

OUR SERVICES

FOR CORPORATE



INSTITUTIONAL

CLIENTS





SOLID

OUR BANK

Since 1856, Spuerkeess has been central to Luxembourg's steady development towards a thriving and prosperous country. Year after year, our bank has consistently proven as adaptable to its clients' needs as resilient to changing market conditions. Deeply rooted in the economic and social fabric of Luxembourg, Spuerkeess today is one of the strongest and safest banks in the world.

100%
owned by the
Luxembourg State

O-SIIs EBA

"Other Systemically
Important Institutions"

**Universal
bank**
worldwide recognised for
its financial soundness &
stability

A trusted
partner
since

1856

AA+
Rating (S&P) –
Aa2 Long Term
Deposit Rating
(Moody's)

Decision-making centre in

Luxembourg

**"Significant
Supervised
Entity"**

(SSM) directly supervised
by the ECB and the CSSF

STRATEGIC

OUR APPROACH

Over the last 150 years, Spuerkeess has played a key part in the development of Luxembourg, its economy and society. We are strategically focused on supporting our clients in all aspects of business and on pursuing reliable and long-lasting partnerships. As a leader on the Luxembourgish market, we devote a broad range of services to corporate and institutional clients in order to help them plan and achieve their strategic goals.



Our expertise lies in customising financial solutions for our institutional clients. Servicing clients with a **holistic and long-term approach** is a strong asset which puts us in a rather unique position in the Luxembourg market.

Paolo Vinciarelli
Senior Vice President,
Head of Institutional Banking



Norbert Brausch
Senior Vice President,
Head of Corporate Banking

Our tailored corporate solutions **actively seek long-term value** for our clients and Spuerkeess' relationship managers do embrace this basic principle as bottom line of their daily service rendering. Additionally, the collaboration with our clients strongly relies on **mutual understanding and trust**, while maintaining a sustainable and long-term perspective.

YOUR

OUR SERVICES FOR CORPORATE AND INSTITUTIONAL CLIENTS

ADVANTAGES

Choosing a bank means choosing a partner. Therefore, the choice of your bank must be well-considered and informed of the advantages offered and commitments made. The advantages of working with Spuerkeess are numerous and stem from the strength of our bank's local and global position.

SAFEST BANK IN LUXEMBOURG and
TOP 10 Safest Bank WORLDWIDE*

THE UNIVERSAL BANK

in Luxembourg thus providing overall service

Experienced multilingual relationship managers as your
SINGLE POINT OF ENTRY

LOCALLY anchored quality service provider

Strategic partner focused on
LONG-LASTING PARTNERSHIPS

MARKET LEADER IN LUXEMBOURG

(payment infrastructure, mortgage loans,
SME business, online banking, ...)

* by Global Finance Magazine

STRAIGHT- FORWARD

YOUR ADVANTAGES

OUR

OUR SERVICES FOR CORPORATE AND INSTITUTIONAL CLIENTS

CLIENTS

STEADY

OUR CLIENTS

Rooted in values of trust and quality, Spuerkeess' portfolio of corporate and institutional clients covers a broad spectrum of companies ranging from the more traditional corporate and property development sectors to the financial sector.

1. Large corporates
2. SMEs (Small and Medium-sized Enterprises)
3. Traditional and private asset funds
4. Structuring vehicles
5. Securitisation vehicles
6. Unit linked portfolios
7. Asset and wealth managers
8. Public and supranational institutions
9. Banks and financial institutions
10. Regulated and non-regulated financial entities
11. Insurance and reinsurance companies
12. Law and audit firms
13. Property development companies

OUR
OUR SERVICES FOR CORPORATE AND INSTITUTIONAL CLIENTS
OFFER

STRONG

OUR OFFER

OUR
OUR SERVICES FOR CORPORATE AND INSTITUTIONAL CLIENTS
OFFER

Spuerkeess' broad set of services is embedded in the bank's long history. Regardless of the individual circumstances, today, as ever, the key element of successfully servicing clients lies in recognising and identifying their needs as well as in providing adequate, tailor-made solutions. Spuerkeess strives to place these solutions into its clients' broader strategic perspective.

Corporate accounts and everyday banking needs

Operational accounts services

- Current accounts in a large variety of currencies

Payment solutions

- Strong payment infrastructure and flexible cut-off times
- Market leader in Luxembourg (existing relationship with most banks)
- Handling of payments in various currencies
- Integrated solutions for execution and settlement
- Founding member of EBA-EURO1 clearing system
- Member of TARGET2 clearing system
- Direct participant in EBA STEP2 for SEPA credit transfer and direct debits
- Connectivity to MultiLine, Swift, Ebics, S-net

Financing solutions

Spuerkeess offers you tailor-made financing solutions for your business in accordance with your company's specific life cycle, expansion and investment needs.

