

**Balance sheet as of 31 December 2009**

in CHF 1000

<b>Assets</b>	2008	2009
Liquid assets	759 456	1 303 637
Amounts due from money-market paper	1 101 740	1 318 009
Amounts due from banks	493 053	326 656
Amounts due from customers	1 852 832	1 634 935
of which subject to subordination clause	2008: none 2009: none	
Amounts due secured by mortgage	14 168 075	14 930 191
Securities and precious metals held for trading purposes	6 758	10 064
of which securities subject to subordination clause	2008: none 2009: none	
Financial assets	2 990 623	3 541 329
of which securities subject to subordination clause	2008: none 2009: none	
Long-term holdings	46 637	40 191
Tangible fixed assets	205 150	203 431
Accrued receivables and prepaid expenses	68 324	62 191
Other assets	1 037 382	664 884
<b>Total assets</b>	<b>22 730 029</b>	<b>24 035 517</b>
Total amounts due from BEKB   BCBE affiliates	58 616	45 243
Total amounts due from the Canton of Berne	415 083	333 626



<b>Liabilities</b>	2008	2009
Amounts due to banks	124 778	63 919
Amounts due to customers in the form of saving and deposits	12 771 075	14 324 629
Other amounts due to customers	4 054 329	4 197 378
Medium-term notes	960 928	754 104
Bond issues and loans from central mortgage institutions	1 898 750	1 628 000
Accrued expenses and deferred income	144 177	159 868
Other liabilities	314 026	323 661
Value adjustments and provisions	745 684	742 549
Reserves for general banking risks	560 349	610 604
Capital stock	186 400	186 400
General statutory reserve	232 385	235 585
Other reserves	689 228	761 306
Own shares	(68 190)	(72 340)
Profit brought forward	3 377	1 902
Annual profit	112 733	117 953
<b>Total liabilities</b>	<b>22 730 029</b>	<b>24 035 517</b>
Total amounts due from BEKB   BCBE affiliates	11 293	65 931
Total amounts due from the Canton of Berne	13 587	5
<b>Off-balance-sheet items:</b>		
Contingent liabilities	134 263	107 031
Irrevocable facilities granted	333 536	246 119
Contingent liabilities for calls and margin liabilities	84 904	84 904
Derivative financial instruments		
- from bank's hedging transactions		
positive replacement values	72 235	61 097
negative replacement values	7 675	14 236
contract volume	3 471 550	4 421 245
- from trading activities		
positive replacement values	23 757	6 956
negative replacement values	22 938	6 740
contract volume	910 396	425 833
Fiduciary transactions	57 446	12 223

**Income statement 2009**

in CHF 1000

	2008	2009
<b>Revenue from interest-differential business</b>		
Interest and discount income	585 246	511 522
Interest and dividend income from trading activities	117	93
Interest and dividend income from financial assets	59 279	79 527
Interest expense	( 329 982)	( 242 651)
<b>Sub-total net revenue from interest-differential business</b>	<b>314 661</b>	<b>348 492</b>
<b>Commissions and revenue from services</b>		
Commissions from lending	3 148	4 662
Commissions from other securities and investment business	89 239	78 520
Commissions from other services	12 634	12 885
Commission expense	( 11 313)	( 10 672)
<b>Sub-total net commissions and revenue from services</b>	<b>93 708</b>	<b>85 395</b>
<b>Dealing profits</b>	<b>37 789</b>	<b>25 425</b>
<b>Other revenue from ordinary activities</b>		
Profit from sale of financial assets	6 852	4 142
Income from long-term holdings	5 421	7 890
Profits from real estate	4 671	4 383
Other assets	24 794	28 351
Other expenses relating to ordinary activities	( 16 559)	( 6 326)
<b>Sub-total other revenue from ordinary activities</b>	<b>25 179</b>	<b>38 440</b>
<b>Net operating income before profit from sale of financial assets</b>	<b>464 485</b>	<b>493 610</b>
Net operating income	471 337	497 751
<b>Operating expenses</b>		
Personnel expenses	( 140 769)	( 146 809)
Other operating expenses	( 93 828)	( 95 458)
<b>Sub-total operating expenses</b>	<b>( 234 597)</b>	<b>( 242 266)</b>
<b>Gross profit before income from sale of financial assets</b>	<b>229 887</b>	<b>251 343</b>
Gross profit	236 739	255 485
Amortization of fixed assets	( 15 966)	( 19 425)
Value adjustments, provisions and losses	( 35 334)	( 35 103)
<b>Interim result</b>	<b>185 439</b>	<b>200 957</b>
Extraordinary income	47 269	48 032
Extraordinary expenses	( 92 374)	( 93 585)
<b>Year profit before taxes</b>	<b>140 333</b>	<b>155 403</b>
Taxes	( 27 600)	( 37 450)
<b>Year profit</b>	<b>112 733</b>	<b>117 953</b>

