



Business operations

BEKB | BCBE is a full-service bank whose operating activities focus on mortgage business, accepting customer deposits and Private Banking. 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 2008

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 765.3 million, the capital appreciation is above target after six years.

Strong earning power

BEKB | BCBE reported solid earnings again in 2008. The net annual profit before taxes increased for the sixteenth year running by 3.5 percent to CHF 140.3 million.

Strong capital base

With a BIS tier 1 ratio of 17.1 percent BEKB | BCBE clearly exceeds the statutory capital adequacy requirement. BEKB | BCBE is committed to a strategy based on a low risk profile and solid capital base.

Broad public ownership

With 57,000 stockholders, BEKB | BCBE is one of the top 10 Swiss companies in terms of broad public ownership.

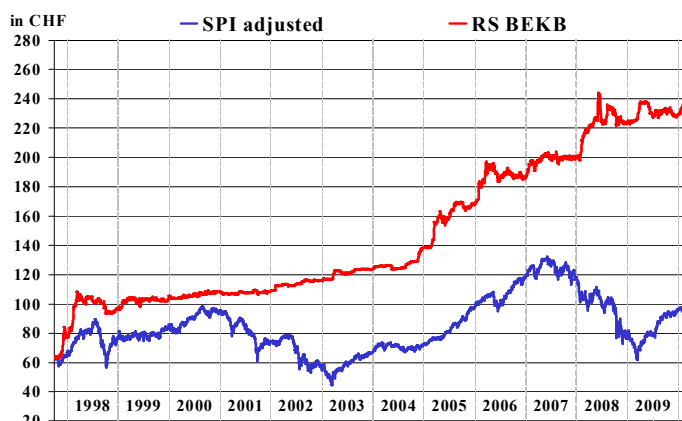
Key dates

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

Further information

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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	n.a.

Key figures

in CHF millions	2007	2008
Total assets	21 361	22 730
Amounts due from customers	14 939	16 021
Customer deposits in the strict sense	15 893	17 786
Assets under management	20 451	18 731
Operating income	467.2	471.3
Interest income	298.3	314.7
Commissions	104.9	93.7
Trading profits	27.6	37.8
Operating expenses	226.2	234.6
Earnings for the year before taxes	135.6	140.3
Earnings for the year after taxes	103.8	112.7
Dividend distribution	38.2	41.0
Capital stock	279.6 ¹⁾	186.4 ²⁾
Stockholders' capital (after dividend distribution)	1 168	1 115
BIS capital ratio tier 1	18.4%	17.1%
Number of employees (on a full-time equivalent basis)	1 210	1 172

¹⁾ 9'320'000 registered shares of CHF 30 nominal value each
²⁾ 9'320'000 registered shares of CHF 20 nominal value each