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

Pierre-Olivier Fragnière
Member of the Executive Board

Claudio Pietroforte
Head of International Private Banking

Christoph Habaletzel
Head of Private Banking Switzerland

Stephan Vayanos
Private Banking & Xpatbanking

Florian Annoni
Private Banking

Barbara Birchler
Business Partners

Gianluca Lagona
Expert in financing

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
• Commercial partnerships
• Tax optimisation
• Inheritance planning
• Lombard loans

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Website: www.bcge.ch
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.

FINANCIAL HIGHLIGHTS
- The Banque Cantonale de Genève ended the half-year with a growth of 11.9% in its operating profit, which reached a new record level: CHF 94.6 million.
- Net profit was up 13.9% at CHF 59.3 million.
- Half-year turnover rose to CHF 220.1 million representing an increase of 5.8%.
- Results increased strongly thanks to the continued diversification and development of strategic business lines in Geneva, Switzerland and internationally.
- Productivity is at the same level as top universal Swiss banks with a cost/income ratio of 53.4%.
- Profitability saw a further increase: return on equity (ROE) rose 7.4%, while the earnings to equity progressed by 11.9%.
- Assets under management and custody at BCGE group crossed the threshold of CHF 30 billion.
- BCGE share price rose by 4.7% in the first half of the year.
- For the full 2019 financial year, the bank expects operating profitability to be close to that of 2018.

STOCK MARKET LISTING
Rating S&P: A+/Stable/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 1.62 billion (as of 30.06.2019)

FINANCIAL HIGHLIGHTS
<table>
<thead>
<tr>
<th>Results in CHF thousand</th>
<th>30.06.2019</th>
<th>30.06.2018</th>
<th>Variation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>220,058</td>
<td>208,037</td>
<td>5.8%</td>
</tr>
<tr>
<td>Operating expenses</td>
<td>117,506</td>
<td>115,526</td>
<td>1.7%</td>
</tr>
<tr>
<td>Operating result</td>
<td>94,574</td>
<td>84,526</td>
<td>11.9%</td>
</tr>
<tr>
<td>Net profit</td>
<td>59,253</td>
<td>52,012</td>
<td>13.9%</td>
</tr>
<tr>
<td>ROE (return on equity)</td>
<td>7.44%</td>
<td>6.94%</td>
<td>7.1%</td>
</tr>
</tbody>
</table>

Balance sheet volumes, in CHF thousand
| Total assets            | 32,627,920 | 23,033,833 | 2.6% |
| Mortgage loans          | 11,501,551 | 11,387,669 | 1.0% |
| Assets under management | 30,290,235 | 26,688,019 | 13.5% |
| Tier 1 capital ratio    | 14.90%     | 14.67%     | 1.6% |
| Ratio of regulatory capital available | 15.87% | 15.63% | 1.5% |
| Staff (full-time equivalents) | 770 | 761 | 1.2% |