

KATHREIN

PRIVATBANK



Sustainable
investment

Seriously

sustainable

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Greenvestment. Greenvestment. Greenvestment.



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The Management Board of Kathrein Privatbank,
Left to right: Harald Holzer, Wilhelm Celeda, Stefan Neubauer



We have a plan for your investment. And for the planet.

”

Sustainable investment is becoming
more relevant than ever before.

“

At Kathrein Privatbank, we firmly believe that sustainable investment is the way of the future – in a two-fold sense.

That’s why we have been championing this issue for more than ten years. That’s how long we’ve been working with our clients to help them find sustainable solutions, to develop tailor-made investment strategies, and to prove along the way that sustainable investments and attractive returns go hand in hand.

And we’ve done so successfully – nearly 50 percent of our assets now rest on a sustainable foundation. But besides the actual numbers, we focus on the aspirations that drive them – on taking responsibility and helping to write the personal stories that our customers want to tell.

Are you ready to make the world a little bit brighter? If so, we invite you to learn more about us and our sustainable investment opportunities.



An investment that reflects your character.

You're probably already committed to living sustainably, to keeping abreast of the issues that impact the future, and to walking the path towards a sustainably more livable planet. In that case, shouldn't your investments reflect your values?

While sustainability has been assuming growing significance in other arenas over the years, it is still taking its first fledgling steps in the realm of investment. Until now, investors have focused primarily on earnings, security, and liquidity. Our approach expands this focus to include sustainability.

But given the complexities of the issue, many people aren't exactly sure how they can make a difference. That's why at Kathrein, we approach sustainable investment by starting with your personal goals:

- ❖ What do you want to achieve?
- ❖ What future-oriented topics and issues are you interested in?
- ❖ Which business sectors reflect your values?
- ❖ What kinds of business practices do you find unacceptable?

Global political commitment coupled with rising investor interest are signaling that this type of investment is the way of the future.

By investing sustainably,

- ❖ you can channel your values into a bespoke portfolio,
- ❖ generate attractive returns, and
- ❖ actively help shape a brighter future.

Sound reasons for sustainable investments.



Robust growth

As climate change intensifies, exposing the economy and our society to risks, sustainable investing is emerging as one of the fastest-growing investment trends.

Personal experience

Kathrein has been giving serious attention to sustainability for over ten years – even before it became a trend – allowing us to amass a wealth of expertise.

Excellent prospects

Sustainable investment strategies are proving to be compellingly successful. There are now a host of empirical studies that document its favorable impact with regard to the risk-return profile.

A clean conscience

Accepting responsibility and contributing to a brighter future are tasks we all share. Kathrein tackles these issues from a place of personal commitment and conviction, every single day.

Stringent regulations

International minimum standards and expanded, even more rigorous criteria for Kathrein's funds give investors the security and transparency they seek.

Your grandchildren

And because your real treasures might be named Paula, Matthew, or Sophie, thinking about future generations makes perfect sense when it comes to investing.

Diversified investing

You can tailor your portfolio to mirror your personal values, choosing from a broad range of sustainable products as well as Kathrein's personalized asset management with its focus on sustainability.

Dr's Journal. Green





How to Customize

Sustainable investing with sustainable success.

When it comes to sustainable investment, we never compromise at Kathrein. As a consequence, we follow a rigorous selection process:

| Exclusion criteria | Positive screening criteria |
|--|--|
| <p>Industries such as weapons, fossil fuels, and gambling are excluded. In the same way, companies that, for instance, condone child labor or violate international agreements such as the UN Global Compact are also dismissed.</p> | <p>In our considerations, we choose industry pioneers that have particularly strong ESG* ratings. These can include companies that are highly successful in reducing emissions, exceed statutory standards, or commit to the standards of independent auditing bodies.</p> |

We draw on analyses conducted by reputable rating agencies to identify violations of our chosen exclusion criteria and to rank individual companies within their industry in terms of ESG.

***Did you know?** ESG and SRI signify a sustainable investment approach. ESG stands for environment, social, and governance – three internationally recognized criteria that are used to assess sustainability. SRI stands for socially responsible investing, which involves taking social, environmental, and ethical criteria into account.

