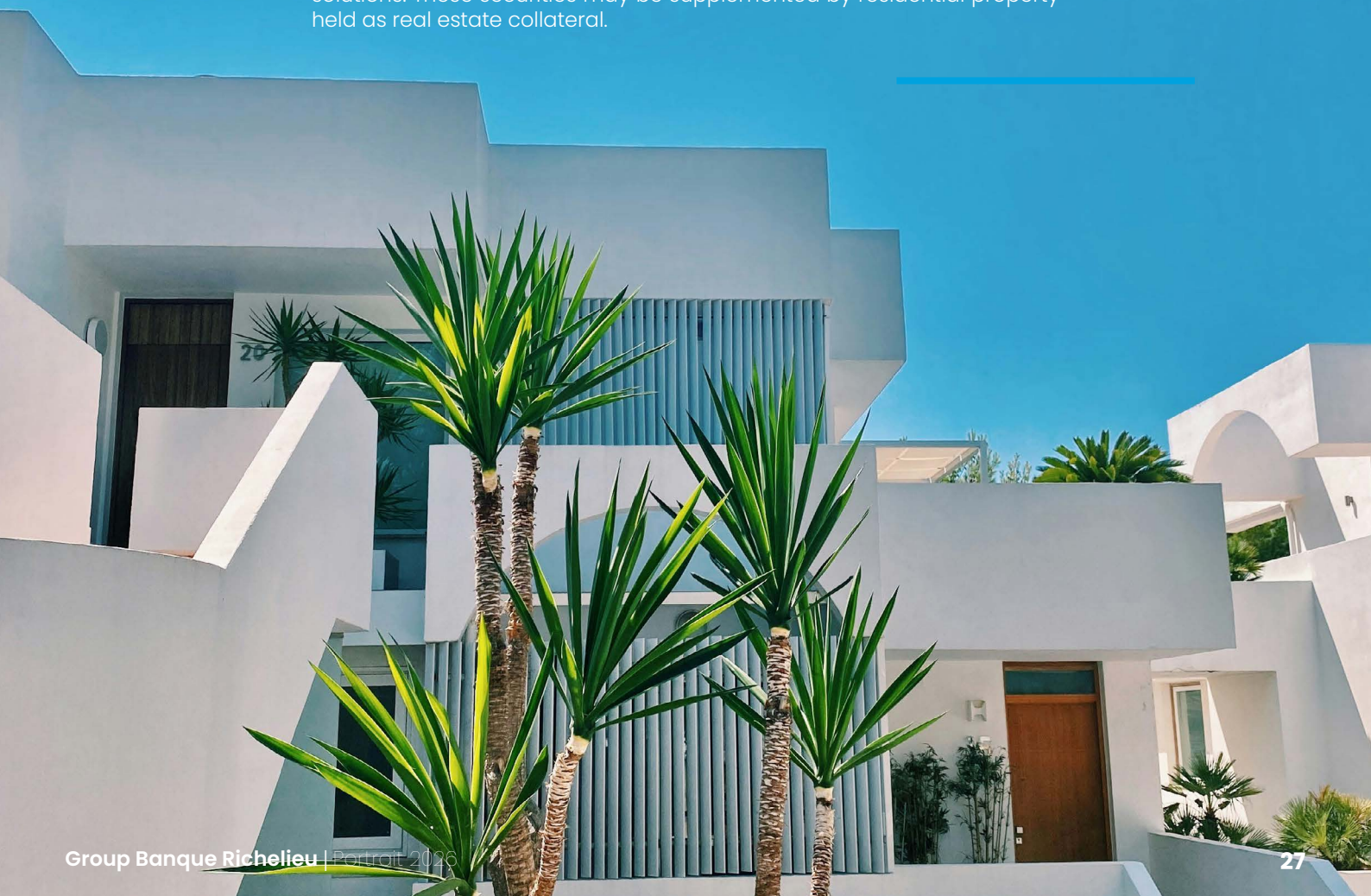
We deliver private banking lending solutions within tight deadlines to:

- Refinance your real estate acquisitions
- Diversify the asset classes in your portfolio
- Keep your financial assets invested
- Deliver Asset and Liability Guarantees for your business transfers

Our short decision-making process as well as our ability to handle complex matters, are designed to meet your requirements.

This enables us to issue a loan agreement with a short time frame.

You may use your securities held in our books as collateral for our financing solutions. These securities may be supplemented by residential property held as real estate collateral.



CASH MANAGEMENT



Term deposits:

- Various maturities available
- Attractive rates, in euros, dollars, or GBP

Direct access bond portfolio:

- Corporate and sovereign debt
- Different maturities available
- Diverse business sectors

Fixed-rate structured products:

- Capital guaranteed or protected on maturity
- Different maturities available
- Guaranteed or conditional coupon
- Daily liquidity
- Limited credit risk on the issuer

UCITs and dedicated funds:

- Flagship monetary fund
- Fixed income strategies

PRIVATE EQUITY

We select a diversified Private Equity offering, covering various investment strategies, sectors and geographical areas.

Long-term investment:

- Uncorrelated from financial markets
- With high expected return (TRI)
- Optimized holding investment strategies
- Reduced cash
- Unsecured





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Each institution is respectively supervised and regulated by:
Autorité de Contrôle Prudentiel et de Résolution (French Prudential Supervision and Resolution Authority, ACPR)
Autorité des Marchés Financiers (French Financial Markets Authority, AMF)
Commission de Contrôle des Activités Financières (Commission for the Control of Financial Activities, CCAF)

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