



## Dexia Private Bank Jersey

### The Island of Jersey

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The Island of Jersey has built an impressive reputation over the past fifty years and is today well recognized as a leading and innovative international finance centre. The Island's highly developed and independent legal framework provides a solid yet powerfully commercial platform for private wealth management. Complement this with a first class depth and breadth of professional expertise and it is immediately apparent why the Island continues to attract the most discerning of clients from all around the world.

### The Dexia Group

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Dexia Private Bank Jersey is a wholly-owned subsidiary of Dexia Banque Internationale à Luxembourg, a respected institution established in Luxembourg in 1856 and which today is part of the major European banking group, Dexia. With 36,760 members of staff and a core shareholders' equity of EUR 17.5 billion as of December 31, 2008, Dexia Group focuses on Public and Wholesale Banking, providing local public finance actors with comprehensive banking and financial solutions, and on Retail and Commercial Banking in Europe, mainly Belgium, Luxembourg and Turkey. The Group's main operating entities, including Dexia Banque Internationale à Luxembourg, are rated AA- by Fitch, A1 by Moody's and A by Standard & Poor's. Three of Dexia's European subsidiaries issue Triple-A rated secured bonds.

### Dexia in Jersey

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Dexia has been providing private banking services from the Island since 1995. Although the roots of our business reach deep into the heart of Europe, our philosophy at Dexia Private Bank Jersey is distinctly Anglo Saxon and we are particularly well versed in serving a demanding clientele, with often complex international wealth management needs. Our niche is to offer a comprehensive and highly client-focused private banking service for wealthy individuals. There are no predefined solutions and our private bankers provide a comprehensive and bespoke service to each of our clients.

### 5 fundamental values

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Our commitment to the client is built around 5 fundamental values: Responsibility, Clarity, Commitment, Performance and Transparency. Responsibility is the main value of our philosophy and we believe that the essence of responsible wealth management means preserving wealth, making it grow and passing it on to future generations. Our private bankers are therefore committed to perpetuating clients' assets in the long-term and they will always be guided by a commitment to performance and an overriding sense of responsibility.

### Why are we different?

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In a constantly changing world, an investor seeks clarity of vision. Close and effective communication with his private banker is important to help foster an understanding that keeps the partnership vital. Through communication with the client we continue to develop our highly bespoke and compelling range of services and solutions. As a result, our investment services, our lending offers and our structuring solutions all receive regular scrutiny and improvement. Whatever direction you go in, our professionals will look after you.

For more information on any of the above, please contact the Front Office Team as follows:  
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Dexia Private Bank Jersey Limited is regulated by the Jersey Financial Services Commission.

**PRIVATE BANKING**  
Jersey

