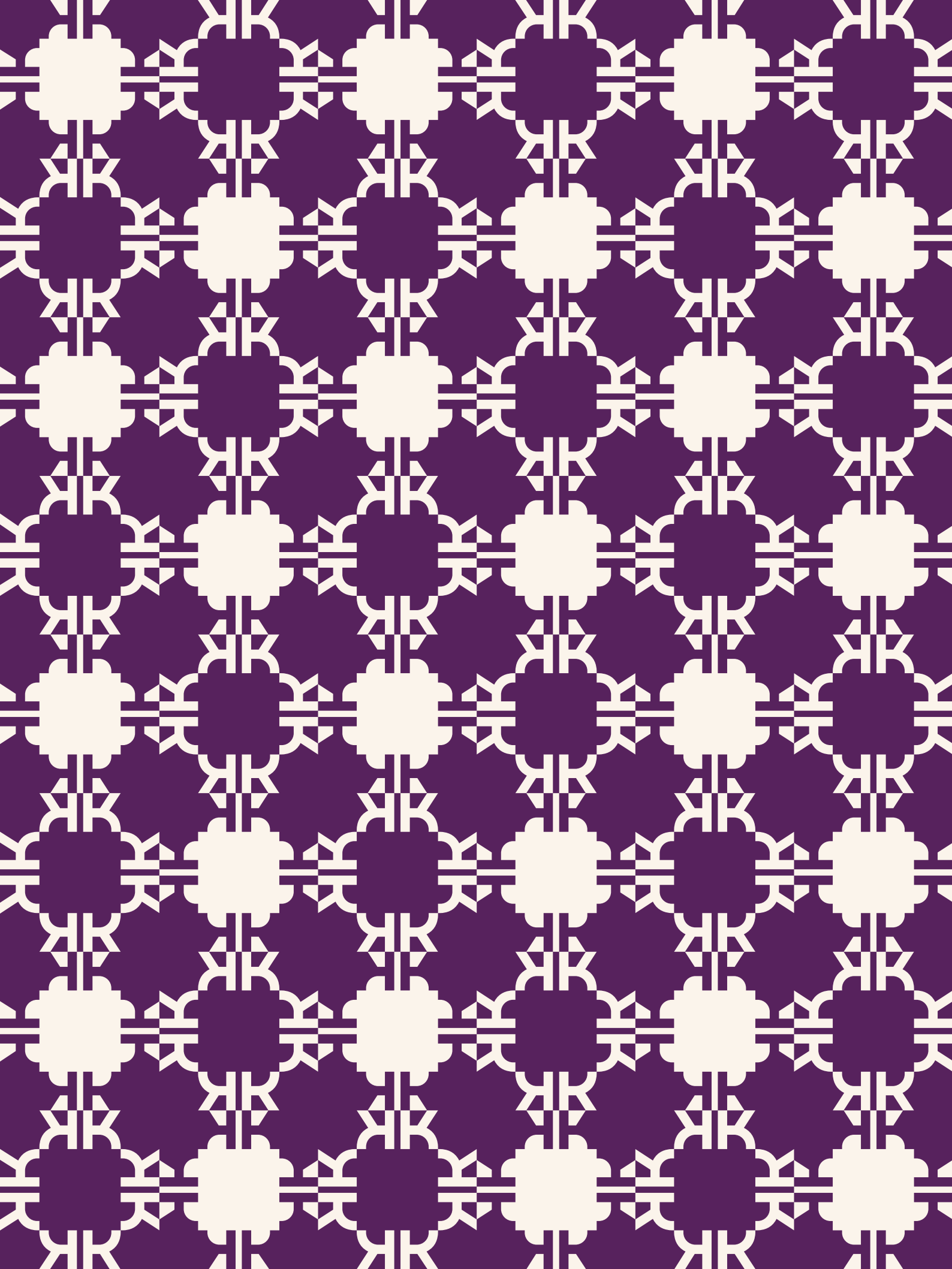
