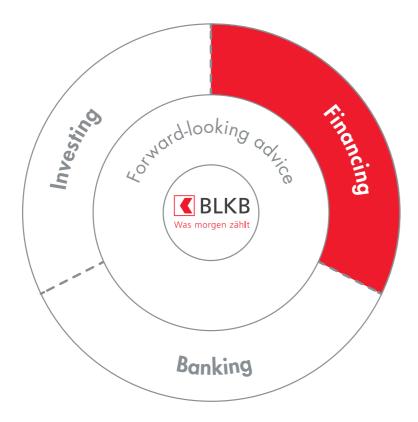


### Financing

You dream of your own home? Or you have future plans for your business? We will show you what you will need on the financial side. As the number 1 in the region in terms of mortgage loans, we finance about three new properties a day. This means that we have a wealth of expertise that you can tap into as part of the comprehensive advice we provide. We keep an eye on the risks and support you all the way. Because that is what matters tomorrow.



#### Our promise

We find surprisingly easy solutions for your financial affairs. We will offer you guidance and a plan to realise your goals and dreams. With forward-looking advice on all aspects of investment, financing and general banking services, we are your competent partner. Our honest opinion constitutes a safe foundation on which you can rely. We are convinced that only clear answers will help find solutions that are tailored to your needs.

# The easy way to more clarity

There are different financing models – each of which has its own advantages and disadvantages. What matters most is the right mix. Our advisors will work with you to find the right option to suit you and your situation. We focus particularly on the future. We want you to enjoy your home or your investment for the long term. That is why we will also advise you about risks.

#### Plan safely

With one of our fixed mortgages you can specify today how high the interest rate will be over the coming years. The rule of thumb is: the shorter the term, the lower the interest rate. We would be very happy to meet you in person and show you which options are currently available.

### Stay flexible

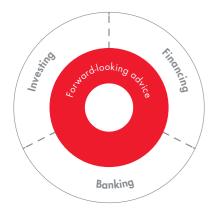
The best choice for those who do not want to be tied up for a certain period and want to benefit from movements in the interest markets is a variable mortgage. There are several models to choose from – we can advise you which mortgage makes the most sense in your case.

#### Entrepreneurial freedom

Our operating and investment loans afford companies the necessary flexibility and independence. Our advisors are happy to explore with you which offers best suit your needs and which will make you most successful in the short, medium and long term.

# Comprehensive support

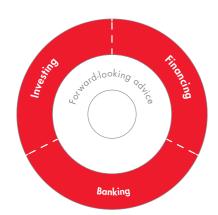
To help you achieve what matters to you tomorrow, we advise you on matters of investment, financing and banking. Our comprehensive advice supports you in realising your wishes and goals.



#### Forward-looking advice

In our day-to-day work we assist you with what matters to you tomorrow. With many years' experience and our expertise, we are well positioned to provide you with comprehensive advice. Whether financing, investing or general banking services – we are on top of things. Life keeps throwing up new challenges. We offer you individual solutions to suit your situation.

More information is available at blkb.ch/beraten



#### Investing

You are the best judge today of what will matter most to you tomorrow. We can show you what you will need to reach your goals. With our wealth of experience in providing investment advice, we will support you competently and to the degree that is right for you. You are at the centre of what we do; as partners, we home in on the issues that are relevant to you.

More information is available at blkb.ch/anlegen

#### Banking

Today, everybody needs a bank account, a card and a way of paying bills. We want you to be able to conduct general banking transactions as easily as possible and tailored to your needs. For this reason, we offer an extensive range of banking services.

More information is available at blkb.ch/banking