

OUR BANK

BUSINESS ACTIVITIES

The universal bank strongly anchored in the Saanenland market focuses on private-, corporate-client and investment-client business. The Bank's solid profitability and growth reflect the economic potential of the holiday region Gstaad.

AT A GLANCE

Chairman of BoD	Victor Steimle
CEO	Jürg von Allmen
Head Office	Saanen
Branches	Gstaad, Schönried, Lauenen and Gsteig
Largest shareholder	Municipality of Saanen (5.95%)
No. of employees	46 full-time positions
No. of trainees	4 apprentices
Phone	033 748 46 59

Share data	as of 31.12.2024
ISIN/security number	CH0001352928/135292
Price	CHF 5,100.00
Listing	OTC-X (www.otc-x.ch)
Performance 2024	+20.0%
Tax value as of 31.12.2024	CHF 5,100.00
Gross dividend 2024	CHF 54.00

Key performance indicators	as of 31.12.2024
Dividend return	1.06%
Tier 1 ratio	21.1%
Cost/income ratio	45.1%
Coverage Client loans	97.9%

The figures for our income statement and balance sheet can be found in our annual report.



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CHART/PERFORMANCE



	CHF	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Eligible capital per share		3,570	3,810	4,032	4,268	4,462	4,714	5,076	5,365	5,685	6,135	6,622
Enhancement of eligible capital per share		110	240	222	236	194	252	362	289	320	450	487
Share price		2,375	2,550	2,650	2,750	2,850	2,860	3,000	3,550	3,840	4,250	5,100
Changes in share price		-125	175	100	100	100	10	140	550	290	410	850
Relationship of share price to eligible capital		66.5%	66.9%	65.7%	64.4%	63.9%	60.7%	59.1%	66.2%	67.5%	69.3%	77.0%

OUR SUSTAINABILITY CONCEPT

For the last 150 years we, as a regional bank, have been a fixed point of reference for our community. We have always endeavoured to pursue our sustainable, ethical and socially responsible business model. In this document, we set out our principles as well as our commitment to engaging with the region and acting responsibly towards clients, the community, the environment and employees.

The cornerstones of our sustainability concept:

1. **Regional engagement:** our bank is more than simply a financial institution; we are an integral part of the regional economic cycle. By promoting and supporting local businesses, we enhance value creation within our community and do our bit to ensure sustainable economic growth in our region.
2. **Responsible action:** we act in a responsible manner. We consider ourselves to be under an obligation to act responsibly towards our clients, the community, the environment and our employees. Every decision reflects our ethical outlook and places the Bank's security and stability at the heart of our actions.
3. **Client satisfaction:** our business model is centred on our clients. We understand their individual needs and offer not only financial services but also solutions based on sustainability, transparency and long-term relationships.
4. **Environmental awareness:** our environmental responsibility is reflected through tangible action. We pursue sustainable practices, promote the use of renewable energy and support local environmental protection projects. Our aim is to have a positive impact on the environment whilst also enabling economic growth.

150 years of success rooted in sustainability: our 150-year success story is closely interlinked with our sustainable, ethical and socially responsible business model. This longevity is not due to chance, but is rather a result of our conviction that sustainable action provides the basis for a flourishing community and a successful financial institution.

Shaping the future: as a regional bank, we are determined to pursue our sustainable legacy and to play an active role in shaping a sustainable future for our community. Our engagement with the region, responsible action and sustainable principles are the key for another 150 years of shared success.