



B E K B | B C B E

**Sustainability model
for the years 2012–2015**

Responsibility





The path to our current sustainability model

- Concept for the efficient use of energy 1995
- Energy model 1997–2000
- Environmental model operational ecology 2001–2004
- Environmental model including products and services 2004–2007
- Sustainability model 2008–2011

BEKB | BCBE's Executive Board approved the present sustainability model for the years 2012–2015 on June 14 2011.

Introduction


Dear Reader

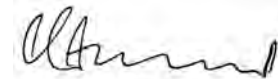
Our employees' thoughts and actions are shaped by BEKB | BCBE's long-term business policy. As a solid and reliable bank, we actively contribute to the safeguarding of our future and to the development of our economic region and living space.

We are aware that ecological and social commitments, on the one hand, and economic success, on the other hand, are mutually interlinked. We aim to act responsibly and respectfully in our dealings with our various stakeholders. This will allow us to find the right balance between these three dimensions to our activities, in order for us to be successful in the long-term.

Our sustainability model embodies our economic, environmental and social responsibility and our desire to continually improve our sustainability performance. In order to do so, we take several sustainability aspects into account – in our products and services, in our day-to-day banking operations as well as in our role as employer and member of the society. We deal with topics surrounding sustainability and report openly and transparently on our achievements.

The aim of our sustainability model is to encourage us and show us what we need to do in order to achieve the goals we have set for ourselves. All of BEKB | BCBE's employees are therefore asked to take their share of entrepreneurial responsibility for sustainable behaviour and for the long-term success of our bank – in line with our principle „I am responsible“.


Jean-Claude Nobili
President of the Executive Board


Hanspeter Rüfenacht
Deputy President
of the Executive Board

Goal setting process

With its sustainability model, the Executive Board defines goals and their implementation, and sets the applicable guidelines across the bank.



The sustainability workgroup – made up of people responsible for processes of high societal and environmental relevance and of representatives of the regions – assesses whether the objectives have been reached, and initiates appropriate follow-up actions, to be implemented by the responsible line managers. Moreover, the group reports transparently on the bank's sustainability achievements.

Aspects of sustainability are integrated in the business processes and applied day-to-day. They are part of the management system, certified in accordance with ISO standards 9001 and 14001.

Products and services

We offer understandable products in a language that is easy to understand. We aim to offer our clients personal and individual assistance and transparent professional advice. We consider comprehensive client analysis, a detailed assessment of the client's needs and systematic risk assessment a precondition for the kind of client relationship we strive for: a relationship fuelled by common objectives and a long-term view. The basic principles are defined in our credit and investment policies.

We train and test our client advisers on a regular basis, which guarantees a high level of expertise. We avoid conflicts of interest in our consulting services by providing reasonable and judicious financial incentives for our employees: sustainable and with a long-term focus.

In the investment business, we actively offer our clients sustainable products. When investing own funds, we also consider sustainability criteria. In our lending business, we ensure that ecological and ethical principles are complied with.

We systematically promote environmentally and energetically progressive projects in order to protect the climate and try to avoid the financing of projects with negative effects on a sustainable development.

With family-net.ch we offer an attractive family package and our cyber bank is an environmental-friendly distribution channel for our clients.

We continuously examine our sustainable products and aim for a moderate expansion.

Employees

We support our employees and reinforce the continuation of our corporate policy with a social contract. The aim of our joint approach, which takes a long-term view, is to offer secure jobs within a successful company. Redundancies owing to economic duress are to be avoided.

We motivate our employees by providing targeted management, personnel development measures on all levels, in particular through training, optimum personnel deployment and an open information policy. Through extensive delegation and co-determination we encourage them to take an enterprising approach to their work. With a direct and open dialogue we promote the exchange of knowledge between employees, superiors and specialists.