Greeninvestment, not greenwashing.

Not everything that is labeled ESG* or SRI* is actually sustainable. That's why we also examine the following aspects:

| | |
|---|---|
| <ul style="list-style-type: none">❖ What rules were applied in selecting the companies?❖ Which positive screening criteria and which exclusion criteria (such as nuclear energy, tobacco, stem cell research) were used to select the companies? | <ul style="list-style-type: none">❖ Which standards and seals does the evaluation include?❖ Were evaluations by independent rating agencies or international organizations such as the United Nations or the International Labor Organization included in the evaluation? |
| <p>Investments: With our sustainable</p> | <ul style="list-style-type: none">— we are guided by the stringent criteria defined by reputable certification bodies,— we leverage the unbiased analysis of international rating agencies,— we ensure minimum standards through our transparent exclusion criteria,— we use positive screening criteria to enhance quality and target industry trailblazers in our selection process. <p>This is how we generate sustainable added value.</p> |

A **personalized consultation** at Kathrein will help you find answers to the most important questions. Your personal private banker invests the time to discuss your preferences, goals, and risk tolerance with you – and then develops tailored solutions that reflect who you are and what you believe in.

Compare and see for yourself.



Sustainable, guaranteed. Recognized quality seals and certifications.

To provide greater transparency and comparability in the field of sustainable investment, various certifications and quality seals have been adopted on a global scale. You can rest assured that Kathrein leverages a number of such tools and benchmarks to assess the funds we manage.

Your benefits:

- ❑ Every certification sets its own chosen investment standards for the selection criteria,
 - ❑ individual investments can be more easily compared, and
 - ❑ maximum transparency is ensured.
-

Among the most prominent are the Austrian Ecolabel for sustainable financial products and the FNG seal.* Selected funds also adhere to the guidelines for ethical investments (FinAnKo) issued by the Austrian Bishops' Conference and the religious orders of Austria. And incidentally, we can incorporate all of these criteria into your asset management or into a special fund.

*The **Sustainable Investment Forum** (Forum Nachhaltige Geldanlagen, FNG) sets the quality standard for sustainable investment funds in German-speaking countries.



**We may
be green.
But we're no
greenhorns.**



Professionally evaluated. Independent sustainability ratings.

It's difficult to know at first blush just how sustainable a business or country really is. That's why we rely on sustainability analyses conducted by specialized rating agencies such as ISS ESG, one of the most reputable providers on the market. We use this data as the basis for selecting companies or countries in line with exclusion and positive screening criteria – systematically and transparently. Standards-based criteria (such as violations of human rights, labor rights, environmental performance, and business conduct in terms of financial accounting and corruption) are rigorously scrutinized, and companies in a given industry are compared with one another. This process allows us to guarantee to our clients that we rely on impartial standards, top-quality analysis, and complete transparency.

Our partner, sustainability ratings agency ISS ESG, includes the following international standards in its company analyses:



Green on principle

We believe that taking responsibility is our responsibility: for your finances and for a more livable future.

World: Monday



they can hear
the same



120
employees
you can trust

Nearly 100 years
of experience.
Established in

10
working company
languages

Sustainable
investment since

1924

2012

side. Our
person

46%
sustainable
assets


100%
subsidiary of RBI

50%
of our management
staff are women

1.650
trees we've planted
so far in our company forest
in Africa

We are Kathrein Privatbank. We love numbers. But we love the stories behind them even more. Like the story of our founder Carl Kathrein, who – against the backdrop of the stock market crisis – courageously seized his chance in 1924 and realized his dream of establishing his own bank. Today we number among

the leading private banks in the German-speaking world and provide tailor-made solutions combining investment advice and asset management, financing, as well as advisory services for families, business owners, and foundations. But before all else, we are one thing: very personal!

A man in a white shirt is embracing a white marble statue of a woman. The man's eyes are closed, and he has a gentle expression. The statue is highly detailed, showing the woman's hair and facial features. The background is a plain, light color.

We're
delighted to get
to know you
even better.

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