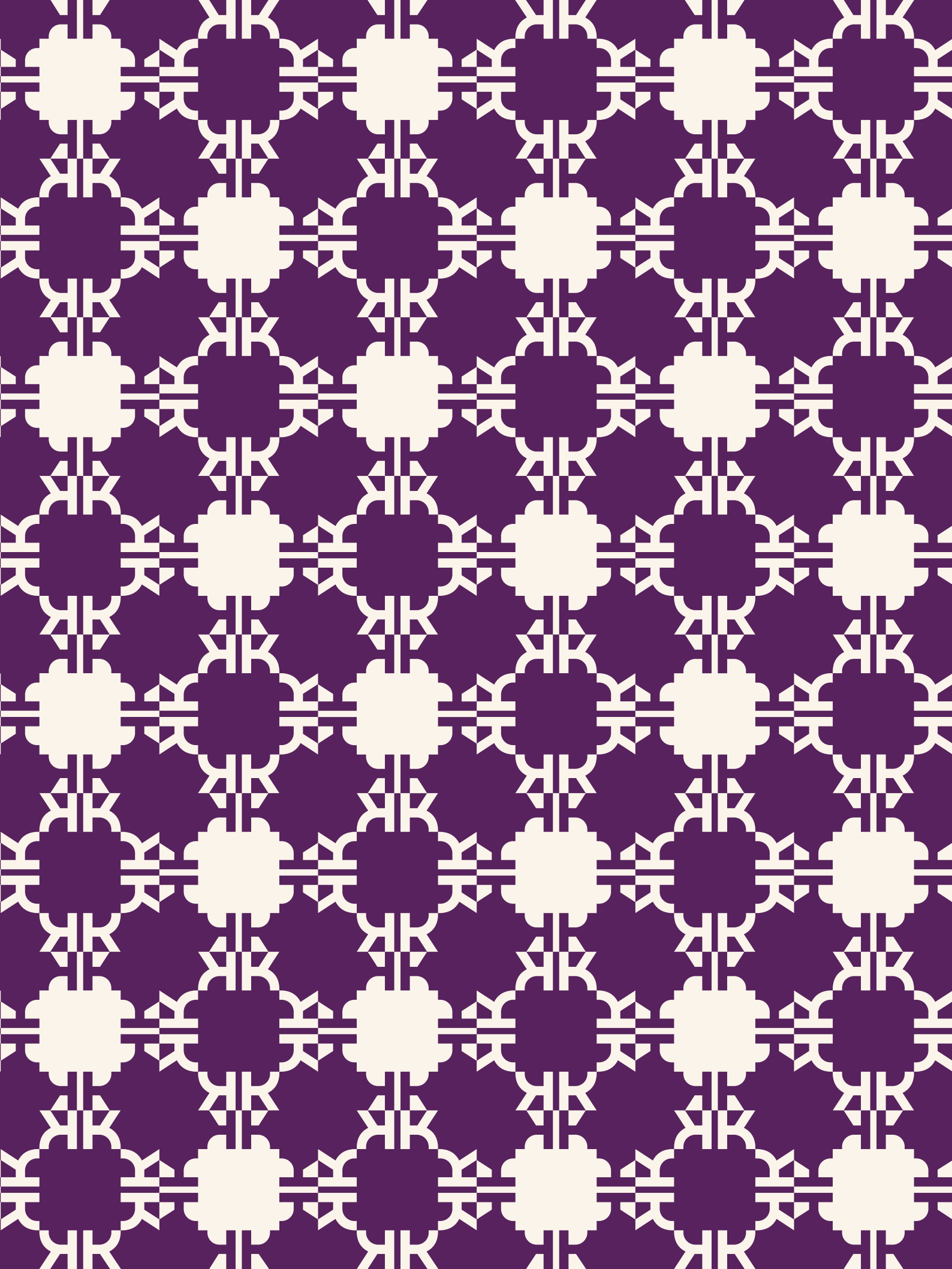


