

KATHREIN

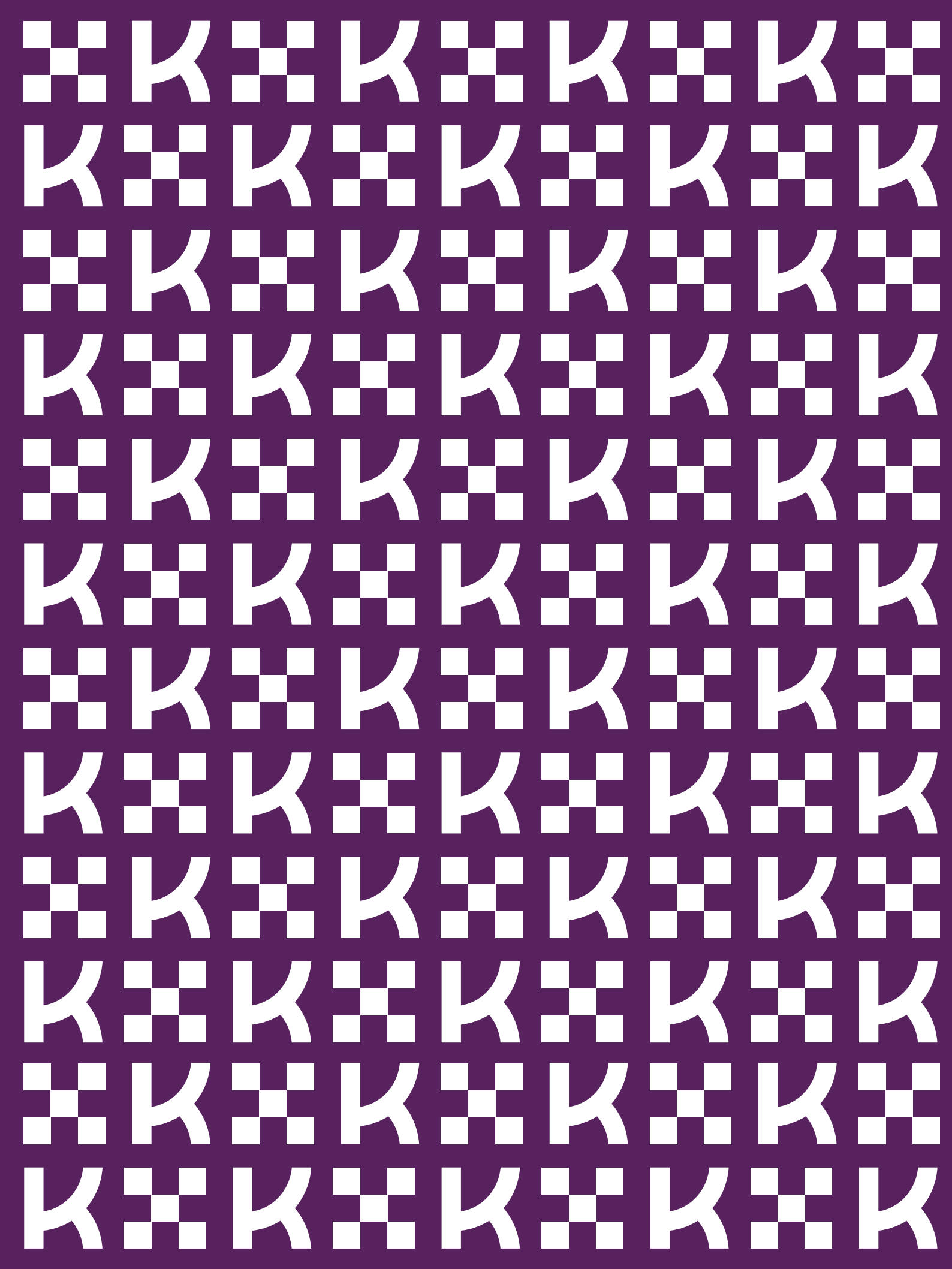
PRIVATBANK

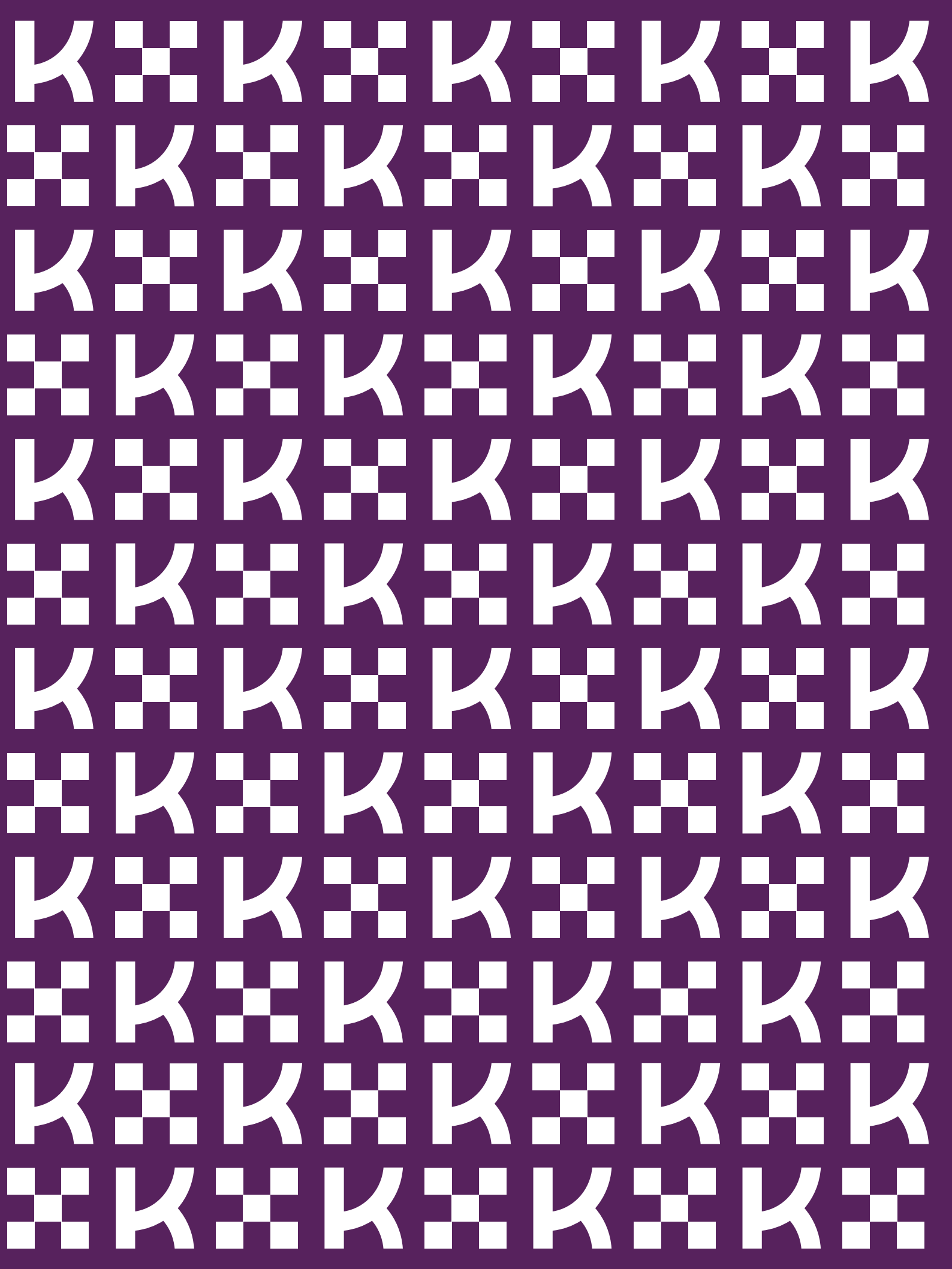


Wealth
management

Uncommonly

profitable





Asset acquisition. Asset acquisition. Asset acquisition. Asset acquisition. Asset acquisition. Asset acquisition. Asset acquisition. Asset acquisition. Asset acquisition. Asset acquisition.



Contents

| | |
|----|--------------------------------|
| 6 | Why |
| 8 | Pathways |
| 10 | Rationale |
| 12 | Possibilities |
| 14 | Wealth management |
| 16 | Investment consulting services |
| 18 | Direct trading |
| 20 | Mission |
| 22 | About us |



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



Grow richer. In stories.

”

We help you tell your stories.

“

At Kathrein Privatbank, we believe that life is about more than just financial wealth, professional success, and the relentless quest for more.

Our lives are far more colorful and, most importantly, rich in the stories that imbue meaning. Which is why we help our clients tell them. How? By providing comprehensive, customized advice and taking a highly personal approach to managing their wealth.

