

UN
environment
programme



finance
initiative

Principles for
Responsible Banking

Responsible Banking Progress Statement for PRB Signatories



Summary template

Kaiser Partner Privatbank AG 2025

Principle 1: Alignment	Principle 2: Impact & Target Setting	Principle 3: Clients & Customers
<p><i>Kaiser Partner Privatbank AG ("KPPB") is a Liechtenstein-based financial institution specializing in asset management and comprehensive investment advice for wealthy private clients and foundations. In addition, we act as a trusted service partner for external asset managers.</i></p> <p><i>As a private bank, KPPB combines a long-standing tradition of personal service with a forward-looking commitment to responsible banking. This commitment is firmly anchored in our core value Responsibility in Wealth, which guides our actions and decisions across all areas of the organization. While our resources as a small private bank are limited, we use them purposefully to create meaningful impact.</i></p> <p><i>In line with this philosophy, KPPB was among the early adopters of international sustainability standards in the financial sector, becoming a signatory to the Principles for Responsible Investment (PRI) as early as 2009 and joining the Principles for Responsible Banking (PRB) in December 2019. These memberships reflect our conviction that long-term value creation goes hand in hand with responsibility towards clients, society, and the environment.</i></p>	<p><i>As a private bank, we focus on asset management and comprehensive investment advice for our wealthy private clients and foundations. Furthermore, we act as a service provider for external asset managers. We only offer Lombard loans and do not grant corporate/project loans nor mortgages. Thus, the impact of our loan book is negligible. In general, this business model leads to three main products/services: discretionary, advisory, execution-only. Initially, we conducted our impact analysis across all three business areas. However, it became evident that the only direct impact on investments lies within our discretionary mandates.</i></p> <p><i>Based on our impact analysis, we identified the carbon footprint and the number of clients with a sustainability mandate as areas, where we can achieve significant impact.</i></p> <p>Progress Indicators</p> <ul style="list-style-type: none"> ▪ We measure GHG Emissions (Scope 1+2). Our set target is a 15% reduction compared to the baseline year until 2025. Currently: -50% ▪ We monitor the number of clients with a sustainability mandate and set the target to 20 clients by the end of 2025. Currently: 39 	<p><i>It is our declared goal to serve our clients with integrity and sustainability. This commitment is firmly anchored in our Code of Conduct, which sets out the guiding principles for our business activities and relationships. In addition, we provide transparent and accessible information on sustainability topics on our website, ensuring that clients are well informed about our approach and initiatives.</i></p> <p><i>A key measure already implemented is the integration of portfolio analysis based on sustainability metrics, enabling clients to better understand the environmental and social profile of their investments. We have observed a clear and positive effect: many clients actively seek to improve their portfolio scores and express a growing interest in sustainable investment opportunities.</i></p> <p><i>To further expand our clients' options, we have introduced a passive index mandate designed to go beyond our actively managed portfolios in terms of sustainability criteria. This offering provides clients with another effective way to align their investments with their personal values and contribute to a more sustainable economy.</i></p>
<p>Why us - Kaiser Partner Annual Report KPPB 2024, p. 16 and 17.</p>	<p>Carbon footprint, see Impact Analysis (p.12)</p>	<p>Sustainability Disclosure (Homepage, Legal Notes – Code of Conduct)</p>

Principle 4: Stakeholders	Principle 5: Governance & Culture	Principle 6: Transparency & Accountability
<p>We have actively collaborated with a range of external partners to strengthen our sustainability efforts. These include:</p> <ul style="list-style-type: none"> - Sustainability advisors, who support us in conducting comprehensive impact analyses; - Data processors, responsible for determining ESG scores and calculating carbon footprints (e.g. MSCI, Bloomberg, ClarityAI); - Engagement service provider and, the corresponding companies with which an engagement is conducted. <p>Our key stakeholders are our employees and clients, whose trust and commitment are central to our approach.</p> <p>In addition, our sustainability strategist plays an active role as a member of the Sustainable Finance Task Force of the Liechtenstein Bankers Association. The association's Roadmap 2025, guided by the motto "Growth through sustainability and innovation", provides a strategic framework for advancing sustainable finance across the country. Through this involvement, we ensure that our practices align with national sustainability priorities and that we remain at the forefront of innovative, responsible finance initiatives.</p>	<p>The Board of Directors defines the strategic direction of our bank and places great emphasis on sustainability as a core element of long-term value creation.</p> <p>To support this commitment, the Sustainability Office was established to coordinate the implementation of our sustainability strategy and ensure alignment with the UN Principles for Responsible Banking (PRB).</p> <p>The Sustainability Board, composed of department heads, meets regularly to integrate sustainability across all areas of the bank. Through its members, sustainability initiatives reach employees in every department. The board is coordinated by the Sustainability Strategist, who ensures that strategic objectives are translated into concrete actions and that sustainability remains embedded in the bank's culture.</p> <p>Progress Indicators</p> <ul style="list-style-type: none"> ▪ Investment committee is updated on relevant sustainability topics six times per year. ▪ 100% of relationship managers are trained on responsible banking topics. 	<p>In line with the Principles for Responsible Banking (PRB), our sustainability commitments have been independently assured for 2023 and 2024. The assurance statements are available in the respective reports, ensuring transparency and accountability.</p> <p>We actively monitor our progress in sustainability, with a strong focus on aligning our activities with the PRB. Our review of past initiatives, supported by valuable insights from UNEP FI, has provided us with clear guidance on areas of improvement and future opportunities.</p> <p>Looking ahead, we remain dedicated to advancing our sustainability goals. Through continuous effort and strategic action, we strive to create lasting positive impact for our clients, communities, and the wider financial ecosystem, reflecting our unwavering commitment to responsible banking.</p>
<p>Roadmap 2025 :: Stability</p>	<p>Diversity & Inclusion Policy</p>	