



B E K B

B C B E

**Free cash flow above
target range –
twelfth dividend increase
proposed**

The business year 2008 in brief

Sound



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target range –
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The business year 2008 in brief



Dear Shareholders

This year our bank celebrates its 175 years of existence. The cantonal bank of Berne was established in 1834 as the first cantonal bank in order to leverage freedom of trade. In its 175 years of existence, the Bernese cantonal bank has contributed an integral part to the development of our economic area.

Ten years ago BEKB | BCBE was turned into a private corporation and has since then been able to improve its profits and increase the dividend year after year. The bank's long-term focus once again proved to be the right strategy in the past year. Despite the difficult economic environment the annual profit before taxes increased again, by 3.5 percent to over CHF 140 million. The bank's goal is to achieve free cash flow amounting to CHF 800 million to 1 billion within ten years (from 2003 until 2012). We thus clearly came one step closer to achieving our ten-year-goal. The good operative result 2008 also has positive effects on the dividend payout: the Board of Directors proposes a dividend increase from CHF 4.10 to CHF 4.40 to the stockholders at the General Meeting of June 2, 2009.

On occasion, BEKB | BCBE runs promotions for its various clients. Families were able to take advantage of particularly attractive offers in the past year, from which over 20,000 parents and children benefited. The symbol for the family promotion was the little red suitcase which was given as a present by our client advisers to the youngest family members. We visited four families who participated in BEKB | BCBE's last year's family promotion. The little red suitcase was also part of the observed family activities, as you can see in this brochure.

I would like to thank you on behalf of the Board of Directors and the Executive Board for your contribution to our bank's success.

Chairman of the Board of Directors

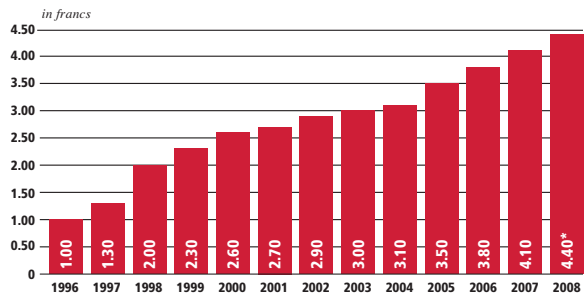


Dr. Jürg Rieben

Free cash flow above target range – twelfth dividend increase proposed

BEKB | BCBE has again achieved a good operative result in 2008. The improved earning power is visible in the annual profit before taxes, which was up 3.5 percent to CHF 140.3 million and increased for the sixteenth time in a row. In light of the bank's excellent performance, the Board of Directors proposes a dividend increase from CHF 4.10 to CHF 4.40 to the stockholders at the General Meeting of June 2, 2009. This is the twelfth dividend increase in a row.

Dividend per share increased

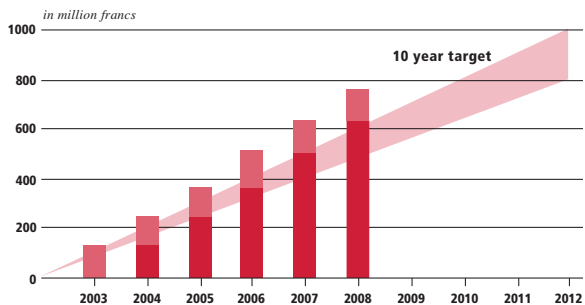


*as proposed to the General Meeting of June 2, 2009

BEKB | BCBE has a very solid foundation and good refinancing. This is visible in a BIS Tier 1 ratio of 17.1 percent and in the fact that customer loans (+ CHF 1.1 billion) are refinanced in their entirety (111 percent) through customer assets (+ CHF 1.9 billion). The balance sheet total has increased to CHF 22.7 billion (+ 6.4 percent). Client assets under management increased by CHF 1.3 billion and amounted to CHF 18.7 billion at the end of 2008.

BEKB | BCBE has set itself a long-term financial goal: it aims to achieve free cash flow amounting to CHF 800 million to 1 billion within ten years (from 2003 until 2012). After six years, added value with a total of CHF 765.3 million is beyond the target range. BEKB | BCBE, founded 175 years ago, is widely anchored in its economic and social context.

Free cash flow (FCF) above the target range



(without substantial success from the disposal of non-banking participations)

8937 new loans

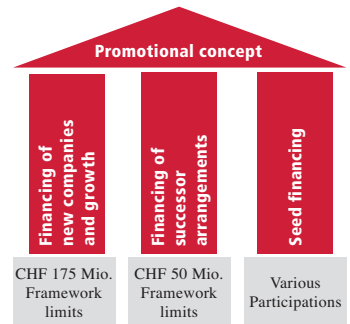
BEKB | BCBE granted 8937 new loans worth a total of CHF 2.1 billion in the past year. Total borrowings (excluding public institutions) increased to CHF 15.0 billion, and total mortgage obligations rose by 3.8 percent to CHF 14.2 billion. The bank's loan portfolio remained at the same high quality level as in the previous year. Non-performing loans accounted for less than 1 percent of all loans. The share of individual loans accounted for by mortgages, fixed disbursements and credits worth less than CHF 1 million was 89 percent, whereas loans exceeding CHF 30 million accounted for less than 5 percent of all loans.

