

## STRONG RELATIONSHIPS TO SAFEGUARD YOUR ASSETS

In order to safeguard your assets, we have developed relationships with strong partners. These links with globally active organisations, which are tied to us through partnerships, ensure that you will benefit from strategic advantages in all fields. Our selected cooperation partners are:

### **Union Investment (Germany/Luxemburg)**

The asset managing company Union Investment is one of the fastest-growing players in the market for institutional clients. Our ecclesiastic institutions and non-profit organisations benefit from our own investment solutions offered by LIGA-Pax-Union.

### **WGZ-Bank (Germany)**

As the umbrella organisation for many cooperative banks, WGZ-Bank is a strong partner of Pax-Bank when it comes to international wealth management. Based on over 120 years of experience as an internationally active financial institute focussing on wealthy private clients, heads of leading medium-sized companies and institutional investors all over the world, WGZ-Bank is very successful in the field of asset management.

### **HSBC Geyerzeller (Switzerland)**

Due to our cooperation with the renowned Swiss bank, our international clients profit from our successful asset management, which, as a matter of course, is offered on a multi-lingual basis in all sectors.

### **ECPI (Italy)**

The strictly ethically orientated selection process used by E. Capital Partner S.p.A., the largest independent research institute in this field, enables us to make use of a company's contribution to sustainable development and to consider any possible ethical aspects, such as social and ecological aspects.

### **Incofin (Belgium)**

For years, Pax-Bank has been developing innovative products such as the successful micro-finance certificates in cooperation with the Belgian cooperative Incofin with a Catholic background.

### **Theta AG (Switzerland)**

In the field of risk analysis, we have been making use of the new methods of the professional portfolio theory provided by our partner Theta AG.

## INVEST IN ASSETS OF REAL VALUE

### **Pax-Bank Foreign Clients**

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## ASSET MANAGEMENT



## TAILOR-MADE: OUR INTERNATIONAL OFFER

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## STRONG PARTNERS FOR YOUR ASSETS

Pax-Bank was established by priests in 1917 and has become a leading provider of international financial solutions. Our profile is shaped by Catholic Christian values, partnership-based advice to clients, tailor-made concepts and innovative products. Our customer portfolio includes the Bishops' Conferences and (Arch)bishops with their numerous structures, associations and other organisational forms in the world. In addition, we address not only religious orders and secular institutes but also church-based foundations and aid organisations, in particular missio, Misereor, the Pontifical Association of the Holy Childhood in Germany and Renovabis. Thanks to our longstanding experience our clients benefit from a worldwide Catholic network.

The success of our global asset management activities is based on a comprehensive range of products and services as well as on individual customer service. When working with Pax-Bank our clients can rely on safe, consistent and socially responsible investments based on the Catholic social doctrine. The bank's financial and political stability as well as its upholding of the legal principle of bank secrecy are convincing reasons to choose Pax-Bank, a member of the GENOgroup, as your partner in Germany.

As a registered cooperative bank, Pax-Bank has made a commitment to all members. Its strong equity position and the additional amounts guaranteed, in particular, by our church-based owners as well as the cooperative safeguarding association provide protection and security. Our strength is our credit standing. This has been confirmed for several years by Fitch Ratings issuing us with the A+ rating in its Long Term Issuer Default Rating.

## FOREIGN PAYMENTS: WELL CONNECTED WORLDWIDE

When processing foreign payments transactions worldwide, we offer our clients a comprehensive range of services. Whether it concerns dollar or euro accounts, transfers or direct debits, electronic banking at the highest security levels, documentary business or the safeguarding of assets against currency risk: we provide a wide variety of professional foreign payments services. To this end, we cooperate with internationally recognised correspondence banks and make use of state-of-the-art banking standards such as SEPA in the euro zone.



## CASH MANAGEMENT SOLUTIONS: CONTROLLING PROFITABILITY

As international investments, payment transactions and liquidity are expected to meet a wide range of requirements, there is the need to offer comprehensive liquidity control of cash flows and thus professional liquidity management. Our advice and the implementation of cash management solutions optimise the cash flows of your accounts. Based on your requirements, we prepare a cost-oriented control concept that is tailor-made for you.

## ASSET MANAGEMENT: OUR KNOW-HOW – YOUR PROFIT

Our business focuses on the management of institutional assets by using traditional investment tools, attractive funds open to the general public or specialist and pension funds. We offer our clients a 'one-stop shop' for the entire range of investments including asset management. A variety of investment instruments completes our performance portfolio:

- term and savings deposits
- money market investments
- fixed-interest securities
- equities
- LIGA-Pax investment fund
- properties
- alternative investments ranging from structured products, certificates, ethically orientated investments to micro-finance investments.

The selection of assets depends on your individual yield and risk profile. We are always prepared to give you reliable and competent advice when it comes to develop your asset allocation.

### **Pax portfolio management**

Our asset management provides you with the variety of services offered by our professional partner banks that operate in the international capital markets. At a first meeting, you establish the guidelines for the investment strategy that will form the basis for all tactical investment decisions made by our specialists. You benefit from professional, ethically-orientated investment decisions, an independent administration providing regular reports and favourable terms and conditions.

### **Pax dedicated funds**

For larger assets, we offer specialist funds and individual fund management whilst focussing on advice-led services: We help investors to identify adequate asset categories, support them in the selection of the best asset managers and assist them beyond the creation of the fund, by offering regular monitoring and innovative products. In addition, we help investors to implement ethically-orientated screening methods for their existing or new investments.

### **Pax Pension: Old age pension scheme**

In particular, for priests and members of religious orders, we develop individual, tailor-made retirement concepts. Based on our broad experience as a bank for church establishments and Caritas, we offer interesting solutions to provide for retirement.

### **Property coaching**

A particular service offered by Pax-Bank is our partnership-based property consultancy service for church establishments. In this context, we offer competent, transparent and confidential advice to enable the organisations concerned to help themselves. By talking to our clients, we find profitable solutions for the best possible use of properties that are owned by the Church or by religious orders.

### **EU funding**

Furthermore, we offer our clients advice on funding by the European Union. Under particular circumstances, even non-European organisations operating e.g. in developing countries or in the Holy Land may benefit from EU funding schemes. At [www.eubase.de](http://www.eubase.de) you can get comprehensive information which is available in German.