



The Swiss Bank of Geneva



A UNIVERSAL BANK MODEL

- Through its Global commodity finance business unit, the bank has been active for more than 17 years in international commodity trade finance, mainly in the energy, metals (ferrous and non-ferrous) and soft commodities sectors. Geneva is one of the world's main centres for commodity trading. In Switzerland, this sector comprises some 570 businesses, nearly 400 of which are in the Geneva region.
- BCGE is one of the few banks in Geneva to give its clients the benefit of easy and personalised access to the financial markets, through its status as a member of the Swiss stock exchange (SIX Swiss Exchange). The trading room operates under the open architecture principle and is completely independent in the choice of products used.
- The bank offers high-level expertise for private and public sector financial specialists, as well as company managers in the real estate sector, proposing the best options in terms of financial strategy and risk control. BCGE's consultancy offer focuses specifically on three themes: debt management, control of foreign currency risk and cash flow optimisation.
- The bank offers multi-dimensional asset management solutions using Swiss know-how: for each client segment, BCGE offers a comprehensive range of services, all based on an investment philosophy ensuring a balance between risk control and return on assets.

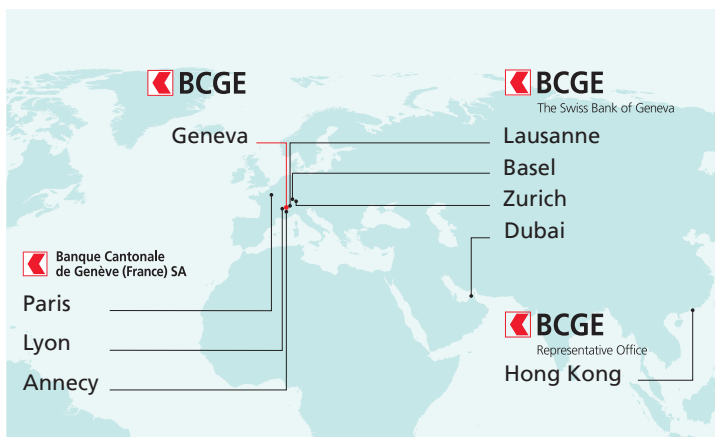
BCGE investment philosophy

- Well balanced strategic allocation
- High degree of diversification
- Open architecture
- Simplicity and transparency
- Risk management
- Equity as core asset class



The investment philosophy determines the performance

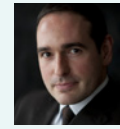
AN INTERNATIONAL PRESENCE



BCGE DUBAI REPRESENTATIVE OFFICE



Yves Spörri
Head of International Division



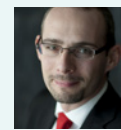
Claudio Pietroforte
Head of International Private Banking



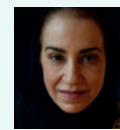
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BCGE DUBAI

- A committed team of professional and experienced managers
- Represents one of the oldest Swiss public banks with its entire range of services catering for individuals, corporates and institutions
- Facilitates relationships with a clientele of regional private clients who are interested in "Swiss made" wealth management services
- Offers institutions and private clients the possibility to use the office to liaise directly with our asset management and trade and commodity financing centres based in Switzerland
- Languages spoken: English, German, Italian, Arabic, Russian, Hindi, Farsi and French

STRENGTHS OF BCGE DUBAI

- Traditional Swiss private bank
- Quality advice and proximity to clients
- Access to the services of a universal bank and tailor-made solutions
- Linguistic and cultural diversity
- Support opportunities in Hong Kong, Switzerland and France
- Conviction-based asset management and a proven philosophy

BCGE PRIVATE BANKING SERVICES

- Discretionary management
- Investment advisory services
- Real estate financing (in CH and F)
- Open architecture and asset management
- Commercial partnerships
- Tax optimisation
- Inheritance planning
- Lombard loans

BCGE (Banque Cantonale de Genève) Dubai Representative Office

Licensed by the UAE Central Bank

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BANQUE CANTONALE DE GENÈVE

The Swiss Bank of Geneva

- Founded in 1816, one of the oldest public banks in Switzerland.
- Controlling stake held by the Republic and Canton of Geneva and the municipalities of Geneva.
- A universal state bank with a leading position in its market : One third of Geneva's residents use BCGE.
- Offers retail banking, corporate and real-estate financing, private banking and asset management services.
- A diversified client base, ranging from individuals to corporate and institutional clients.

SERVICES

INDIVIDUAL	CORPORATE	INSTITUTIONAL
Day-to-day banking	Corporate banking and cash management	Public finance
Savings management	Property and construction finance	
Housing finance	Global commodity finance	Trading room
Wealth management and private banking	Financial services and markets	Asset Management
Consumer finance	Corporate finance	

FINANCIAL HIGHLIGHTS

- BCGE recorded excellent results for 2019.
- Operating profit stands at a record level of CHF 165.4 million, underpinned by all of the bank's activities.
- Net profit rose by 6.2% to CHF 96.8 million.
- Total income exceeded CHF 420 million, mortgage loans (at CHF 11.7 billion, +2.6%) increased based on a targeted approach while assets under management and administration crossed the CHF 30.4 billion threshold (+13.9%).
- Productivity corresponds to the levels achieved by the best universal Swiss banks with international activities, as indicated by the cost/income ratio of 56.9%.
- Current operating expenses are under control. This enables us to commit more resources to widen our commercial offer in favour of companies and individuals, including in digital banking.
- Profitability, expressed by operating profit to equity, is at 10.1% and compares favourably with peers.
- The dividend of CHF 3.75 to be proposed to the Annual General Meeting is up 10%.
- For 2020, the bank expects operating profitability to be close to 2019 levels.

STOCK MARKET LISTING

Rating S&P: A+/Positive/A-1	
ISIN: CH0350494719	Security no.: 35049471
Listed: Swiss Stock Exchange	Face value: CHF 50

A DIVERSIFIED SHAREHOLDER BASE

Canton of Geneva: 44.3%
City of Geneva: 20.9%
44 municipalities of Geneva: 7.4%
More than 14,500 shareholders: 27.4% (free float)
Shareholders' equity of CHF 1.67 billion (as of 30.12.2019)

BCGE SHARE

Rebased as 31.12.2015 (base100)



BCGE GROUP KEY FIGURES

Results in CHF thousand	31.12.2019	31.12.2018	Variation
Operating income	420,328	409,423	5.8%
Operating expenses	239,295	232,025	1.7%
Operating result	165,378	161,317	11.9%
Net profit	96,814	91,159	13.9%
ROE (return on equity)	7.44%	6.94%	7.1%
Dividend	7.5%	6.8%	10.3%

Balance sheet volumes, in CHF thousand

	31.12.2019	31.12.2018	Variation
Total assets	24,919,240	23,033,833	8.2%
Mortgage loans	11,678,303	11,387,669	2.6%
Assets under management and administration	30,402,606	26,688,019	13.9%
Shareholders' equity	1,666,736	1,569,922	6.2%
Tier 1 capital ratio	15.08%	14.67%	2.8%
Ratio of regulatory capital available	16.09%	15.63%	2.9%
Staff (full-time equivalents)	780	761	2.6%