Due to increasing interest rates until mid-2008, more variable interest mortgages were signed. The amount of fixed interest mortgages accounted for 56.3 percent of all mortgages as of the end of 2008 (vs. 63.1 percent in 2007). In granting loans, BEKB | BCBE checks to ensure that customers have the financial capability to repay loans even if interest rates stabilize at a clearly higher level. As of the end of 2008, its provisions for individual and lump sum reimbursements accounted for 3.9 percent of all customer loans.

Support for SMEs and business start-ups

BEKB | BCBE places particular emphasis on small and medium-sized commitments. BEKB | BCBE is committed to supporting innovative SMEs and business start-ups on the basis of a three pillar approach. In 2008, 86 projects were financed under the first and second pillar of this promotion concept, which promoted the creation or preservation of 1169 jobs. Under the first pillar of the promotion concept, BEKB | BCBE finances business start-ups and growth. In 2008, the corresponding limit was increased by CHF 25 million to CHF 175 million compared to the previous year. CHF 152 million of the earmarked CHF 175 million for the concept had been claimed by the end of 2008. The second pillar is designed to support succession arrangements. For this sector, the available limit is CHF 50 million, of which CHF 19.3 million have been invested by the end of 2008. In order to enable seed financing under a third pillar, BEKB | BCBE teamed up with different companies in order to support innovative SMEs. BEKB | BCBE thus contributes to strengthening, developing and securing the commonly shared economic environment and living space. The supported companies are creating jobs and trainee positions for the upcoming generation and generating future tax bases. The new enterprises of today are the economy's supporting pillars of tomorrow. They contribute to economic growth in the Espace Mittelland.

BEKB | BCBE's commitment to SMEs and new companies





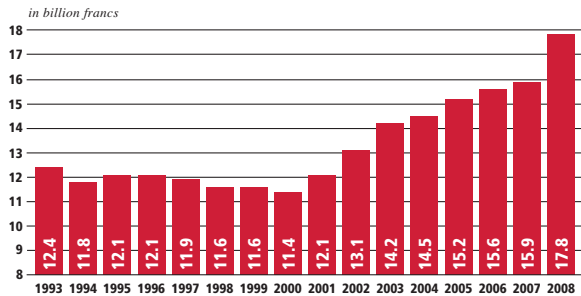


Rahel and Bernhard Burger-Leibacher play with their sons **David, Etienne and Matthieu** (from left) on their farm "La Citerne" in Les Prés-d'Orvin. They often spend their spare time in nature.

Increasing customer assets

BEKB | BCBE has a sound financing structure. Customer assets in the strict sense of the term (savings deposits, deposits certificates and other liabilities toward customers) accumulated exceptionally in the past year and increased by CHF 1893 million to CHF 17.8 billion, thus exceeding the value of customer loans. Savings deposits as at the end of 2008 accounted for 70 percent of customer assets in the strict sense of the term. The total number of savings accounts increased by approximately 28,000 to more than 750,000. The interest rate for savings deposits was also attractive in the past year. The interest rate for savings up to CHF 50,000 remained unchanged at 1.5 percent in the reporting year, the one for the shareholders' savings accounts for savings up to CHF 50,000 amounted to 2 percent.

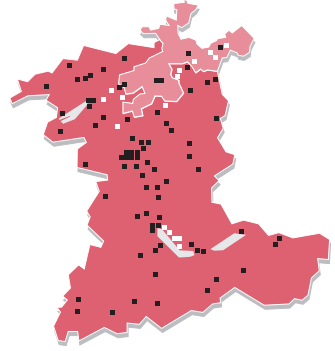
Client funds in the strict sense of the term



Asset management and trade with non-listed shares expanded

BEKB | BCBE expanded both the private banking and institutional investor domains in 2008. The number of investment accounts increased by 5.7 percent to 96,500, the deposit value of managed customer assets also accumulated exceptionally and increased by CHF 1.3 billion. The lower market valuations have led to a decrease of assets to CHF 18.7 billion (previous year: CHF 20.5 billion). The clients' assets under management amounted to CHF 4.1 billion as of the end of 2008. Funds in customer deposits have increased to CHF 3.5 billion. The need for comprehensive advice concerning financial, tax and pension planning, the succession process and long term savings was met by BEKB | BCBE's financial consulting team.

