



**We are your**  
**Pax-Bank.**

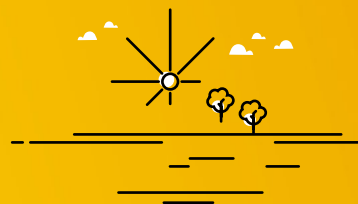


# Everything we do must strengthen people and the environment, in order to make our contribution to a world worth living in.



“You stand up for the common good, for people, for creation which is why your financial decisions should be compatible with your mission and values too. As a Christian sustainable bank, we too have a responsibility to do our part.

**Work together with us to find sound solutions that build a future worth living in.”**



A handwritten signature in white ink, appearing to read 'Schraudner'.

**Dr. Klaus Schraudner**

Chairman of the Board

A handwritten signature in white ink, appearing to read 'Reichardt'.

**Dr. Sebastian Reichardt**

Board Member

**Your Pax-Bank...**

**...because  
we take  
responsibility.**

**With our investment and financing principles we set a framework which ensures that our investments and loans contribute to a sustainable development.**



For more than 30 years, we have been offering ethically sustainable funds – making us one of the pioneers in the market. All our advisors are qualified sustainable investment consultants. Additionally, our highly diversified securities business has received multiple awards.

We always harmonise the three traditional investment goals of liquidity, security and return on investment with our ethical, social and environmental evaluation criteria. In this way, we achieve a fair balance between financial return and societal benefit – and combine sustained commitment with profit.

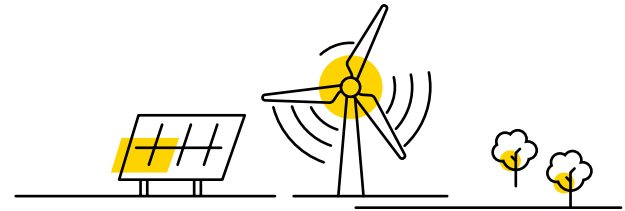
We want to contribute to the sustainable development of society and environment with our financing business as well. Which is why we primarily finance projects relating to the church, charity and welfare, healthcare and social services, education and youth, housing and real estate, as well as environmental and climate protection.



**Your Pax-Bank...**

**...because  
we act in  
an ethical &  
sustainable  
manner.**

**As a Christian sustainable bank, we feel we have a particular responsibility to help achieve a socially equitable, climate-friendly and resource-efficient economy and society. Our ethical, sustainable orientation is intrinsic to our core values. Everything we do is guided by our Christian values.**



When it comes to our investments and loans, we have high standards with respect to long-term social, ethical and environmental viability. These are defined in our investment and financing principles.

By the way: Our own activities are subject to the same standards – and we assume responsibility for people and creation through our philosophy of sustainability when it comes to our own investments and banking operation.



**Find out more about our investment principles**  
[pax-bank.de/investments](https://pax-bank.de/investments)

**Your Pax-Bank...**

**...because we  
strengthen  
sustainable  
development.**



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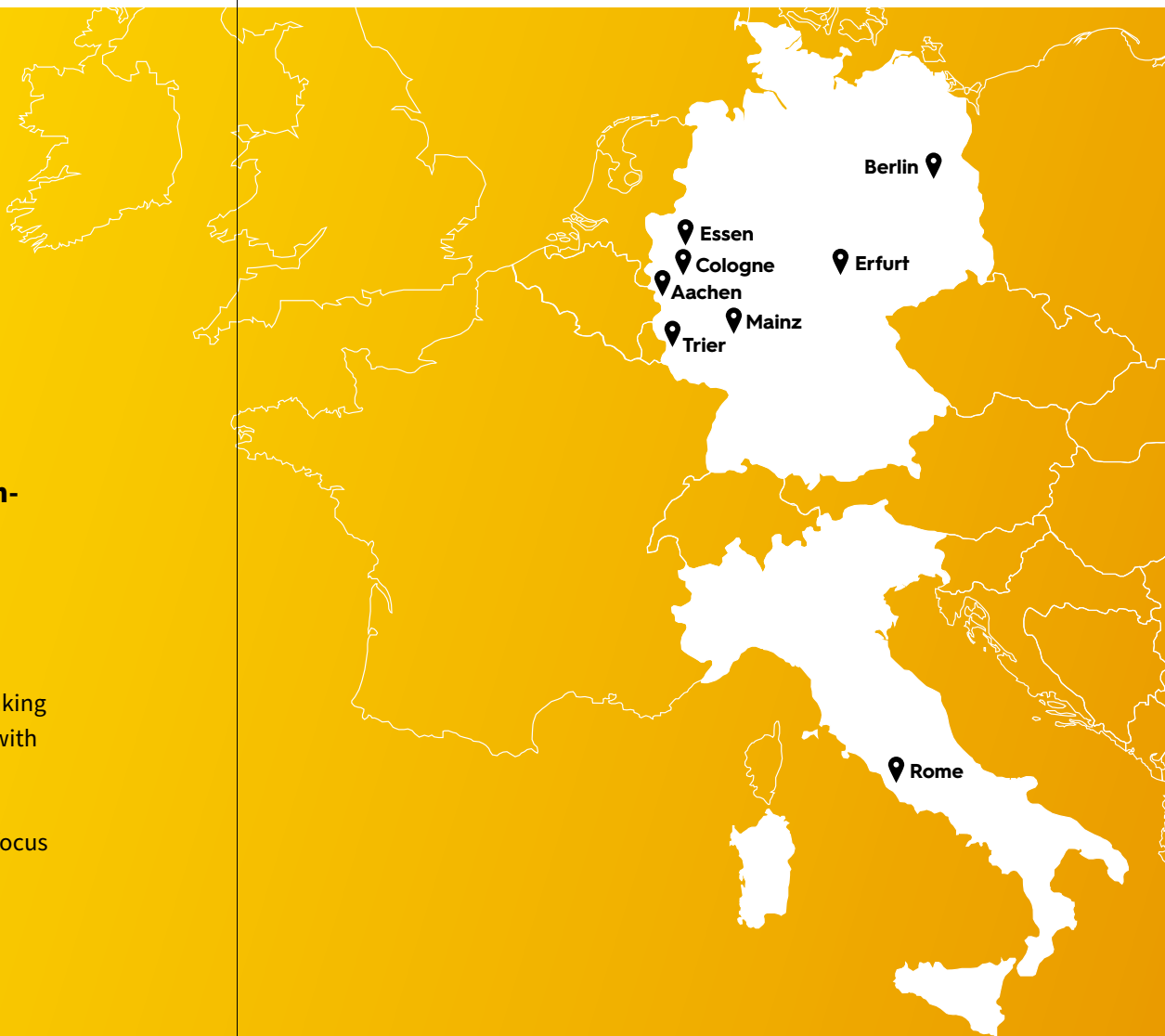
**Your Pax-Bank, because ...**