We harness our expertise and our broad network of partners, focus on sustainable innovations, and work together with you to design your personal wealth management plan and your bespoke investment strategy – whether you come to us as a private client or as a family, as a business owner or as an investor, in Austria or across the globe.

For your assets. For your grandchildren. For your retirement. Or anything else you have planned for the future!

Goal. Opening move. Victory.

Having a competent and trustworthy partner at your side yields lasting benefits in every area of your life. The same holds true when it comes to managing your assets.

With our wealth management:

- ❖ we accompany you personally in every phase of your life, whether you come to us as an individual, a family, a business owner, a founder, or an heir,
- ❖ we work with you to define the scope of our consulting services,
- ❖ we design an investment strategy that is tailored to your unique needs,

- ❖ we provide support and guidance for managing your wealth responsibly, and
- ❖ we help you preserve and multiply your assets, for yourself and for generations to come.

At Kathrein Privatbank, we support you in setting your financial goals, make the path to achieving them as pleasant as possible, and accompany you in a partnership and highly professional manner.

Our approach to your assets.

01 Analysis

Sound consulting starts with an in-depth analysis of your specific circumstances. The next step only begins after we have established a complete overview of your investment goals.

02 Conception

Based on the analysis, our team of experts devises your investment strategy, tailored precisely to reflect the circumstances of your assets and your life.

03 Dialogue

We make the next move when our proposal and its approach match your expectations perfectly, based on our full understanding of your needs and preferences.

04 Implementation

As we put your plan into action, you leverage our specialists' decades of experience coupled with the flexibility of our vast and innovative investment universe.

To provide our clients with holistic top-quality advice on all matters of wealth management, our investment services are augmented to include expertise in the areas of financing, foundations, business succession, and asset and estate succession. **Whatever move you have in mind – we are at your side!**



It makes sense to invest.

Investing is the new saving

In today's global low-interest climate, traditional methods of saving money no longer yield a profit – in fact, in real terms, they actually generate a financial loss. Conversely, investing in the capital market gives you the chance to preserve and increase your wealth.

Diversify your assets

The simplest and most efficient way to mitigate the risk in your own portfolio is to diversify your assets across a number of asset classes. That's why it makes sense to utilize a variety of securities, such as stocks and bonds, as well as alternative investments to structure your own assets.

Invest sustainably

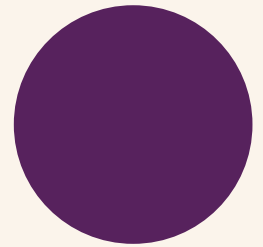
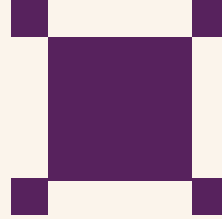
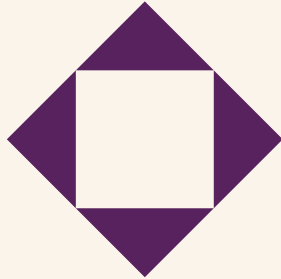
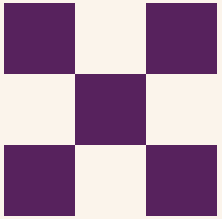
Play your part in building a brighter future for yourself and coming generations by tapping into our expertise in the area of sustainable investment, and take advantage of attractive potential returns along the way.

Actively leverage market opportunities

Make forward-looking, high-quality investments. We support you by providing in-depth capital market analyses, by monitoring market opportunities, and by investing in the most promising markets and megatrends.

Invest in your future. In the next generation.
In a cause that you care about.

Comprehensive services.



Assets demand diversity. That's why Kathrein Privatbank offers you a variety of ways to realize your goals and dreams with every move you make – in partnership with us.

With wealth management

- ❑ you specify your goals,
- ❑ we invest in line with your priorities and in keeping with your specifications,
- ❑ we keep a close eye on potential risks and continually adapt our strategy in line with market conditions, and
- ❑ we keep you fully and reliably informed about the portfolio's performance.

