



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 counselling and asset management as well as the cyberbank are available to domestic and foreign customers in Switzerland.

BEKB | BCBE in 2010

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 1030 million, the capital appreciation is above target after eight years.

Strong earning power

BEKB | BCBE reported solid earnings again in 2010. The net annual profit before taxes increased for the eighteenth year running by 2.9 percent to CHF 159.9 million.

Strong capital base

With an equity ratio of 7.7 percent as measured against the overall balance sheet total (BIS tier 1 ratio of 18.0 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 63,000 stockholders, BEKB | BCBE is one of the top 10 Swiss companies in terms of broad public ownership.

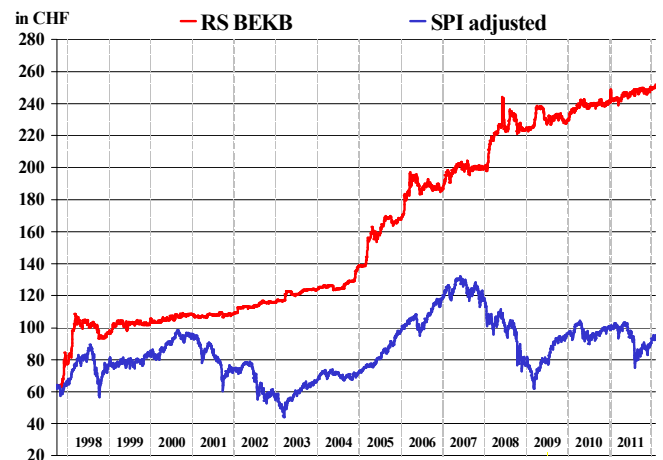
Key dates

15.03.2012 Annual results 2011
15.05.2012 Annual Meeting 2012

Further information

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Performance of BEKB | BCBE registered shares



High for the year 2012 CHF 252.00
Low for the year 2012 CHF 246.60

Key figures

Nominal value CHF 20 (9,320,000 shares)
 Listing SIX Swiss Exchange and
 BX Berne eXchange
 Securities number / ISIN 969.160 / CH0009691608
 Ticker BEKN
 Principal stockholder Canton of Berne (51.5%)

	2010	2011
Stock market capitalization in Mio. CHF	2 255	2 322
Year end rates in CHF	242.00	249.10
High for the year in CHF	242.80	250.50
Low for the year in CHF	228.80	239.00
Dividend in CHF	5.10	n.a.

Key figures

in CHF millions

	2009	2010
Total assets	24 036	24 335
Amounts due from customers	16 565	17 971
Customer deposits in the strict sense	19 276	19 622
Assets under management	20 291	20 474
Operating income	497.8	506.4
Interest income	348.5	358.2
Commissions	85.4	89.8
Trading profits	25.4	22.7
Operating expenses	242.3	252.6
Earnings for the year before taxes	155.4	159.9
Earnings for the year after taxes	118.0	124.4
Dividend distribution	44.7	47.5
Capital stock	186.4	186.4
Stockholders' capital (after dividend distribution)	1 186	1 239
BIS tier 1 ratio	17.2 %	18.0 %
Number of employees (on a full-time equivalent basis)	1 193	1 199