- Short- and long-term credit facilities with variable or fixed interest rates
- Corporate loans
- Syndicated loans
- Lombard credits
- Finance leasing
- Real estate financing & mortgage loans
- Bank guarantees for rental or capital injections
- Bridge Financing for private asset funds



Custody and investment fund services

Custody services

Spuerkeess acts as custodian bank for its institutional clients as well as for its numerous retail clients.

Through its years of experience and proven know-how, Spuerkeess has acquired a profound expertise in custody services and has developed an extensive and independent network of first-class sub-custodians covering a large variety of markets.

Investment fund services

- Depositary bank services for traditional and private asset funds
- Safekeeping of assets
- Fund administration, transfer agent and registrar
- Domiciliary agent services
- Issuing agent
- Fund platform – white labelling
- Bridge Financing for private asset funds

Brokerage and market access solutions

Spuerkeess' fully fledged dealing room provides access to a broad range of financial products.

Operating exclusively out of Luxembourg, the dealing room offers a broad range of financial instruments stretching from traditional products such as equities, bonds, Forex and listed derivatives to more complex products such as structured instruments (structured and issued by Spuerkeess or via reverse enquiry). The trading room tools are fully integrated in the operational chain, offering a one-stop solution to its clients encompassing execution, clearing, custody and reporting.

- Access to international securities markets
- Issue of tailor-made investment products
- Support to cash management
- Collateral management
- Post-trade services (clearing, custody, EMIR reporting)



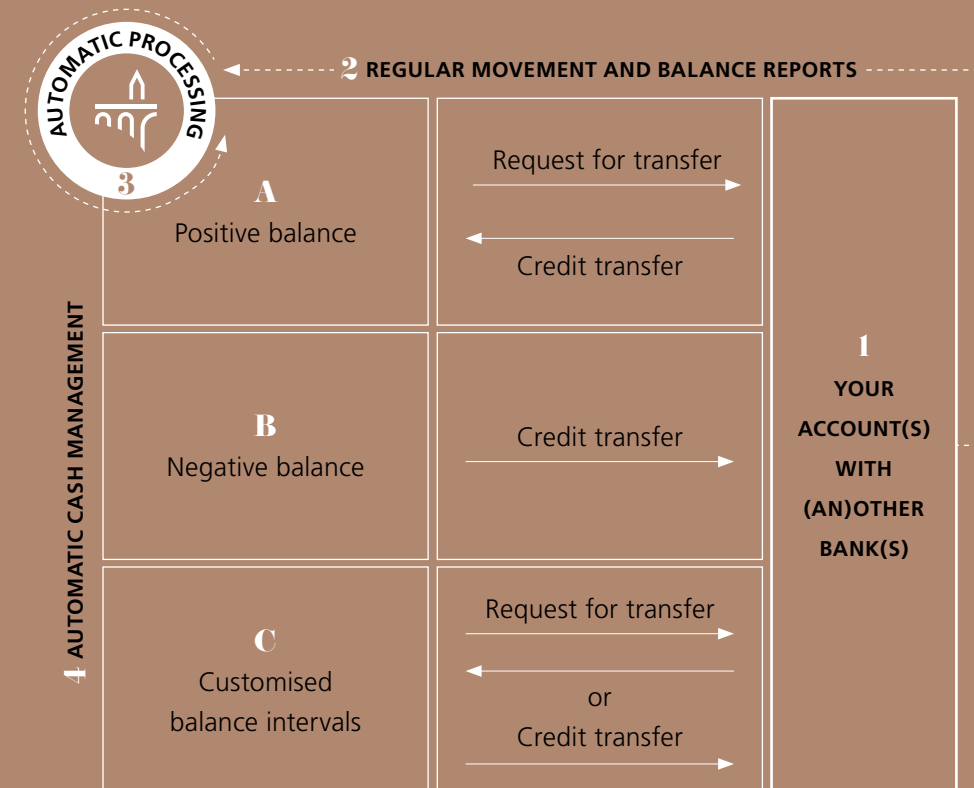
Cash management

Your customisable solution for managing worldwide cash flows

Keeping track of your capital flows is a key element to ensure stability and business success. Close monitoring of your financial situation enables you to optimise offsets and take immediate action if necessary.

Spuerkeess manages your cash, deposited in multiple banks and accounts, based on a set of pre-defined or customised rules and criteria. Your cash is conveniently consolidated into a single Spuerkeess account, while your other accounts remain funded according to your preferences.

- Internal zero balancing
- Cross-border zero balancing
- Account servicing
- Message servicing
- Transfer initiation



CONTACT

OUR SERVICES FOR CORPORATE AND INSTITUTIONAL CLIENTS

DETAILS

STANDING READY

CONTACT DETAILS

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IMPRESSUM

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SPUERKEESS

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