Strong client base

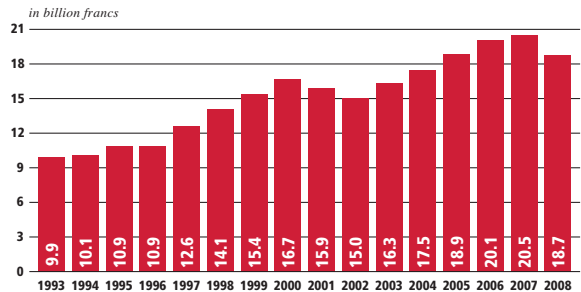


Proximity to clients with 78 branches,
16 mobile banking points and the cyberbank

■ branches
□ mobile banking points

Trading with non-listed shares was further expanded. The electronic trade platform for non-listed shares, established 5 years ago by BEKB | BCBE, offers small and medium-sized companies the opportunity and chance of reaching a wider audience. This has led to better transparency, greater liquidity and stronger interest in this segment. Shares of about 330 companies can be bought or sold via the electronic trade platform. The index family, developed in collaboration with the Berner Fachhochschule HSW and available on trade.net.ch, has been extended over the past year. A new “Liquidity Index” brings together the most traded shares. The transparency in the domain of shares traded over the counter was intensified thanks to the new website www.otc-x.ch, launched in August 2008.

Assets under management



Successful Cyberbank

BEKB | BCBE's cyberbank strengthened its position and registered robust financial results. The trade-net.ch platform enables customers to do their own trading online on the SIX, Virt-x and all of the world's major stock exchanges. The number of BEKB | BCBE customers who used the service increased in 2008 to more than 26,000, thus positioning trade-net.ch among the first three Swiss online trading platforms.

The money-net.ch platform provides innovative solutions for budget planning and household finance management. Moreover, all BEKB | BCBE private loans are processed over this platform. The cyberbank also produces banking services for third parties. family-net.ch, developed for Die Mobiliar in 2005, consists of a family mortgage, a home account, a household insurance as well as a tax service and is sold at 21 sites in chosen Mobiliar agencies in Switzerland at present. 1370 family mortgages totalling CHF 389 million were signed so far.



trade-net.ch, money-net.ch and family-net.ch have established themselves as successful cyberbank brands





Tamara and Gianfranco Colicchio play the game of skill "Jenga" with their sons **Mirco, Dario and Loris** (from left) in their house in Niederönz. It is great fun even though the wood tower eventually collapses.

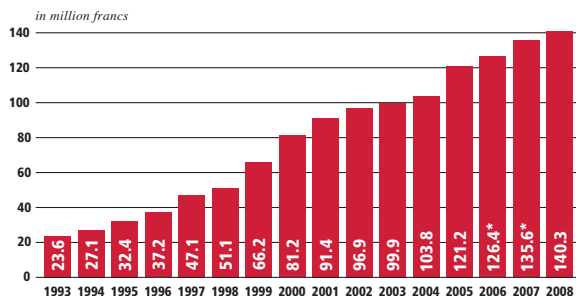
Robust earning power

BEKB | BCBE's operational income was divided as follows in 2008: profit on interest: 60.6 percent; interest and dividends on financial assets: 6.2 percent; commissions and services: 19.9 percent; miscellaneous: 13.3 percent. Profit on interest amounted to CHF 314.7 million, a 5.5 percent increase relative to the prior year. Thanks to the loan policies that the bank has been applying consistently over the past years, dynamic loan processing, low interest rates and a generally positive economic environment, at-risk income again remained at a low level in 2008 (CHF 1.1 million).

Asset management is the most important income source of the commission and service business. In a difficult stock-exchange context, the corresponding commission earnings reached CHF 89.2 million and were thus 13.5 percent lower than in the previous year. Success from trading transactions, carried out by the bank according to the de minimis rule, increased by about a third and reached CHF 37.8 million. With CHF 234.6 million, operating costs before taxes increased by 3.7 percent compared to the previous year. The cost income ratio lay slightly below the target range of 50 to 55 percent. Due to the outsourcing of the Entris AG (company for the processing of securities and payment transac-

tions), the size of the workforce (1409 employees as of the end of 2008) was below that of the previous year. Accruals of a total of CHF 35.3 million were made for the capital increase of the BioMed-Credit AG, the increase of product limits, for value adjustments of financial assets, for deposit protection and for different smaller positions. BEKB | BCBE's annual profit before taxes, comparable to other Cantonal banks, was CHF 140.3 million in 2008, up from CHF 135.6 million (3.5 percent) in the prior year. Annual net profit after taxes was CHF 112.7 million, a 8.6 percent increase relative to the prior year.