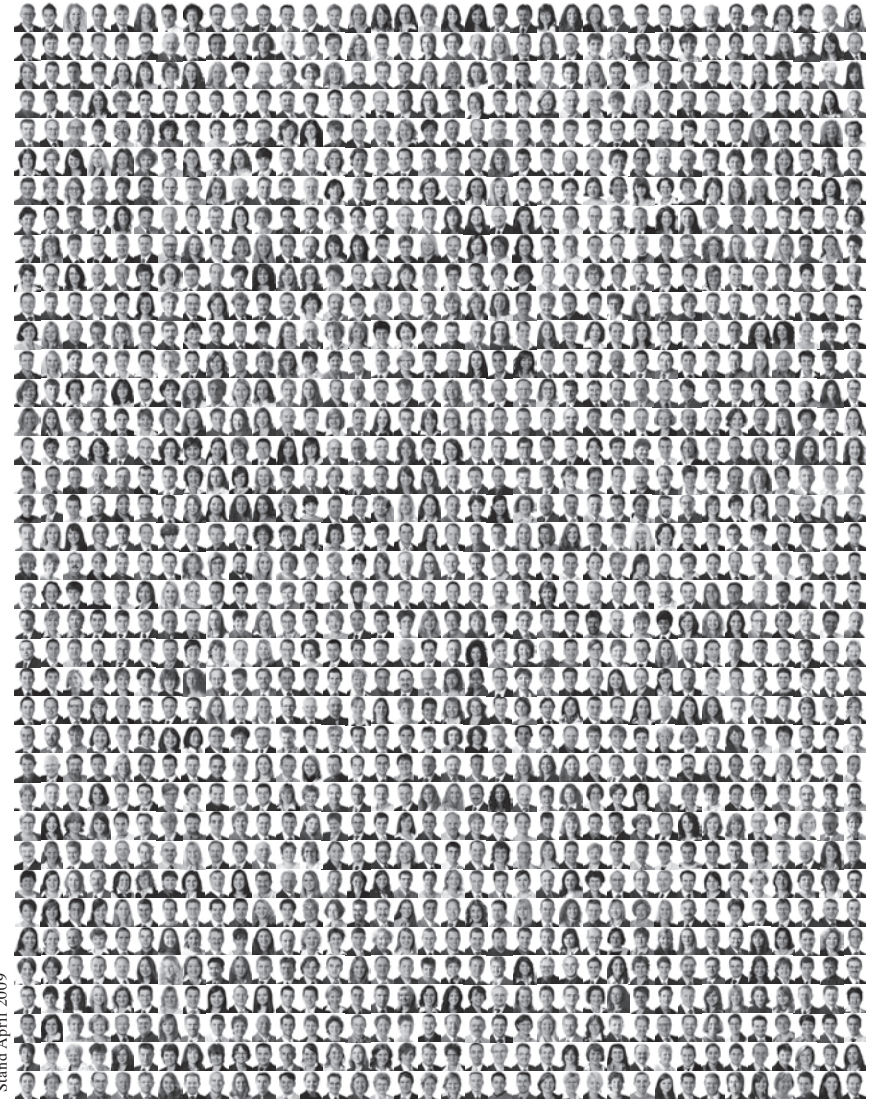
Our employees' well-being is important to us. This is why we take precautionary measures that promote their health, and we strive to avoid work-related illnesses and accidents. We accompany and assist affected employees with a great sense of responsibility.

BEKB | BCBE protects the integrity of its employees. We are committed to a working environment free of prejudice and foster diversity throughout our workforce. For example, we aim to increase the proportion of women in upper management positions through targeted measures.

We enable our employees to share in the long term success of BEKB | BCBE (financial sustainability bonus for achieving 10-year goals), and reward their sustainable actions with targeted incentive schemes.

We encourage our employees to act sustainably in private as well with the help of awareness-raising campaigns.

Ja gärn!



Stand April 2009

Für Sie und Ihre Anliegen nehmen wir uns gerne Zeit.



BEKB | BCBE

Social affairs/society

BEKB | BCBE's objective is to preserve a healthy and strong bank for the regional economy with its decision-making centre in Berne. The bank's important success factors are the proximity to its customers and a dense branch network, easy solutions and local decision-making authority, a well-established position among the shareholders and the public at large, and motivated staff.

We contribute to the strengthening and development of our joint economic and living space, and the safeguarding of jobs.



In order to achieve this:

- we will secure the bank's responsible corporate management and sustainable development through clear principles of corporate governance, a solid capital base with a reasonable return target (risk-free interest rate + 2 to 4 per cent) as well as a limited and long-term compensation model
- we have set ourselves a long-term financial goal: we aim to achieve free cash flow of CHF 800 million to 1 billion within ten years
- we are committed to supporting innovative SMEs and business start-ups. They create the jobs of tomorrow, apprenticeships for the next generation and future tax bases.
- we are a dedicated training bank, with above-average commitment to our training program, and various training possibilities for university and other higher education graduates, high school graduates and young professionals. BEKB | BCBE equally sponsors training activities in non-banking domains, such as speaker and expert activities in training organisations or specific education projects (e.g. Sommerakademie Zentrum Paul Klee)
- we will, whenever possible, favour local suppliers. The aim is to benefit small and medium-sized companies from our economic area. Questions of sustainability will form an important part of procurement and the awarding of contracts - both in terms of the products we purchase and the choice of suppliers.
- we offer our co-owners attractive additional benefits that go beyond the merely financial
- we play an active role as a responsible investor and take aspects of sustainability into account
- we systematically engage in society. Moreover, we actively support and foster our employees' commitment to the common good (e.g. by volunteering)



Environment

We care about the further reduction of our direct and indirect environmental pollution levels. Since 2001, the greenhouse gas emissions generated by BEKB | BCBE have been reduced by over 50 per cent. By 2015, we intend to reduce our emissions by a further 5 per cent (base year 2011), by:

- further increasing the energy efficiency of our properties
- stabilising our electricity consumption as well as using renewable and climate-friendly electricity
- achieving a further 5% reduction of our fossil-fuel and paper consumption
- keeping our water consumption stable
- recycle at least 70% of our operating waste
- using public transport for our business trips whenever possible

Over the course of 2011, we will have achieved carbon neutrality by offsetting the remaining greenhouse gas emissions through reductions certificates from our economic area. In doing so, we not only contribute to the environment but also simultaneously support the local business. We use the proceeds of the CO₂ tax for climate protection measures.



More information on sustainability

www.bekb.ch/sustainability

Hanspeter Merz, Head of Communication
Phone 031 666 10 13, hanspeter.merz@bekb.ch

Andreas Baumann, Head of Quality Management and Sustainability
Phone 031 666 11 65, andreas.baumann@bekb.ch

BEKB | BCBE
Bundesplatz 8
3001 Bern

