



THIS IS OUR TIME

Investment Presentation

**BANK
OF
ZURICH**



This Is Our Time

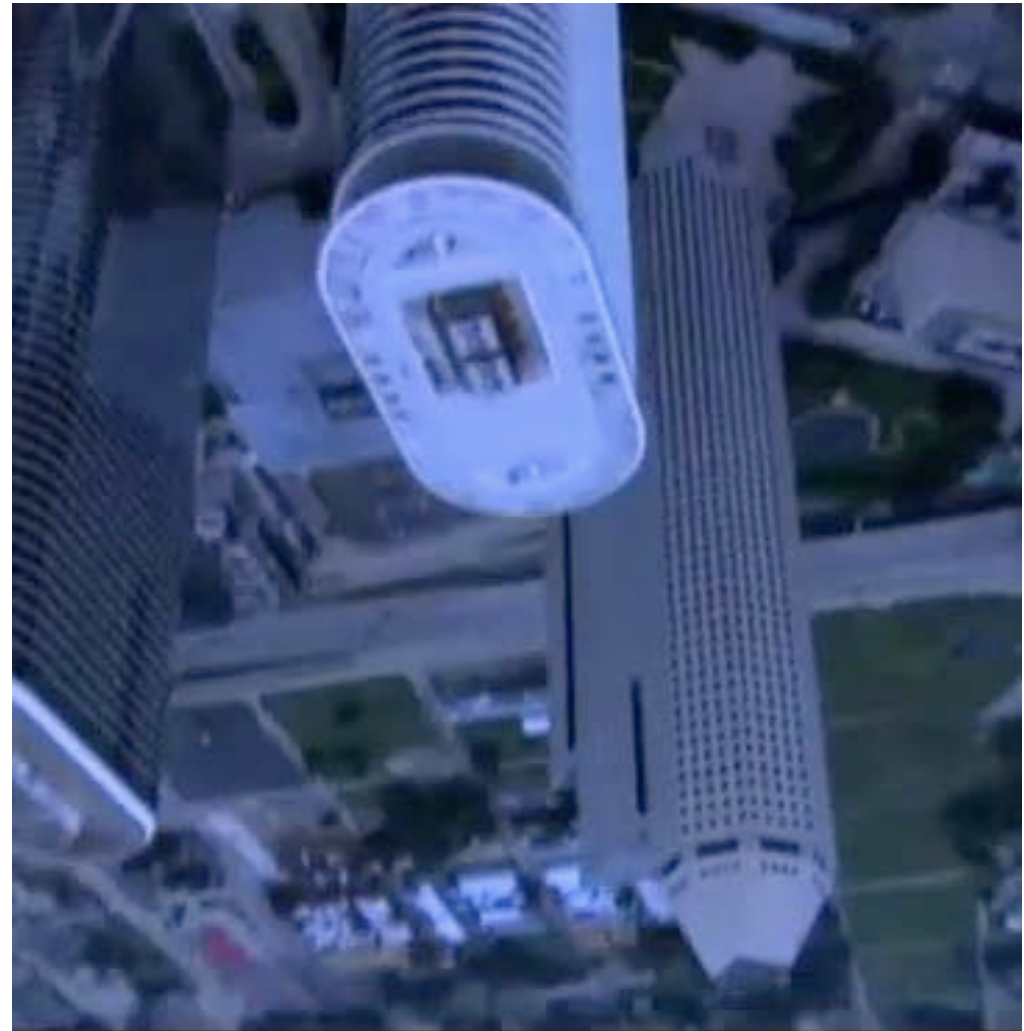


You are hereby invited
to invest in a Swiss Private Bank
to take advantage of the huge opportunities
the banking crisis has left behind
to access the platform that is a bank.



Investment Presentation

- This Is Our Opportunity
- This Is Our Business Case
- Strategy and Exit
- This Is Our Business Plan
- Investment Opportunity
- Investment Conditions





Changes in banking legislation and compliance

Employees educated in paper money

Outflow of assets under management

Asset managers and bank income from sales of long only strategies in traditional asset clusters

Large, older banks have rigid structures, need to re-educate their employees

Distressed asset management companies significantly lowering the price of AuM

Our strategy benefits from this window of opportunity



**BANK
OF
ZURICH**



This Is Our Opportunity

Large financial organizations are challenged to **redefine** themselves: heavy infrastructure and rigid silos

--> small bank, mix of backgrounds, non admin heavy, performance related remuneration

Changes in compliance regulations and requirements

--> compliance officers looking from a business perspective

Winners of the new investment world are real assets

--> investor group of experts in alternative investment products: knowledge and the access



**A NEW BANKING
ERA DEMANDS**

New Structures

New Solutions

New Products



This Is Our Business Case



Crisis
created an
opportunity

We will buy a small swiss private bank, slightly profitable, and paying a max of 1% for their AuM, if anything. It cash for cash, getting access to a license.