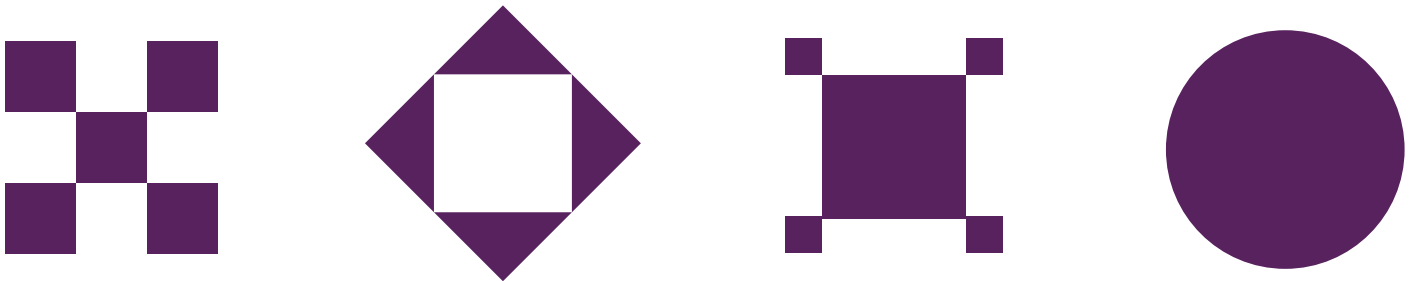
With our investment consulting services

- ❑ we advise you proactively,
- ❑ we are your sparring partner,
- ❑ you take the final investment decision,
- ❑ we regularly review and adapt the strategy, and
- ❑ keep you up-to-date about performance, trends, and markets.

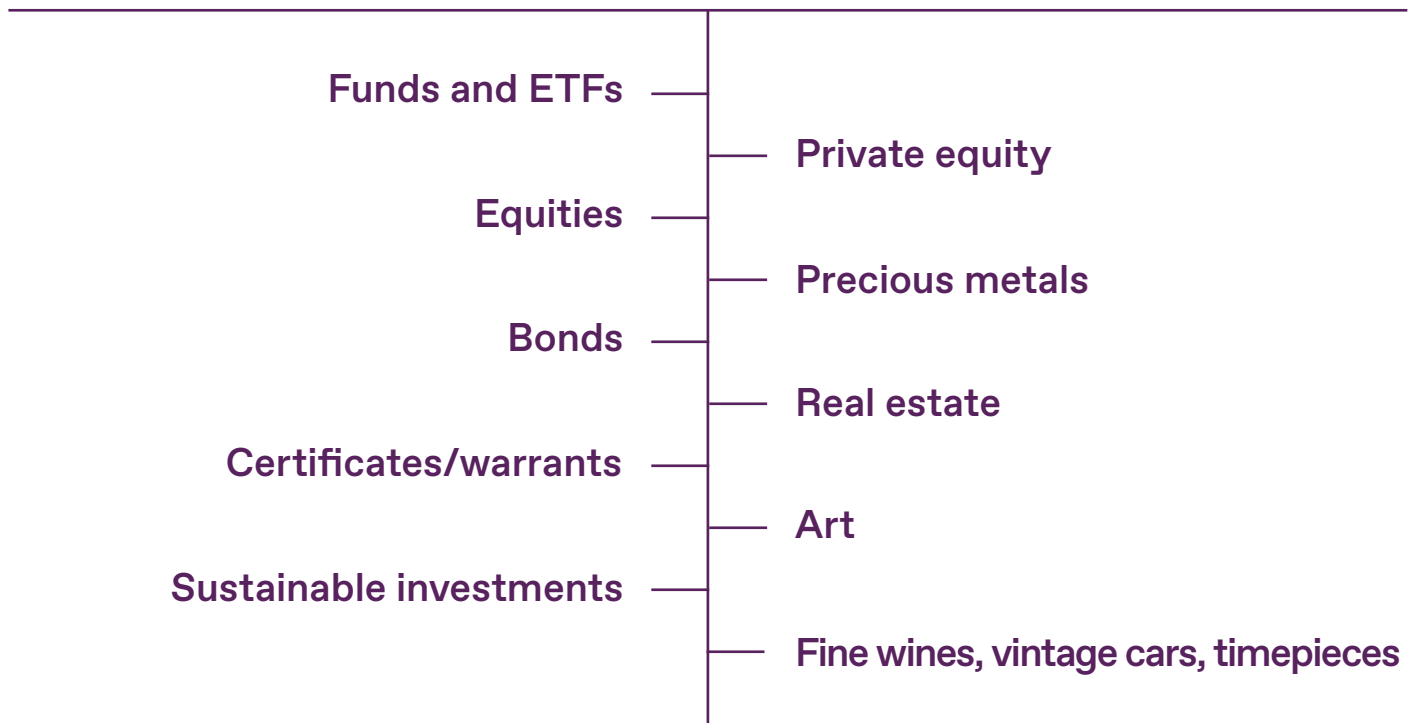
With direct trading

- ❑ you choose your investment yourself,
- ❑ we execute your transactions on your behalf,
- ❑ we connect you directly with our securities traders if so requested, and
- ❑ you have access to both our online reporting tool and to e-banking whenever you need it.