Net pre-tax profit



* Profit before taxes and before profit from the sale of a participation

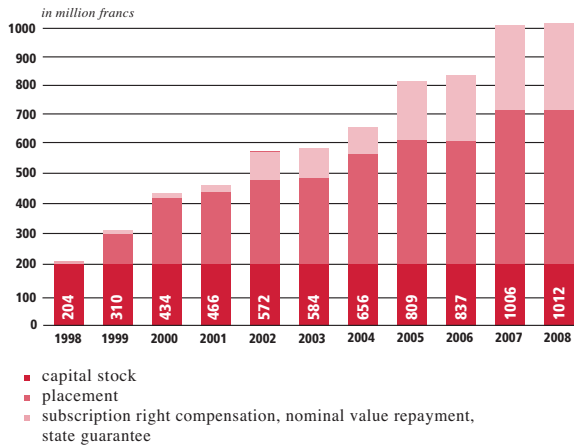
Strong capital base

The capital base with a BIS Tier 1 ratio (according to the Swiss standard) of 17.1 percent is strong. CHF 178 million were distributed to shareholders due to the shareholder-friendly decisions at the General Meeting of May 20, 2008 (dividend increase, nominal value payback, subscription right). BEKB | BCBE assigns the statutory equity capital according to economic principles to the categories target capital stock (CHF 1 billion), reserves for general banking risks (CHF 560 million) and surplus capital (CHF 115 million). The reserves for general banking risks are fluctuation reserves required by business operations, which can be used or augmented depending on the risk profile. They are earmarked and are therefore not considered as capital stock from an economic viewpoint. Stockholders' capital as at the end of the reporting year amounted to CHF 1115 million, which far exceeds the statutory requirement. BEKB | BCBE is committed to a strategy based on a realistic return target (risk-free interest rate + 2 to 4 percent) and a solid capital base. At the expense of the income statement 2008 CHF 48 million were allocated to general banking risk reserves.

Financial consolidation of the Canton more than CHF 1 billion

Due to the positive operative result 2008, the Board of Directors proposes to the General Meeting of June 2, 2009 an increase in dividend from CHF 4.10 to CHF 4.40 per share. This also means the twelfth increase in dividend in a row. Over the ten years since the Bernese population said “yes” to BEKB | BCBE’s conversion into a incorporated company, the financial consolidation of the Canton of Berne has reached a total of CHF 1012 million through the repayment of endowment capital, placement of shares, nominal value repayments, the sale of subscription rights and the compensation for state guarantee. Additionally there are dividends and taxes.

Financial consolidation of the Canton of Berne





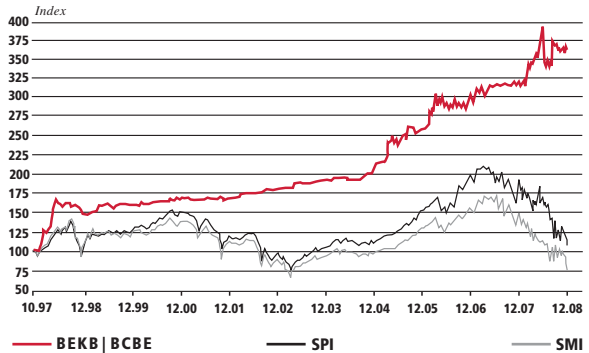


Lettya and Thomas Oesch from Wabern often go to the Dählhölzli zoo with their three-year-old son **Alain Silas** and his little brother **Sean Maurice**. On their way to the zoo, the whole family practices skipping stones into the Aare river.

A modern legal form with a broad stockholder base

Pursuant to the entry in the Commercial Register on October 20, 1998, BEKB | BCBE became the first cantonal bank to change its legal form to that of a private stock corporation, pursuant to Article 620 ff. of the Swiss Code of Obligations. At present, about half the shares are owned by the public and widely placed. With 56,000 shareholders BEKB | BCBE is among the top ten Swiss companies in terms of stockholder breadth. The registered shares are listed on Zurich's SIX Swiss Exchange (Segment Local Caps) and on Berne's eX-change. BEKB | BCBE's share price has more than tripled since public approval of the modification of legal form in November 1997.

BEKB | BCBE share price



BEKB | BCBE as a training bank

The bank trains approximately a quarter of all banking-sector trainees in the Canton of Berne. All trainees again successfully passed their final examinations last year. As in previous years, the trainees' average grades in "Branchenkunde", the subject devoted to all aspects pertaining to banking, exceeded the Swiss average. In addition to classic banking training, BEKB | BCBE offers high school graduates the opportunity to do an 18 month long accredited Swiss Bankers Association training program at BEKB | BCBE that enables successful candidates to enter a career in banking. BEKB | BCBE sponsors training activities in non-banking domains as well. This commitment to socially responsible governance includes the summer academy program at the Paul Klee Center, where highly talented artists participate in a highly demanding two week-long master class. As part of its training commitment, BEKB | BCBE finances the program's operating and grant costs. The first summer academy was held in August 2006. Among 60 participants, a jury chose 12 artists from eight countries for the third summer academy in August 2008. The academy 2008 was themed "dragged down into lowercase". The summer academy also offers courses for a broad range of participants.



