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

MANAGEMENT AND TEAM BCGE ZURICH

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BCGE ZURICH OFFERS
- Advice to Swiss and international private clients
- Solutions in wealth management, financing and pension planning
- Tailor-made solutions for business partners and their employees
- Services to Swiss citizens living abroad
- A complete range of services for corporate and institutional clients in cooperation with our in-house experts: cash management / FX, institutional financial services and markets, corporate finance, investment banking, M&A, private equity
- Languages: German, French, English, Italian, Spanish, Portuguese, Greek

STRENGTHS OF BCGE ZURICH
- 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 Dubai, Hong Kong 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
- Lombard loans

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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

<table>
<thead>
<tr>
<th>INDIVIDUAL</th>
<th>CORPORATE</th>
<th>INSTITUTIONAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Day-to-day banking</td>
<td>Corporate banking and cash management</td>
<td>Public finance</td>
</tr>
<tr>
<td>Savings management</td>
<td>Property and construction finance</td>
<td>Trading room</td>
</tr>
<tr>
<td>Housing finance</td>
<td>Global commodity finance</td>
<td>Asset Management</td>
</tr>
<tr>
<td>Wealth management and private banking</td>
<td>Financial services and markets</td>
<td></td>
</tr>
<tr>
<td>Consumer finance</td>
<td>Corporate finance</td>
<td></td>
</tr>
</tbody>
</table>

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
- 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)

FINANCIAL HIGHLIGHTS

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<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>420,328</td>
<td>409,423</td>
<td>5.8%</td>
</tr>
<tr>
<td>Operating expenses</td>
<td>239,295</td>
<td>232,025</td>
<td>1.7%</td>
</tr>
<tr>
<td>Operating result</td>
<td>165,378</td>
<td>161,317</td>
<td>11.9%</td>
</tr>
<tr>
<td>Net profit</td>
<td>96,814</td>
<td>91,159</td>
<td>6.4%</td>
</tr>
<tr>
<td>ROE (return on equity)</td>
<td>7.44%</td>
<td>6.94%</td>
<td>7.1%</td>
</tr>
<tr>
<td>Dividend</td>
<td>7.5%</td>
<td>6.8%</td>
<td>10.3%</td>
</tr>
</tbody>
</table>

Balance sheet volumes, in CHF thousand

| 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% |

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