Diversified.



Alongside our multiple award-winning Kathrein funds, our selective investment universe also features an extensive range of ETFs, individual shares, bonds, funds, and certificates. Our portfolio management team continually monitors more than 700 securities and evaluates their quality. In addition, we offer customized investment solutions in the area of alternative asset classes such as private equity, real estate, and precious metals.



Smart move.



Wealth management at Kathrein Privatbank.

Would you like to entrust your investment decisions to us and place your assets in experienced hands, so that you can focus on the important things in life? Do you want to invest in the global capital markets actively and with professionalism and benefit from future earnings prospects?

With our wealth management:

- | | |
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| <ul style="list-style-type: none">❖ you define your goals and preferences,❖ we work with you to establish a strategy that determines your expected return and level of risk,❖ we invest responsibly in line with your priorities, and monitor your portfolio continuously, | <ul style="list-style-type: none">❖ we meet regularly to review current performance and discuss the strategic direction,❖ our investment experts work together with domestic and international partners, and❖ we take care of diversification, earnings optimization, and a responsible approach to risk. |
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Specifically, this service ensures that your personal private banker, together with a portfolio manager, are always at your side as your team of experts, keeping you up to date on the performance of your investments.

More than black and white.



Investment consulting at Kathrein Privatbank.

Do you want to make investment decisions yourself?
And also benefit from the professional advice of an
investment expert, along with well-founded investment
proposals and continuous monitoring of your portfolio?

With our investment consulting services:

- ❖ we support you in building your own highly personal portfolio,
- ❖ you can make autonomous investment decisions at any time,
- ❖ you proactively receive investment proposals tailored to your own personal investor profile,

- ❖ your personal private banker maintains an ongoing dialogue with our portfolio management and receives sound information from our network of analysts to keep you fully up to date.

Specifically, your private banker keeps you abreast of current market developments and proactively suggests ways to optimize your portfolio. He or she monitors your investments and regularly evaluates whether your asset allocation is in line with your chosen investment strategy. And naturally, your private banker is also the sparring partner for your own investment ideas, discussing them with you and supporting you in the decision-making process.

Direct trading at Kathrein Privatbank.

You know what you want and you know how to get there. Do you need a reliable partner who executes your orders in line with your specifications and keeps you informed about their status at all times?

With direct trading:

- ❖ you can contact your private banker as well as one of our traders,
- ❖ we address your specific order execution requirements meticulously,

- ❖ you benefit from the broad-based analyst network offered by an internationally active bank,
- ❖ we're happy to support you whenever you need by sharing our knowledge of the capital markets and our investment expertise.

Specifically, our traders act on your behalf on the world's leading exchanges and execute your orders professionally. As a result, you benefit directly from our team's long-standing expertise.

Ten solid reasons to choose our wealth management services.

N° 1

We are your personal point of contact for every circumstance and all questions related to wealth and assets.

N° 3

We are genuine experts in all aspects of wealth management, FamilyKonsult* services, financing solutions, and sustainable investments.

N° 5

We provide regular reports on your portfolio's performance, offering you comprehensive information and ongoing updates.

N° 7

We are a wholly-owned subsidiary of Raiffeisenbank International AG, which affords us the security of an international banking group, yet still allows us to provide our clients the flexibility and personal service of an independent private bank.

N° 9

With Kathrein Privatbank's comprehensive range of products and services, you can draw from the full spectrum.

N° 2

We don't deal in standard solutions. Every solution we design is tailor-made. After all, our activities consistently center on the concerns, goals, and preferences of our clients.

N° 4

We go that proverbial extra mile for you, and make face-to-face meetings for consulting, coordinating, and analyzing your portfolio possible, anywhere in the world.

N° 6

We keep our expertise – and hence your investment – continuously up to date. So that you can leverage earnings opportunities to the fullest.