**... we're always  
close by.**

**By choosing us, you benefit from personal contacts, specialist expertise and fast decision-making procedures.**

Seven of our branches are located in Germany. But all roads lead to Rome: Thanks to our representative office in Rome, the heart of the Catholic Church, meeting us is straightforward. With personal contact, English online banking and sophisticated payment software, we can provide you with assistance and advice wherever you happen to be.

We see our business relationships as partnerships: With a focus on long-term, dependable and sustainable cooperation.



**Pax-Bank international**  
pax-bank.org

**Your Pax-Bank...**

**...because we offer  
a broad portfolio  
of products &  
services.**

Pax-Bank supports you with a wide range of financial services  
and advises you on all aspects of your financial affairs.

**In addition, we offer you:**



**Sustainability checks for  
securities investments**

Evaluation of your portfolio with respect to ESG  
factors, SDG contribution and carbon footprint



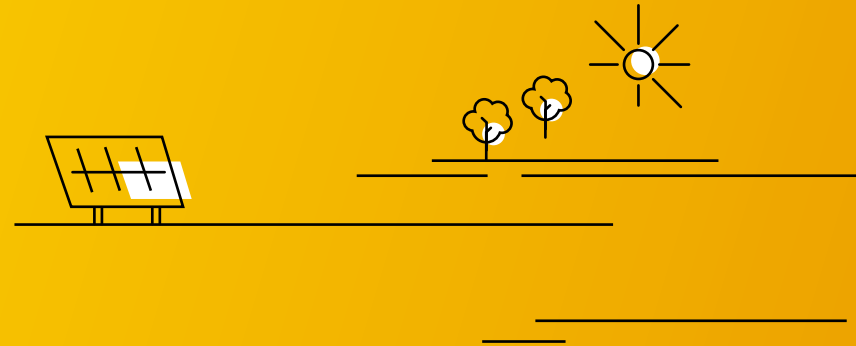
**Regular sector-specific information**

via our Pax-Bank magazine and newsletter  
(in German)



**Ecclesiastical expertise**

as networkers with a wealth of experience  
in the ecclesiastical sphere



**Long-term investment concepts**

based on Christian values



**Extensive international expertise**

with global customer support and  
international networks



**Counselling for Episcopal Conferences,  
dioceses and religious orders**

e.g. for retirement plan concepts



# Did you know ...



## **... that we were founded in 1917**

„based on the cooperative principles of self-help, self-responsibility and self-governance“?

## **... that we have our own ethics committee?**

The independent think tank advises us on our strategic direction as a Christian sustainable bank.

## **... that we take a holistic view of our sustainability policy?**

It means that sustainability and our Christian values form the basis for all of our actions, not just for individual products.

## **... that we have connections to numerous Catholic relief organisations?**

Being based in Cologne and in Aachen, we have connections to several German relief organisations, such as Missio, Misereor, Adveniat, Kindermissionswerk [Association of the Holy Childhood] „Die Sternsinger“, Aid to the Church in Need, „Universal Church“ department of the Archdiocese of Cologne, Renovabis etc.







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**pax-bank.org**

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