

## 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	48 full-time positions
No. of trainees	3 apprentices
Phone	033 748 46 59

### Share data as of 31.12.2023

ISIN/security number	CH0001352928/135292
Price	CHF 4,250.00
Listing	OTC-X ( <a href="http://www.otc-x.ch">www.otc-x.ch</a> )
Performance 2023	+10.7%
Tax value as of 31.12.2023	CHF 4,250.00
Gross dividend 2023	CHF 51.00*

### Key performance indicators as of 31.12.2023

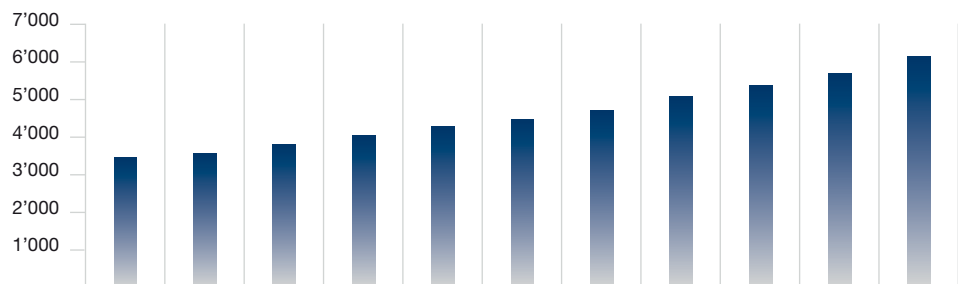
Dividend return	1.07%
Tier 1 ratio	20.9%
Cost/income ratio	42.9%
Coverage Client loans	102.1%

Balance sheet (in CHF 1,000)	2022	2023
Balance sheet total	1,782,322	1,831,675
Client loans	1,363,918	1,432,860
Client assets	1,427,068	1,462,985
Eligible capital	136,455	147,254

Income statement (in CHF 1,000)	2022	2023
Net interest profit	17,800	22,752
Income from commissions and services	3,679	1,670
Trading profit	1,514	1,375
Other ordinary income	734	883
Business profit	7,649	11,890
Net profit for the year	2,811	3,091

\* Subject to approval at the annual general meeting.

### CHART/PERFORMANCE



	CHF	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
<b>Eligible capital per share</b>		3'460	3'570	3'810	4'032	4'268	4'462	4'714	5'076	5'365	5'685	6'135
Enhancement of eligible capital share		-1	110	240	222	236	194	252	362	289	320	450
<b>Share price</b>		2'500	2'375	2'550	2'650	2'750	2'850	2'860	3'000	3'550	3'840	4'250
Change in share price		-400	-125	175	100	100	100	10	140	550	290	410
Relationship of share price to eligible capital		72.3%	66.5%	66.9%	65.7%	64.4%	63.9%	60.7%	59.1%	66.2%	67.5%	69.3%