We will take advantage of the:

1. Distressed pricing in the private banking assets and aggressively purchase AuM
2. Bad performance of traditional asset clusters in the recent uncertain markets to vent the advantages of absolute return products and real assets - and allocate to these - Anxious private bankers, afraid of losing their jobs and clients, are more than ready to join a new investment firm with inspired investment ideas (at a reasonable package)

--> *Crisis has created the chance to build a new brand, which differentiates itself from the establishment. Never has this chance been so ripe for opportunity, as the established institutions are caught in their own balance sheet troubles, rigid infrastructure, demotivated employees, and struck by their poor performance*



Investor's needs

- a) access to a banking platform
- b) raise a fund
- c) distribute a product

Access to discretionary AuM's

To brand your fund with a bank

Trading capacity and expertise

BO facilitation

Revenue share

I

Market opportunity

- a) distressed AuM Prices
- b) increase allocations to absolute return products

Buy AuM's

Interest on AuM

Commission income

Private banking services

II

Provide best of class Absolute return products

Revenue share on management fee

Commissions on trades

AuM's housed with Bank of Zurich

III

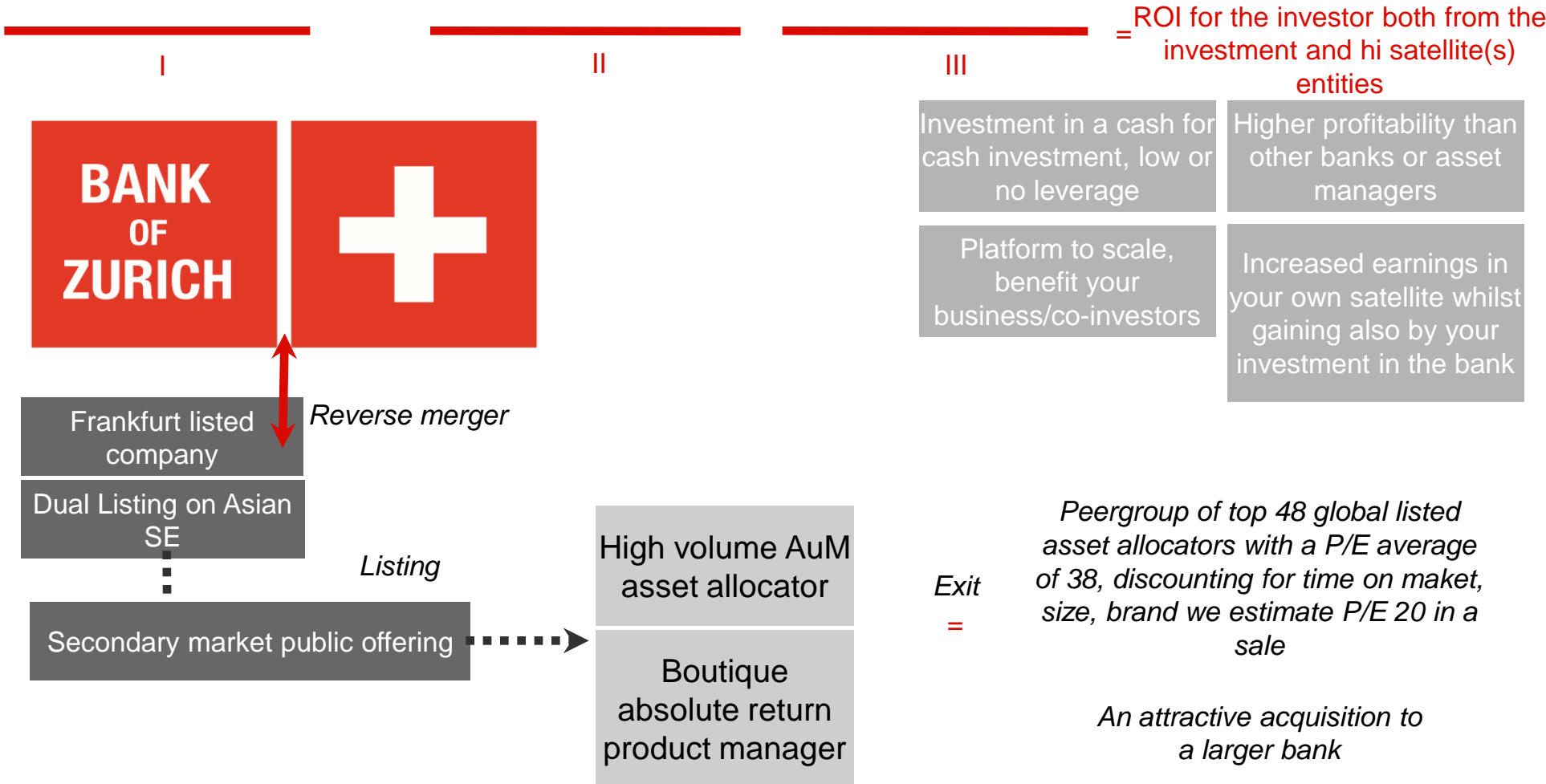
=

ROI

**BANK
OF
ZURICH**



Strategy and exit





Revenue from AuM

- **GROWTH OF ASSETS UNDER MANAGEMENT (AuM)**
 - **Growth by Acquisition**: Purchase AuM – taking advantage of the distressed prices of the Asset Management sector. Asset management firms with a majority of discretionary mandates will be favoured. Through the platform of a bank, sellers are not dealing with a group of inspired partners, but a committed investment vehicle. The acquisition process will be faster and cheaper.
 - **Growth by Incorporation**: private bankers and asset managers that would like to operate under the Bank of Zurich umbrella due to new heavy compliance and reporting requirements and interested in our alternative investment funds; as well as those that are simply disenchanted with their 1st-tier bank employers
 - **Growth by a rapid geographical franchise model**: Bank of Zurich will operate a franchise model with Asia as its focus – while capital moves east, protection of this capital for Asians is more attractive in the 'old world'. The strong brand, image of Swiss Banking and a distinctive franchising model will allow acquisition of AuM in Asia at low cost with a minimal risk.
-



