



Business operations

BEKB | BCBE is a full-service bank whose operating activities focus on mortgage business, accepting customer deposits and investment counselling for private and institutional clients. As an important bank in the Espace Mittelland, BEKB | BCBE promotes business with private individuals and corporate clients, particularly small and medium-sized enterprises. Geographically, the bank's operations focus on the canton and neighboring economic area in the Espace Mittelland. Services connected with investment counseling and asset management as well as the cyberbank are available to domestic and foreign customers.

BEKB | BCBE in 2009

Added value created

BEKB | BCBE has a long-term financial target which is to generate free cash flow (FCF) of CHF 800 million to CHF 1 billion over a period of ten years (2003 to 2012). At a total of CHF 912 million, the capital appreciation is above target after seven years.

Strong earning power

BEKB | BCBE reported solid earnings again in 2009. The net annual profit before taxes increased for the seventeenth year running by 10.7 percent to CHF 155.4 million.

Strong capital base

With an equity ratio of 7.4 percent as measured against the balance sheet total (BIS tier 1 ratio of 17.2 percent), BEKB | BCBE has a solid foundation. The bank is committed to a strategy based on a low risk profile and solid capital base.

Broad public ownership

With more than 60,000 stockholders, BEKB | BCBE is one of the top 10 Swiss companies in terms of broad public ownership.

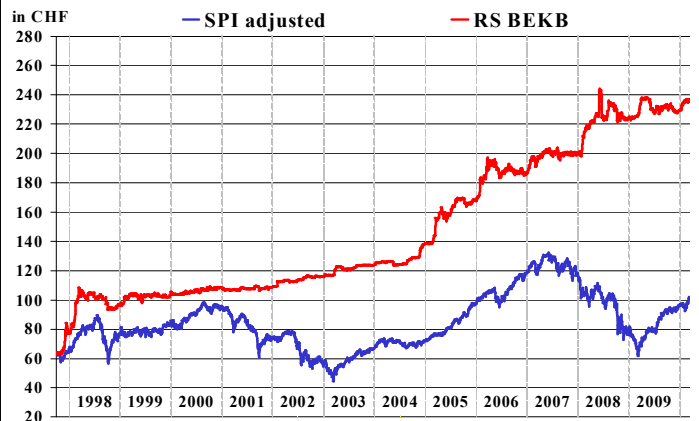
Key dates

- 18.03.10** Annual results 2009
- 18.05.10** Annual Meeting 2010

Further information

Investor Relations Roland Leuenberger
 BEKB | BCBE Tel. +41 31 666 10 22
 Bundesplatz 8 Fax +41 31 666 19 91
 3001 Berne roland.leuenberger@bekb.ch
 www.bekb.ch

Performance of BEKB | BCBE registered shares



High for the year 2010 CHF 237.20
 Low for the year 2010 CHF 228.80

Key figures

Nominal value CHF 20 (9,320,000 shares)
 Listing SIX Swiss Exchange and
 BX Berne eXchange
 Securities number 969.160 (ISIN 8)
 Ticker BEKN
 Principal stockholder Canton of Berne (51.5%)

	2008	2009
Stock market capitalization in Mio. CHF	2 088	2 139
Year end rates in CHF	224.0	229.5
High for the year in CHF	244.0	238.5
Low for the year in CHF	197.6	221.5
Dividend in CHF	4.40	4.80 ¹⁾

Key figures

in CHF millions	2008	2009
Total assets	22 730	24 036
Amounts due from customers	16 021	16 565
Customer deposits in the strict sense	17 786	19 276
Assets under management	18 731	20 291
Operating income	471.3	497.8
Interest income	314.7	348.5
Commissions	93.7	85.4
Trading profits	37.8	25.4
Operating expenses	234.6	242.3
Earnings for the year before taxes	140.3	155.4
Earnings for the year after taxes	112.7	118.0
Dividend distribution	41.0	44.7 ¹⁾
Capital stock	186.4	186.4
Stockholders' capital (after dividend distribution)	1 115	1 186
BIS tier 1 ratio	17.1 %	17.2 %
Number of employees (on a full-time equivalent basis)	1 172	1 193

¹⁾ as proposed to the Annual Meeting on May 18, 2010