Training and further education within the bank ...



... and during the summer academy

Long-term goal – closeness to customers



Client proximity in action, with
the mobile banking points...



... in 78 meeting centres ...



... and on Family Days

BEKB | BCBE has set itself a long-term financial goal: it aims to achieve free cash flow amounting to CHF 800 million to 1 billion within ten years (from 2003 until 2012). This will entail generating the equivalent of the bank's target equity, which is some 140 percent of the required equity amount. Between 2003 and 2008, BEKB | BCBE reached an accumulated total of CHF 765.3 million. After 6 years, the added value is thus above the target range. The value added in individual years may vary considerably according to the state of the economy and the amount of investments realized. Of the free cash flow that will be achieved by 2012, half will be disbursed to share owners and half will be used for business development purposes. A sustainability premium of 3 percent of free cash flow is paid out to the employees and the extended Executive Board as well as to the Board of Directors, as long as at least CHF 500 million are generated within the ten-year period.

An important factor in the success of BEKB | BCBE is its closeness to its over 500,000 customers and the fact that it is well-established in its economic and social environment. The bank offers comprehensive financial advice and support, tailored to the client's individual needs. Our team can be reached quickly and in person. With its events and promotions, BEKB | BCBE welcomed and indirectly approached over 95,000 people over the last year.

Outlook

BEKB | BCBE's primary goal has always been to provide the citizens of the Canton of Berne with a robust and sound bank. BEKB | BCBE is committed to the realization of efficient bank governance accompanied by expert oversight so that it can do its part to further the development of the Canton of Berne and its infrastructure. BEKB | BCBE bases all of its activities on proximity to its clientele, a broad stockholder and customer base, and the maintenance and development of a work force that is committed to continuity. For continuity is what BEKB | BCBE policies and management are all about, and it intends to continue pursuing this goal in the future.

Consolidated financial statements

Due to the stronger influence on RTC Real-Time Center AG, BEKB | BCBE exerts since the beginning of 2008 a dominating influence over this company. Additional consolidated financial statements are therefore necessary. The relevant date for the first consolidation is 1 January 2008. The consolidated financial statements include the annual profits of Berner Kantonalbank AG, RTC Real-Time AG (amount of holding: 47 percent), BioMedCredit AG (amount of holding: 100 percent) and Berimag (amount of holding: 100 percent). The consolidated balance sheet amounts to CHF 22.9 billion (+ 0.8 percent compared with BEKB | BCBE's balance sheet). Profit before taxes for the company amounts to CHF 142.7 million (+ 1.7 percent compared to BEKB | BCBE).





Irene and **Roland Graber** and their kids **Reto** and **Anja** are an active family from Sigriswil. Even on days when the weather is changeable and chilly, they are up for a barbecue by a campfire.

Key figures

<i>in million francs</i>	31.12.2006	31.12.2007	31.12.2008
Total assets	21 077	21 361	22 730
Assets under management (assets) ¹	20 099	20 451	18 731
Amounts due from customers (customer lending)	14 423	14 939	16 021
Amounts due from customers (excluding public-sector)	13 855	14 316	14 993
<i>of which secured by mortgage</i>	<i>13 219</i>	<i>13 649</i>	<i>14 168</i>
Customer deposits in the strict sense	15 649	15 893	17 786
<i>of which in the form of savings and deposits</i>	<i>11 092</i>	<i>10 922</i>	<i>12 771</i>
Bonds and mortgage bonds	2 495	2 165	1 899
Provisions against default risk on amounts due from customers	625	628	622
Reserve for general banking risks	536	560	560
Capital stock	326	280	186
Stockholders' capital	1 085	1 168	1 115 ²
BIS tier 1 ratio according to the Swiss standard ³ (<i>as percentage</i>)	17.2	18.4	17.1
Free cash flow (FCF)	135.5	121.7	130.5
Internal rate of return (IRR) (<i>as percentage</i>) based on target equity of CHF 1 billion ⁴	12.8	12.7	12.8
Pre-tax profit for the year	126.4 ⁶	135.6 ⁶	140.3
Profit for the year after taxes	92.2	103.8 ⁷	112.7
Dividend distribution	35.4	38.2	41.0 ⁵
Allocated to reserves	56.0	198.5	73.2 ⁵
<i>in francs</i>			
Price movement of registered shares ⁸ (CHF 30.– nominal value ⁹)			
Year-end price	187.60	199.90	224.00
High for the year	205.50	204.10	244.00
Low for the year	167.90	186.70	197.60
Dividend per registered share	3.80	4.10	4.40 ⁵

	31.12.2006	31.12.2007	31.12.2008
Number of employees (including trainees and temporary staff)	1456	1457	1409
Employees (on a full-time equivalent basis)	1201	1210	1172
Number of branches	77	78	78
Mobile banking points (locations)	15	15	15
Cyberbank BEKB BCBE net	1	1	1
Private Banking Solothurn	1	1	1