This Is Our Business Plan

Revenue from AuM

- **LEVERAGE 1**

Economy of scale by pooling the assets from small to medium size asset firms:

- Cost saving in the portfolio management
- Cost saving for clients in custody

Asset under management priced in accordance to size, the larger the size AUM the asking price will be higher

- **LEVERAGE 2**

Margin of traditional asset management firms range between 0,6% to 0,8 % of AUM

Margin of our alternative investment vehicles is 2 to 3 times higher

--> Combined leverage will enhance the value of the AUM by several times

Combined leverage will enhance the value of the AUM by serveral times

	AUM	Margin	earnings	price to earnings	Value
traditional AUM	200.000.000	0,75%	1.500.000	2	3.000.000
AUM of the new venture	200.000.000	2,00%	4.000.000	3	12.000.000

**BANK
OF
ZURICH**



This Is Our Service

Profile

- Bank of Zurich offers a new and disruptive approach to Swiss Private Banking solutions and Asset Management services.
 - Anchored in the tradition of quality and service of Swiss banking, we combine focus on progressive investment solutions adapted for today's markets and the determination on investment performance.
 - Benefitting from an elite network of financial specialists to integrate expertise and know-how, we focus on what ultimately counts: to make our clients' assets grow.
 - Bank of Zurich offers this commitment to High Net Worth individuals and Corporations, Asset management firms and Family office
-



This Is Our Service

- **A focus on performance:** Bank of Zurich will focus on capital preservation and investment performance. We will use a remuneration system which is linked to actual results, creating a shared interest between the bank and its clients
- **Providing all private banking services with a specialist's viewpoint:** with a focus on portfolio management, Bank of Zurich shall provide expert services within all areas of private banking, calling upon a network of external specialists, meaning we can select the best people for the precise task at hand.
- **More competitive compliance offering**

Private Banking

Multi Currency Bank Account
Portfolio Management
Dealing and Custody Service
Foreign Exchange
Tax Advice
Cards

Asset Management

Investment funds
Financial Products
Structured Products
Sustainable Investments
Investment fund network

Financial Engineering

Pension
Insurance - Life Insurance
Tax Wrappers
Banking

Family Office

Trusts and Foundations
Estate Planning
Fiduciary
Special Advisory Services
Investment Banking Network
Real Estate
Philanthropy network

