

# BOCHK Private Banking Upholding the Motto of Stability in Motion Expanding to High Net Worth Market with Holistic Asset Allocation

## 中國銀行(香港)私人銀行 堅守「穩中融動」理念 全方位資產配置力拓高端客戶市場

Established in Nov of 2012 with the underlying principle of “Stability in Motion”, Bank of China (Hong Kong) (BOCHK) Private Banking has adopted the unique “1+1+1” service model as the keystone of its commitment to consistently delivering professional services to their clientele. Each “1” represents the long-term commitment for their clients covering aspects of individual, family and business to achieve continuous wealth accumulation and successful legacy succession. Simultaneously, “1+1+1” referred to the one-stop prestigious private banking services that they are offering for clients to fully satisfy all their needs of individual, family and business, with the strong back-up of corporate and personal banking services by BOCHK. As BOCHK Private Banking celebrates its 10th anniversary this year, it will continue to realize the commitment to provide tailored and sustainable wealth management solution with the prudent yet flexible strategy of wealth allocation for their clients and strive to be the best private banking that they can rely on.

BOCHK Private Banking strives to optimize the best returns for clients with the comprehensive investment portfolio plan. In face of the challenges brought by the uncertainty of global economy, BOCHK Private Banking remains committed to providing the comprehensive and prudent portfolio management for clients with focused concern on risk management apart from the best returns to achieve as it is believed that during bouts of market volatility, “stability” is even more important to high net worth clients. Such motto is the key of solid and sound foundation built up in the past decade for the continuous growth of the company. Going forward, BOCHK Private Banking will continuously optimise its platform, team and products, thus fulfilling the wealth management needs of clients at different stages of life.

中國銀行(香港) (「中銀香港」) 於2012年11月推出私人銀行服務，一直以「穩中融動」為理念，並秉持「1+1+1」的服務宗旨，每個「1」分別代表對客戶個人、家庭及事業的長遠承諾，務求協助他們創富增值，並將財富傳承至後代。「1+1+1」同時亦代表中銀香港私人銀行憑藉着企業銀行及個人銀行作為後盾，為高端客戶提供尊貴的一站式私人銀行服務，全方位滿足客戶個人、家庭及事業需要。今年適逢成立十週年，中銀香港私人銀行將繼續透過穩健靈活之資產配置策略，為客戶度身設計長遠的財富管理方案，致力成為客戶信賴的私人銀行。

中銀香港私人銀行致力透過周全的投資組合管理，為客戶爭取最佳回報；面對環球經濟充滿挑戰的情況下，同時著重風險管理，因穩健理財在市場波動下對高淨值客戶尤為重要，這理念也為該行私人銀行過去十年發展奠下穩固及良好基石；未來將繼續積極優化平台、團隊與產品，滿足客戶不同階段的財富管理需要。

Edmund Kam, Managing Director and Head of Private Banking at Bank of China (Hong Kong) shared that due to the uncertainty of global economy of recent years, when formulating any types of wealth management plans for clients, the factor of risk management is carefully considered besides targeted returns and therefore “Stability” is the key.

### Diversified alternative investments with prudent risk control

“We have built on a comprehensive

Portfolio Based Approach and tailored the most suitable asset allocation plan for clients. We adopted a Core/Satellite Investment Framework to enable our clients to achieve their strategic goals and take full advantage of market opportunities. Our flexible investment approach to portfolio structuring is both disciplined and intuitive, providing the greatest potential for exceptional performance. Through exposure to low risk assets, “Core” holdings provide stability to the portfolio while generating a steady, balanced and progressive income to

中銀香港私人銀行董事總經理甘宇文指出，近年全球經濟環境充滿不確定性，在現階段私人銀行為高資產淨值客戶進行任何財富規劃時，既要考慮目標回報，亦要同時顧及風險管理，換句話說，在此市場環境下，一切皆離不開「穩健」二字。

### 引多元另類投資 同步審慎掌控風險

「我們沿用覆蓋全面的組合式管理 (Portfolio Based Approach)，為客戶度身訂造最合適之資產配置方案，以核心 (Core) 及衛星 (Satellite) 兩大組合進行投資管理，精心規劃資產配置策略，進



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achieve mid to long term targets. The enhancement with “Satellite” holdings such as currency-linked investment and structured products comprising of more thematic plays and higher risk strategies can help maximize portfolio returns by grasping the opportunities of the change of market situation, capturing a greater potential for better performance. Kam adds that alternative investments help balance risks and enhance potential returns, giving portfolios an element of stability, and is becoming an increasingly crucial component of asset allocation. BOCHK Private Banking has introduced a series of relevant products to its satellite portfolio this year, encompassing traditional private equity, liquid alternative investments, and also newly-launched captive funds and convertible bond funds, presenting clients with more comprehensive and flexible options, while enjoying relatively higher potential returns. As BOCHK Private Banking celebrates its 10th anniversary this year and enters into the next milestone, Kam shared that BOCHK Private Banking will leverage the advantages of BOCHK as a licensed commercial banking group with unrivalled edge of “1+1+1” service model via the extensive collaboration among Personal Banking, Corporate Banking and Private Banking. In addition, with the strong backup and full support of the parent bank Bank of China, for sure that all individual clients of BOCHK Private Banking can enjoy the all-round cross-border financial services. Solid and strong support will also be offered to corporate clients for development at the Greater Bay Area simultaneously.