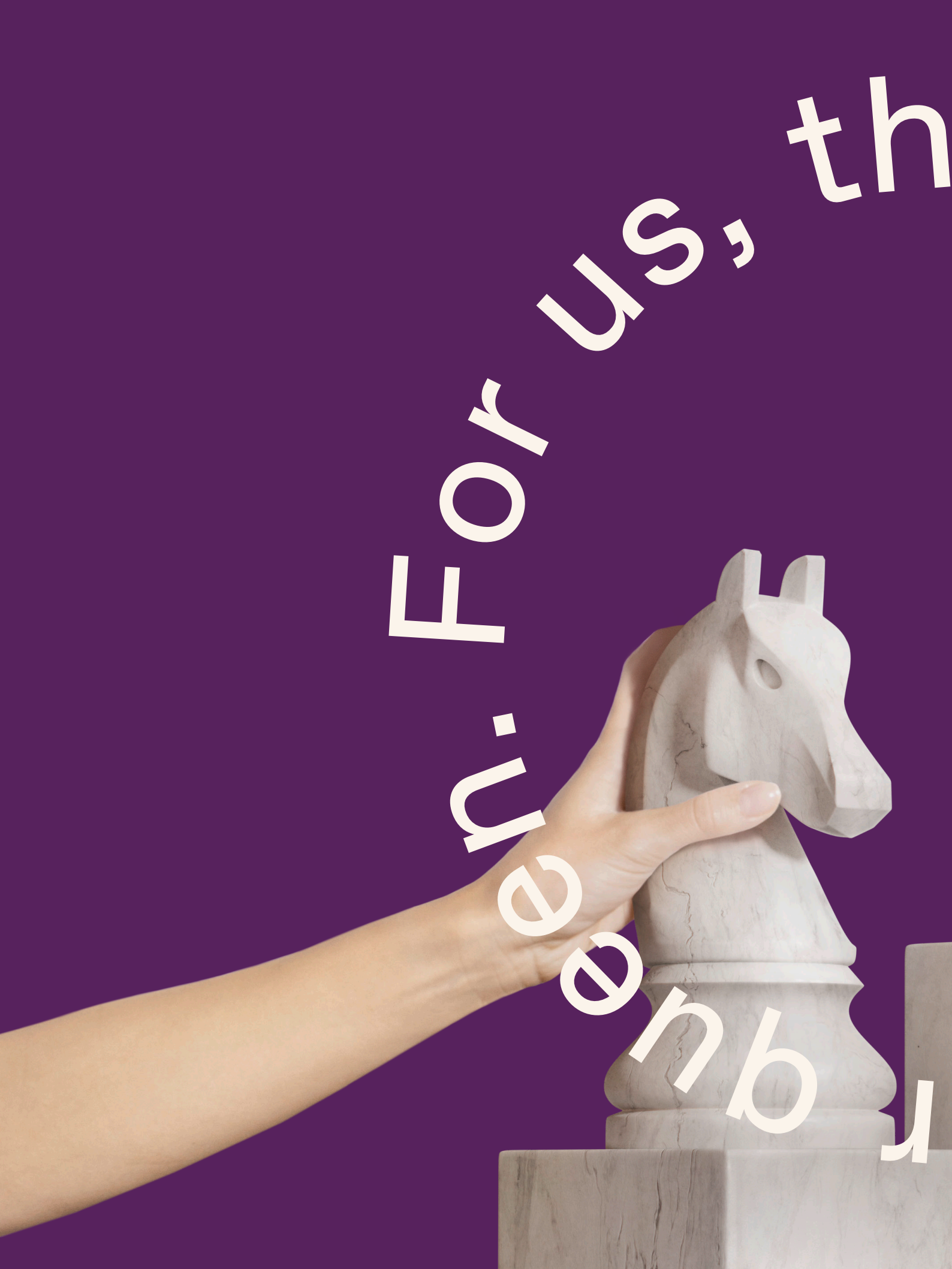
N° 8

Sustainable investments are at the heart of what we do. From a place of personal conviction.

N° 10

We provide holistic advice, we are always transparent, and we are uncommonly personal.

* Our competence center for succession services, family and entrepreneurial services, foundation services, and access to our network of experts.



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120
employees
you can trust

Nearly 100 years
of experience.
Established in

10
working company
languages

Sustainable
investment since

1924

2012

side. Our
person
/e u o s

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!



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

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