

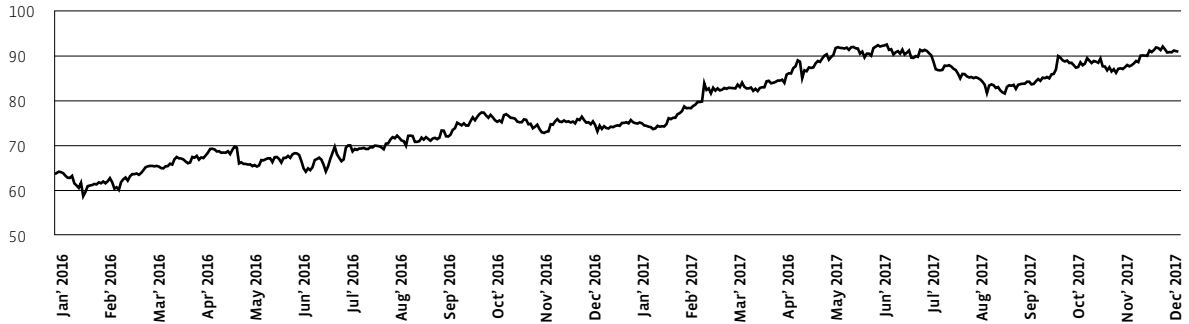
Key Facts and Figures

Key Figures

For the years ended 31 December (CHF in millions)	2017	2016	2015
Net interest income	283.6	297.7	301.9
Commission and fee income	112.7	96.3	86.7
Net revenues	396.3	394.0	388.7
Provision for losses	-45.1	-44.6	-43.6
Total operating expenses	-167.9	-167.5	-161.5
Net income	144.5	143.7	145.0
Total assets	5,099	4,857	4,745
Net financing receivables	4,562	4,073	4,063
Personal loans	1,782	1,720	1,784
Auto leases and loans	1,942	1,641	1,661
Credit cards	833	711	617
Others	5	-	-
Shareholders' equity	885	848	799
Return on shareholders' equity (ROE in %)	16.7%	17.4%	17.7%
Net interest margin (in %)	6.5%	7.2%	7.3%
Cost/income ratio (in %)	42.4%	42.5%	41.5%
CET 1 capital ratio (in %)	19.2%	20.0%	19.8%
Employees (full-time equivalent)	735	705	715
Credit rating (S&P)	A-	A-	A-
Basic earnings per share (in CHF)	5.13	5.10	5.04
Ordinary dividend per share (in CHF)	3.55	3.45	3.35
Book value per share (in CHF)	29.52	28.27	26.64
Share price (in CHF)	90.85	74.20	64.40
Market capitalisation	2,726	2,226	1,932

Key Facts and Figures

Share Price Cembra Money Bank AG



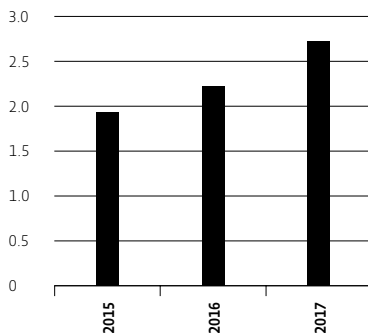
Key Facts

CHF

2,725,500,000

was the market capitalisation of Cembra Money Bank by the end of 2017

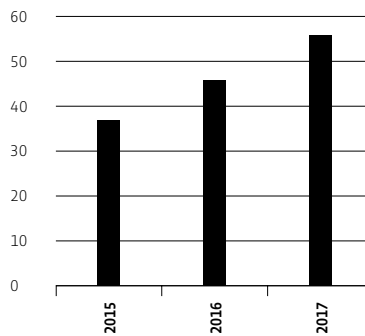
in billion CHF



56,000,000

credit card transactions were processed by Cembra Money Bank in 2017

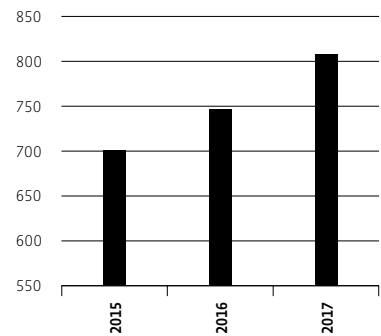
in millions



809,000

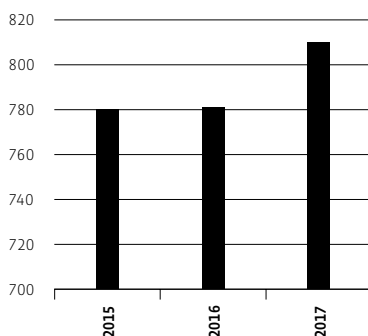
customers trust Cembra Money Bank as their preferred partner

in 1,000



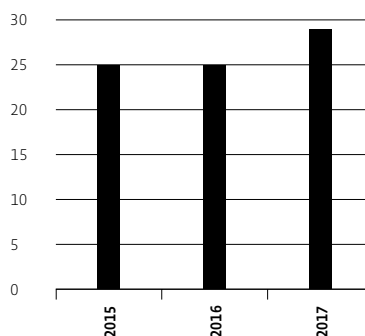
810

employees from 38 different nations work for Cembra Money Bank (735 FTE)



29

sales area managers serve more than 3,600 car dealers across Switzerland



CHF

3.55

ordinary dividend per share proposed to the General Meeting

in CHF