PRIVATBANK



KATHREIN





Competen



Capacit

nt. Capable. Com
petent. Com
petent. Com
petent.





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



Understanding the story behind the story is at the heart of what we do.

”

At Kathrein Privatbank, we believe that life is about far more than financial wealth.

“

Coming from a bank, that may seem like an odd thing to hear. But for us, it's not just about crunching the numbers. It's about people and their personal stories.

That's why we take a very personal look at our clients' goals, values, and interests.

Because ultimately, every portfolio, every investment, and every financial decision is all part of a much greater story. Your story. And we'll help you tell it.

But first, why not get to know us on a more personal level!

Not the one for everyone. The one for you.

We believe

affluence means far more than having money.

We help

people tell their own stories and reach their own, uniquely personal goals.

We provide

our clients with uniquely personalized services in the areas of wealth management, FamilyKonsult (family consulting services), financing, innovative investment solutions, and sustainable investment.

We serve

more personally, more individually, more sustainably – keeping the interests, goals, and values of our customers firmly top of mind.

We offer

comprehensive expertise, long-standing experience, and state-of-the-art digital products and services.

We are

among the leading private banks in the German-speaking region – and we make your mission our mission.



1924
Carl Kathrein founded Kathrein Privatbank in a troubled economic environment

1951 – 1974
The Schaefer and Wolzt families head the private bank as its new owners

1987
Kathrein Privatbank becomes a 100% subsidiary of the Raiffeisen Banking Group – security backed by a stable international banking group with an outstanding credit rating

Our history. For your future.

1999
Kathrein Portfolio Management is established – experienced capital market experts guarantee top-class investments in every asset class

2006
The Kathrein Foundation Office is founded – establishing Kathrein as Austria's leading foundation bank

2012
Sustainable investment becomes a portfolio priority – wide-ranging expertise is established for the long term

2020
Kathrein Privatbank takes over Raiffeisen Centrobank's private customer portfolio – bundling RBI's private banking business under one roof

Service is our personal best.



Wealth management

- ❑ Portfolio management
- ❑ Investment advisory
- ❑ Direct trading
- ❑ Innovative investment solutions

FamilyKonsult

- ❑ Succession services
- ❑ Family and entrepreneurial services
- ❑ Foundation service
- ❑ Network of experts

Sustainable investment

- ❑ Sustainable by conviction. Our corporate values – rooted in sustainability
- ❑ Expertise in sustainable investing
- ❑ Broad universe of products
- ❑ Cooperation with certified partners

Financing

- ❑ Lombard loans
- ❑ Mortgage and real estate loans
- ❑ Specialized loans

Customized strategies for your assets.



Wealth management

Are you contemplating your next investment move? Or looking to build or restructure your securities portfolio? Are you planning to align your investments with an eye to your promising future? Or do you want to safeguard your existing assets?

When it comes to wealth, the questions seem endless. And there are just as many possible answers. That's why your personal private banker begins by looking at your overarching situation. Only when we have a clear picture of your interests, goals, and risk tolerance do we begin devising strategies and solutions for your wealth management needs – tailored to your unique personal circumstances and stage of life.

With wealth management	With investment advice	With direct trading
you define your goals , and we invest in line with your objectives, keeping you fully and continually informed about the portfolio's performance .	we advise you proactively , working together with you to define your goals , regularly reviewing and adapting your strategy, and providing you with ongoing information on performance, trends, and markets .	you make your own investment decisions while we execute your transactions reliably – and you can consult with our securities traders directly whenever you need to.

Well advised.
At every
stage of life.



FamilyKonsult

Wondering how to position your family, your business, and your assets to meet the challenges of the future? Is it time to arrange for a smooth succession? Need help setting up a foundation or developing a new strategy for your family business?

With our succession services

- ❖ we help you plan, prepare, and realize a smooth transition from one generation to the next,
- ❖ we develop a bespoke structure for your family-owned businesses, including foundation options, and
- ❖ we provide support in all aspects of asset transfer.