Payments to the public sector

in million francs

Federal, State and local community taxes	46.6	69.9	27.6
<i>of which taxes and profit of the partial sale of a participation</i>	<i>12.3</i>	<i>38.1</i>	<i>0</i>
Compensation to the canton for the State guarantee	3.2	3.0	2.9
Revenue on canton's investment	19.9	19.7	21.1

¹ in accordance with RRV-EBK

² after allocation of retained earnings in accordance with the proposal of the Board of Directors to the Annual General Meeting

³ attributable equity capital as percentage of the risk weighed positions including the required equity capital for market risks, operational risks and positions from non transacted operations, multiplied by 12.5 in equivalent units

⁴ target equity represents the equity required to secure business activities and development. It equals approximately 120 per cent of the equity required by the Federal Law on Banks and Savings Banks

⁵ in accordance with the proposal of the Board of Directors to the Annual General Meeting

⁶ annual profit before taxes and before the disposal of a participation

⁷ annual profit excluding the disposal of a participation

⁸ all prices have been adjusted / SIX, Zurich

⁹ CHF 35.– until August 2, 2007; CHF 30.– until August 4, 2008

Figures reported in the income statement and balance sheet have been rounded, therefore the totals may vary from the sum of the individual figures.

BEKB | BCBE built on a solid foundation

Capital adequacy and provisions	1.1.1993		31.12.2008
BIS Tier 1 ratio (Swiss standard)	9.8% ¹	→	17.1%
Provisions against lending	3.1%	→	3.9%

Credit portfolio

Large commitments ²	8% ¹	→	< 5%
Quality assessment procedure	yes	→	yes
Non-performing assets (in million francs)	4.7 ¹	→	1.1

Customer deposits

Large commitments ²	19%	→	< 5%
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Private banking

Assets managed (in billion francs)	8.9	→	18.7
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Supervisory bodies

Swiss Banking Commission	in part	→	yes
External auditors	yes	→	yes
Incorporated company governed by Swiss private law	no	→	yes

¹ at the end of 1993

² commitments of more than CHF 30 millions

Information about BEKB | BCBE

BEKB | BCBE registered share

Security code number 969160
ISIN number CH0009691608

Stock capital

CHF 186.4 million
divided into 9,320,000 registered shares each of CHF 20 nominal value

Number of stockholders

56,000

Market capitalisation

CHF 2.087 billion (by 31.12.2008)

Ticker symbols

Stock market quotation	SWX Swiss Exchange	Berne eXchange (BX)
Bloomberg	BEKN SW	–
Thomson Reuters	BEKN.S	BEKN.BN
Telekurs	BEKN,4	BEKN,5

Current stock market prices

and information about BEKB | BCBE on the Internet: www.bekb.ch

Enquiries/Information

BEKB | BCBE
Investor Relations
Roland Leuenberger
Tel. +041 31 666 10 22
Fax +041 31 666 19 91
roland.leuenberger@bekb.ch