### Expanding diversified business and leveraging the advantages of ESG

“BOCHK Private Banking has built an

impressive team, platform and product portfolio in the last decade, laying a strong bedrock for future growth. We’ve always kept up with the times, as evident from the designated team consisting of relationship managers, investment advisors and product managers dedicated to provide the most suitable asset allocation services for clients.” Kam reveals that a number of digitalisation initiatives are in the pipeline which is aimed to further simplify respective procedures to enable the frontline staff to be more focused on providing more caring services for clients anytime anywhere.

Looking forward, Kam is full of confidence and shared that BOCHK Private Banking has established a comprehensive plan to optimise its talent, platform and products, further strengthening its prowess in fields where it already enjoys an unrivalled edge. In addition, the business scope will be further expanded to extend beyond the horizon. “BOCHK is keenly aware of the surge of popularity of ESG investments and has leveraged its influence to help the industry grow, disseminating understanding of relevant factors to its associates and clientele. BOCHK was recently rewarded with the highest rating of “AAA” by MSCI’s ESG research, a testament to our outstanding efforts in driving ESG development. Meanwhile, ESG will remain in the investment spotlight. Apart from bringing more products with ESG features to the market in the future, we’ll also step up efforts to promote and advocate this theme. We will continue to engage our clients with the ESG proposition through our influence, and hope to go hand in hand with our clients for sustainability of our environment and society,” concludes Kam.

行多樣化分散投資以減低風險，同時提升回報收益；除了利用保本及保值為本的『核心』投資產品，以穩健、均衡、增長及進取為投資及中、長期目標外，同時加入『衛星』投資組合，如外幣掛鈎存款及結構性產品，替客戶捕捉短中期市場機遇，以策略性的投資方法，為客戶帶來相對較高的組合回報潛力。」

甘宇文補充，另類投資 (Alternative Investment) 亦有助平衡風險及增加潛在回報，能為組合增添穩定元素，故在資產配置中的角色亦愈來愈重要。今年中銀香港在衛星投資組合包括主題投資及較高風險的策略上，引入多項另類投資相關產品，既有傳統的私募基金，亦有高流動性的另類投資 (Liquid Alternative Investment)；也有新推出的專屬基金及可換股債券基金等，讓客戶有更全面及靈活之多元化選擇，同時可享相對較高的回報潛力。

今年，中銀香港私人銀行喜迎成立十週年的重要里程碑。甘宇文分享，該行充分發揮中銀香港屬全牌照商業銀行的優勢，結合個人銀行、企業銀行及私人銀行三方的協作及聯動，盡享「1+1+1」之服務優勢；加上獲母行中國銀行的全力支持，讓個人客戶可享全方位的跨境金融服務；客戶的企業進軍內地包括大灣區時，同樣可獲得該行強而有力的支援。

### 拓展多元業務 推展ESG見優勢

「中銀香港私人銀行在過去十年成功建立了優秀的團隊、平台和產品，奠定穩固根基。我們一直與時並進，加強由客戶經理、投資顧問及產品經理等專才組成的專屬團隊，專責及主動為客戶提供最合適資產配置服務。」甘宇文稱，該行同時推出多項數碼化轉型方案，進一步通過自動化及簡化不同程序，讓前線團隊可更專注地為客戶提供更貼心之服務。

展望未來，甘宇文充滿信心，指中銀香港私人銀行已作出部署，制定周詳規劃，期望透過不斷提升及優化人才、平台及產品，進一步在獨具優勢的領域「做強做大」，並會積極拓展更多業務範疇。

甘宇文最後補充「ESG投資蔚然成風，中銀香港作為具影響力的金融機構，一直積極支持ESG發展，並在自身及客戶兩方面著手實踐。早前中銀香港獲MSCI ESG研究公司評為最高的AAA級別，肯定了我們一直積極支持ESG發展方面之努力。同時，ESG將繼續是熱門投資主題，我們未來除推出更多包含ESG元素之投資組合產品外，也會透過我們的影響力，與客戶攜手促進環境及社會的可持續發展。」