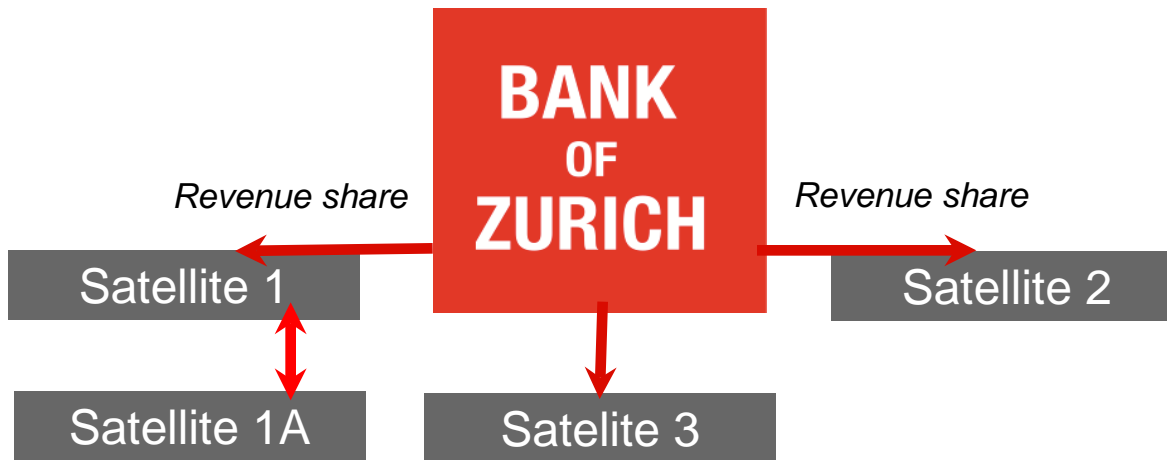
**BANK
OF
ZURICH**



This Is Our Business Plan

Revenue from Satellites

- A model of a bank with satellite entities benefitting from the platform of the bank



-->Transactions - Market access - Leverage - License...





This Is Our Product

Revenue from Products

- Selected absolute return funds
- In-House funds: the Da Vinci funds
- “Goldfranken”
- Kaufkraft Fund
- EROI - Ecological/Ethnological Investment funds
- Private Equity fund
- The bank as a platform for proprietary investments



**BANK
OF
ZURICH**



Investment Opportunity



Preferred share
level:
the Free Riders

- **Acquisition capital:** by raising CHF 15-20m through a Swiss Holding company merged in a listed shell on General Standard at Frankfurt Stock Exchange. Founding shareholders have seeded the Holding company with CHF 5m. These shareholders shall also partly be management members of the bank. This capital shall be used to purchase the bank and finance the first year's AuM acquisition.
- **Acquisition of Asset management companies.** Capital and bank loans shall be used to buy asset management firms and acquire their assets under management. With a purchasing power of CHF 100m we target to buy up to CHF 2500 mio. AuM, preferably discretionary mandated accounts
- We become absolute return product managers, housing these funds within our license, allocating AuMs. The one attracts the other, but the value remains within the bank.
- At exit we expect this value creation to pay off. We are aiming for an exit to a larger bank at EDITDA x 15-20 (based on current valuations of US companies whose strategies can be assimilated to this).
- **Use your investment:** use the platform to: gear your business; channel your product; raise your fund; gain access to know.



One same price for us all

- All investors come in equal: all investors, the including founding shareholders who shall manage bank, come in at the same valuation in this capital raise through a listed shell on Frankfurt Stock Exchange.
- The investors support the current management team composition
- Investors agree on the strategy for the bank and thereafter give management operational mandate of the bank
- Founding shareholders request a 36 month option for the founding shareholders to purchase 35% of the bank at strike price
- Investors will be asked to commit, so when a DD on a target is complete we can act fast.





Are you IN

- The banking crisis has changed the financial playing field
- We have a unique window of opportunity to buy a banking license at competitive pricing; to grow AuM volume quickly by buying distressed AuM; to gain market share with new products and services
- We are offering you access to the platform of a bank to the benefit of your private investment goals - portfolio - fund - product
- We put our money where our mouth is
 - Founding shareholders shall also be full time management of the bank
- The complete investor presentation and business plan is available to you. Please contact us at:
am@bank-of-zurich.com or call +41 (0)788733261