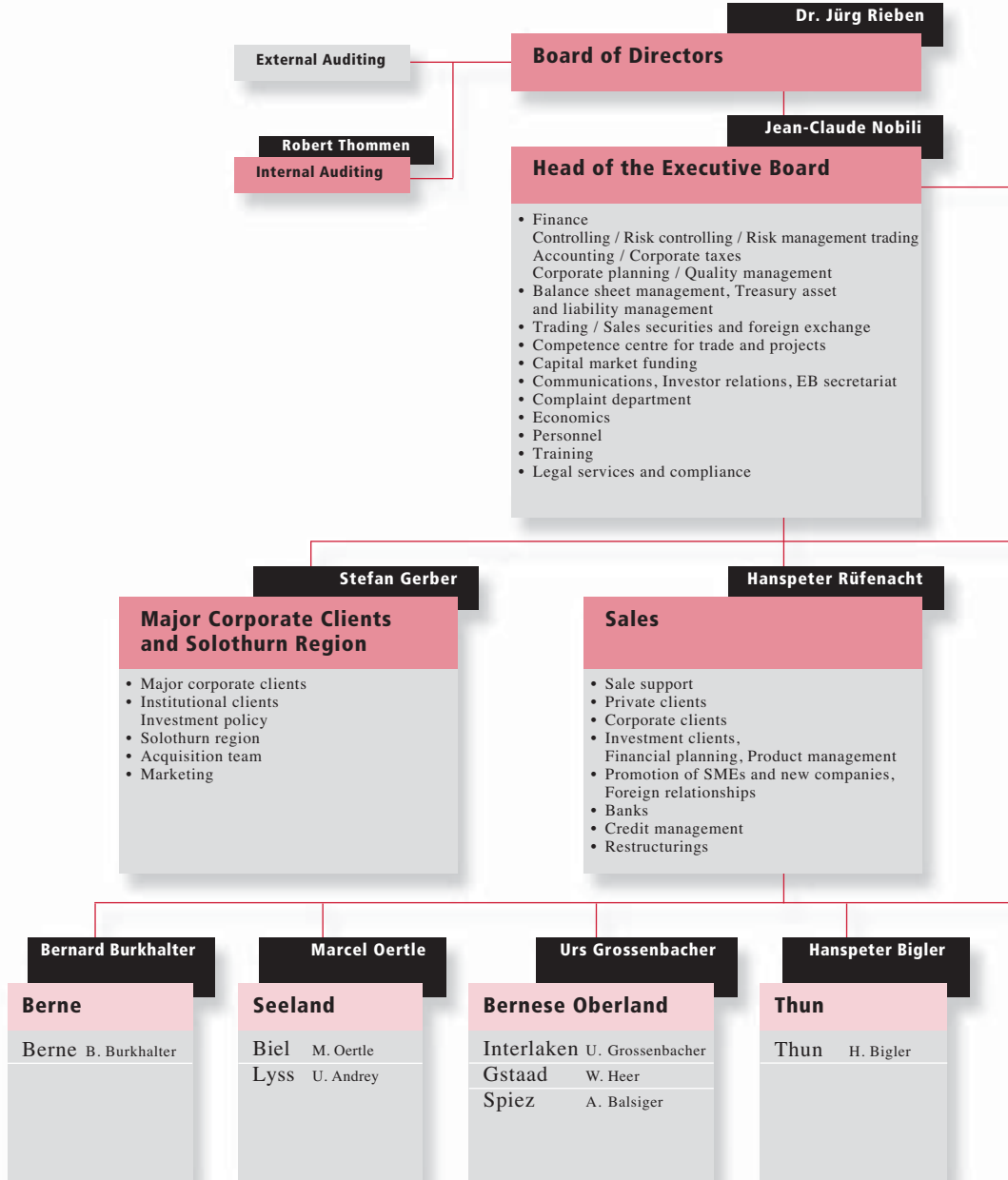
Postal address

BEKB | BCBE
Bundesplatz 8
3001 Bern

Agenda

June 2, 2009	General Meeting 2009
June 5, 2009	Payment of dividend
August 20, 2009	Publication of half-year results 2009
May 18, 2010	General Meeting 2010

Organisational chart 1.1.2009



Dr. Walter A. Eggenschwiler

- IBISmove BEKB | BCBE / Management support
- RTC / Special projects

Johannes Hopf

Production and Operations

- Processing
- Technical management payment transactions
- Cyberbanking and organisation
Cyberbank, family-net,
Organisation / Projects, IT
- Operation, Construction and
safety / Insurances
- Properties

Marcel Murat

Emmental/Oberaargau

Langenthal	M. Murat
Burgdorf	A. Muster
Herzogenbuchsee	U. Jörg
Huttwil	G. Megert
Langnau	P. Schmutz

Frédéric Weingart

Bernese Jura

St-Imier	F. Weingart
Moutier	P. Ribaut
Tramelan	A. Haenni

Manfred Hauser

**Cyberbank and
Organisation**

Officers and Directors

Board of Directors

Chairman

Dr. Jürg Rieben**

Vice president

Thomas Rufer*

Members

Kathrin Anderegg-Dietrich**

Daniel Bloch

Werner Funk*

Prof. Dr. Rudolf Grünig

Dr. Rudolf Stämpfli*

Sandra von May-Granelli

Dr. Rudolf Wehrli**

*member of auditing committee

**member of remuneration committee

Secretary

Beat Flückiger

Executive Board

President

Jean-Claude Nobili

Members

Stefan Gerber

Johannes Hopf

Hanspeter Rüfenacht

Statutory Auditors and

Banking Law Auditors

Ernst & Young AG, Zurich

Corporate Governance

The following principles apply to corporate governance:

- 1) Separation of Board of Directors and Executive Board.
- 2) No appointment of members of the Executive Board to the board of directors of companies where a member of BEKB | BCBE's Board of Directors sits on the executive board.
- 3) The compensation model for members of the Board of Directors is set by the entire Board of Directors and published in full.
- 4) The Executive Board's remuneration is determined by the Board of Director's Committee to which no members of the Executive Board belong. The highest overall compensation equals a maximum of a twenty fold of the lowest overall compensation.
- 5) BEKB | BCBE does not pay any leaving remunerations.
- 6) In addition to the payments made under the Board of Directors' compensation model, no other remuneration is made within the meaning of para. 5.1 of the Corporate Governance guidelines (RLCG of March 29, 2006 of the SIX Swiss Exchange) as well as para. 663b until section 2, fig. 1 and 9 OR such as consultancy fees.

BEKB | BCBE – With pleasure!