With our family and entrepreneurial services

- ❖ we assist both business owners and families in all aspects of ownership and asset management, and
- ❖ we provide discreet support for transactions (including M&A/participations).

With our foundation service

- ❖ we continue to excel as Austria's leading foundation bank,
- ❖ we provide comprehensive advice in all matters relating to foundations, along with the best connections to leading foundation experts in our own Foundation Office, and
- ❖ we leverage our long-standing expertise to support you in establishing and managing private foundations.

With our network of experts

- ❖ you have access to carefully selected lawyers, notaries, tax advisors, auditors, and real estate experts, and
- ❖ you receive immediate access to all companies within the Raiffeisen Banking Group and benefit from an international network including wide-ranging expertise in capital and financial markets.

Green
investments
that keep you in
the black.



Sustainable investment

Are you pondering an investment in the number one topic of the future? Do you want your investments to make a lasting difference? Or simply to find an investment that is both attractive and aligned with your values?

The issue of sustainability is more prevalent than ever. And that's a good thing. Because the impact of the climate crisis is now being felt across the board. But corporate governance and social issues also play a major role when it comes to sustainable investments. Kathrein Privatbank firmly believes that responsible business practices contribute to a better future and a higher quality of life for future generations. That's why we began making our first sustainable investments back in 2012. Today, we offer you a broad portfolio of products and design tailor-made solutions – driven by personal commitment.



With sustainable investment

- ❖ we start by working with you to define your own individual goals,
 - ❖ we focus both on environmental issues as well as on diversity and social equity issues such as labor rights and children's rights,
 - ❖ we create transparency by means of recognized third-party quality seals and certifications, and
 - ❖ we consistently unite responsible investment with attractive opportunities for returns.
-

Let's embark on
the next chapter
of your life.



Financing

Are you looking to build your assets? To invest in additional real estate or securities? Or are you in search of highly specialized financing solutions for wine or art?

There are a number of ways to continue to grow your wealth through credit or to use it to fund new investments. You can rely on the personalized and targeted advice of your trusted private banker, who will always guide you to the right financing solution.

Lombard loans	Mortgage and real estate loans	Specialized loans
With Lombard credit, your securities serve as collateral for short- and medium-term financing. This type of financing is characterized by high flexibility, low processing costs, and rapid disbursement.	In these cases, domestic or even foreign real estate can serve as collateral. These medium- to long-term financing options are ideal for continued asset generation.	Special assets such as works of art, precious metals, wines, and other sought-after assets serve as collateral to enable you to expand your exquisite collections.

Very people
Journal
ers



ersoneal. Ver
ad



120
employees
you can trust

Nearly 100 years of
experience.
Established in

10
working company
languages

Sustainable
investment since

1924

2012

Our personal
side

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 region and provide tailor-made solutions combining investment advice and asset management, financing, as well as advisory services for families, business owners and entrepreneurs, and foundations.

A man in a white shirt is embracing a white marble statue of a woman. The man's face is partially visible behind the statue's head, and his arms are wrapped around the statue's torso. The statue is highly detailed, showing the texture of the marble and the folds of the woman's dress.

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

KATHREIN PRIVATBANK
Aktiengesellschaft

Wipplingerstraße 25
1010 Wien

+43 1 53 451-0
private-banking@kathrein.at
kathrein.at

Publication details:

Owned and published by:
Kathrein Privatbank Aktiengesellschaft
Wipplingerstraße 25
1010 Vienna, Austria
+43 1 53 451-300
privatbank@kathrein.at
kathrein.at

Design and implementation:

Kobza and The Hungry Eyes (KTHE) GmbH
Published and produced in:
Print Alliance HAV Produktions GmbH, Bad Vöslau

All rights reserved. All texts and images contained herein are protected by copyright and are the intellectual property of their respective authors and designers. Misprints and errors excepted..

For improved readability, the use of gender differentiated language for male, female, and diverse (m/f/d) has been waived in part. All personal designations apply equally to all genders.