**Consolidated balance sheet as of 31 December 2009**

in CHF 1000

<b>Assets</b>	2008	2009
Liquid assets	759 864	1 304 614
Amounts due from money-market paper	1 101 740	1 318 009
Amounts due from banks	494 401	329 600
Amounts due from customers	1 834 413	1 624 754
Amounts due secured by mortgage	14 148 757	14 911 635
Securities and precious metals held for trading purposes	6 758	10 064
Financial assets	2 990 623	3 541 329
Non-consolidated holdings	33 837	34 433
Tangible fixed assets	302 508	283 106
Intangible assets	46 549	22 284
Accrued receivables and prepaid expenses	91 113	65 521
Other assets	1 100 797	696 155
<b>Total assets</b>	<b>22 911 358</b>	<b>24 141 504</b>
Total subordinate claims	1 600	2 569
Total amounts due from non-consolidated participations	443 950	550 646
Total amounts due from the qualified investors (Canton of Berne)	415 083	333 626



<b>Liabilities</b>	2008	2009
Amounts due to banks	153 342	87 728
Amounts due to customers in the form of savings and deposits	12 770 765	14 324 318
Other amounts due to customers	4 059 408	4 138 895
Medium-term notes	960 928	754 104
Bond issues and loans from central mortgage institutions	1 898 750	1 628 000
Accrued expenses and deferred income	160 783	174 125
Other liabilities	327 029	329 788
Value adjustments and provisions	806 156	803 070
Reserves for general banking risks	560 349	620 604
Capital stock	186 400	186 400
Own shares	( 68 190)	( 72 340)
Capital reserves	3 611	5 690
Profit reserves	953 319	1 025 404
Minority interest of total shareholder's equity	24 407	16 420
Consolidated profit	114 300	119 297
<i>of which minority interest on profit</i>	<i>1 206</i>	<i>347</i>
<b>Total liabilities</b>	<b>22 911 358</b>	<b>24 141 504</b>
Total subordinate claims		
Total amounts due from non-consolidated participations	6 761	8 983
Total amounts due from qualified investors (Canton of Berne)	13 587	5
<b>Off-balance-sheet items</b>		
Contingent liabilities	135 367	108 111
Irrevocable facilities granted	333 536	246 119
Contingent liabilities for calls and margin liabilities	54 904	74 904
Derivative financial instruments		
- from bank's hedging transactions		
positive replacement values	72 235	61 097
negative replacement values	7 675	14 236
contract volume	3 471 550	4 421 245
- from trading activities		
positive replacement values	23 757	6 956
negative replacement values	22 938	6 740
contract volume	910 396	425 833
Fiduciary transactions	57 446	12 223

**Consolidated income statement 2009**

in CHF 1000

	2008	2009
<b>Revenue from interest-differential business</b>		
Interest and discount income	583 855	510 544
Interest and dividend income from trading activities	117	93
Interest and dividend income from financial assets	59 279	79 527
Interest expense	( 331 517)	( 244 070)
<b>Sub-total net revenue from interest-differential business</b>	<b>311 734</b>	<b>346 094</b>
<b>Commissions and revenue from services</b>		
Commissions from lending	3 148	5 322
Commissions from securities and investment business	89 239	78 520
Commissions from other services	12 634	12 885
Commission expense	( 11 313)	( 10 674)
<b>Sub-total net commissions and revenue from services</b>	<b>93 708</b>	<b>86 053</b>
<b>Dealing profits</b>	<b>37 789</b>	<b>25 425</b>
<b>Other revenue from ordinary activities</b>		
Profit from sale of financial assets	6 852	4 142
Income from long-term holdings	4 516	6 987
<i>of which participations registered according to the equity method</i>		2
<i>of which other non-consolidated participations</i>	4 516	6 985
Profit from real estate	3 222	4 548
Other assets	229 691	219 581
Other expenses relating to ordinary activities	( 81 815)	( 61 988)
<b>Sub-total other revenue from ordinary activities</b>	<b>162 467</b>	<b>173 271</b>
<b>Net operating income before profit from sale of financial assets</b>	<b>598 846</b>	<b>626 701</b>
Net operating income	605 698	630 843
<b>Operating expenses</b>		
Personnel expenses	( 227 944)	( 236 743)
Other operating expenses	( 75 847)	( 90 926)
<b>Sub-total operating expenses</b>	<b>( 303 791)</b>	<b>( 327 669)</b>
<b>Gross profit before income from sale of financial assets</b>	<b>295 054</b>	<b>299 032</b>
Gross profit	301 906	303 174
Amortization of fixed assets	( 67 430)	( 70 972)
Value adjustments, provisions and losses	( 46 650)	( 41 940)
<b>Interim result</b>	<b>187 826</b>	<b>190 262</b>
Extraordinary income	47 269	71 053
Extraordinary expenses	( 92 374)	( 103 585)
<b>Consolidated profit before taxes</b>	<b>142 721</b>	<b>157 730</b>
Taxes	( 28 421)	( 38 433)
<b>Consolidated profit</b>	<b>114 300</b>	<b>119 297</b>
<i>of which minority interest on profit</i>	<i>1 206</i>	<i>347</i>