Central/Information	031 666 11 11	Mürren	033 855 20 76
E-Mail	bekb@bekb.ch	La Neuveville	032 752 35 23
Internet	www.bekb.ch	Nidau	032 331 82 51
Fax	031 666 60 40	Niederbipp	032 633 23 44
CantoPhone/CantoFax/ CantoMobile	0848 888 666	Oberdiessbach	031 771 05 97

Branches

Aarberg	032 392 42 14	Orpund	032 355 22 22
Adelboden	033 673 71 71	Ostermundigen	031 939 46 60
Balsthal	062 391 94 70	Pieterlen	032 372 15 30
Beatenberg	033 841 14 44	Rapperswil	031 879 12 22
Belp	031 812 45 40	Reconvilier	032 481 42 33
Bern-Altstadt	031 318 49 10	Roggwil	062 929 28 88
Bern-Breitenrain	031 348 45 00	Schönried	033 744 52 11
Bern-Bubenberglplatz	031 666 11 11	Schüpfen	031 879 22 82
Bern-Bümpliz	031 994 45 30	Schwarzenburg	031 732 46 20
Bern-Bundesplatz	031 666 11 11	Seftigen	033 345 34 26
Bern-Eigerplatz	031 376 45 10	Sigriswil	033 251 03 10
Bern-Inselspital	031 398 45 20	Solothurn	032 626 31 40
Biel / Bienne	032 327 47 47	Solothurn Private Banking	032 621 09 88
Biel-Bözingen	032 342 42 56	Spiez	033 655 55 55
Bolligen	031 918 45 50	Steffisburg	033 437 54 12
Brienz	033 951 20 53	St-Imier	032 942 34 23
Büren an der Aare	032 351 57 57	Sumiswald-Grünen	034 431 51 35
Burgdorf	034 428 41 11	Tavannes	032 481 23 40
Corgémont	032 489 25 15	Thun-Bahnhofstrasse	033 227 11 11
Egerkingen	062 398 48 80	Thun-Marktgasse	033 221 54 60
Frutigen	033 672 39 44	Thun-Süd, MMM-Zentrum	033 227 11 11
Grenchen	032 653 44 70	Tramelan	032 486 88 10
Grindelwald	033 854 13 31	Unterseen	033 823 71 60
Grosshöchstetten	031 711 24 25	Utzenstorf	032 665 46 44
Gstaad	033 748 74 44	Wabern	031 964 46 30
Gunten	033 251 03 10	Wangen an der Aare	032 631 27 77
Hägendorf	062 216 93 88	Wangen bei Olten	062 216 03 75
Härkingen	062 916 27 95	Wattenwil	033 356 16 55
Hasliberg Wasserwendi	033 971 33 45	Wengen	033 855 12 18
Herzogenbuchsee	062 956 65 11	Wiedlisbach	032 636 10 70
Hünibach	033 251 03 10	Wimmis	033 657 26 26
Huttwil	062 959 92 50	Worb	031 832 46 40
Ins	032 313 77 20	Zollbrück	034 496 81 08
Interlaken	033 826 61 31	Zollikofen	031 914 46 50
Ittigen	031 918 45 60		
Kandersteg	033 675 15 48	Cyberbank BEKB BCBE net	
Kirchberg-Alchenflüh	034 445 58 11	Phone	031 666 12 60
Köniz	031 974 45 70	Fax	031 666 12 55
Konolfingen	031 791 02 47	E-Mail	bekbnet@bekbnet.ch
Koppigen	034 413 03 03	Internet	www.bekbnet.ch
Langenthal	062 916 25 25		
Langnau im Emmental	034 408 30 30	ATMs also available in:	
Laupen	031 748 45 90	Bern-Liebefeld, Schwarzenburgstrasse 160	
Lengnau	032 653 84 50	Biel-Mett, Poststrasse 17	
Lenk im Simmental	033 733 18 14	Ittigen, motorway service area Grauholz	
Lyss	032 387 85 11	Langenthal, SBB Railway Station	
Malleray	032 492 18 10	Ostermundigen, MM-Zentrum	
Meiringen	033 971 36 16	Solothurn, Hauptgasse 14	
Merligen	033 251 03 10	Spiez, MM-Zentrum	
Moutier	032 494 62 00		
Münsingen	031 722 46 00	The entire Annual Report 2008 of BEKB BCBE	
Muri b. Bern	031 954 46 10	is laid out in all branches of the bank.	

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Established in 1834 as the first Cantonal Bank of Switzerland. Became the first Cantonal Bank to change its legal form to that of a private stock corporation in 1998. A universal bank devoted to sustainability with a solid foundation, a strong capital base and a broad shareholder base. Committed as a training bank and as a bank for SMEs and business start-ups. With a long-term goal and a successful, continuous business and credit policy. Safeguarding the bank's and the environment's future as goal. This is BEKB | BCBE 2009.

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