

Presentation on historical financials under new reporting structure

January 8, 2016

Disclaimer

Cautionary statement regarding forward-looking statements

This presentation contains forward-looking statements that involve inherent risks and uncertainties, and we might not be able to achieve the predictions, forecasts, projections and other outcomes we describe or imply in forward-looking statements. A number of important factors could cause results to differ materially from the plans, objectives, expectations, estimates and intentions we express in these forward-looking statements, including those we identify in "Risk Factors" in our Annual Report on Form 20-F for the fiscal year ended December 31, 2014 and in "Cautionary statement regarding forward-looking information" in our third quarter earnings release 2015 filed with the US Securities and Exchange Commission, and in other public filings and press releases. We do not intend to update these forward-looking statements except as may be required by applicable law.

Statement regarding purpose and basis of presentation

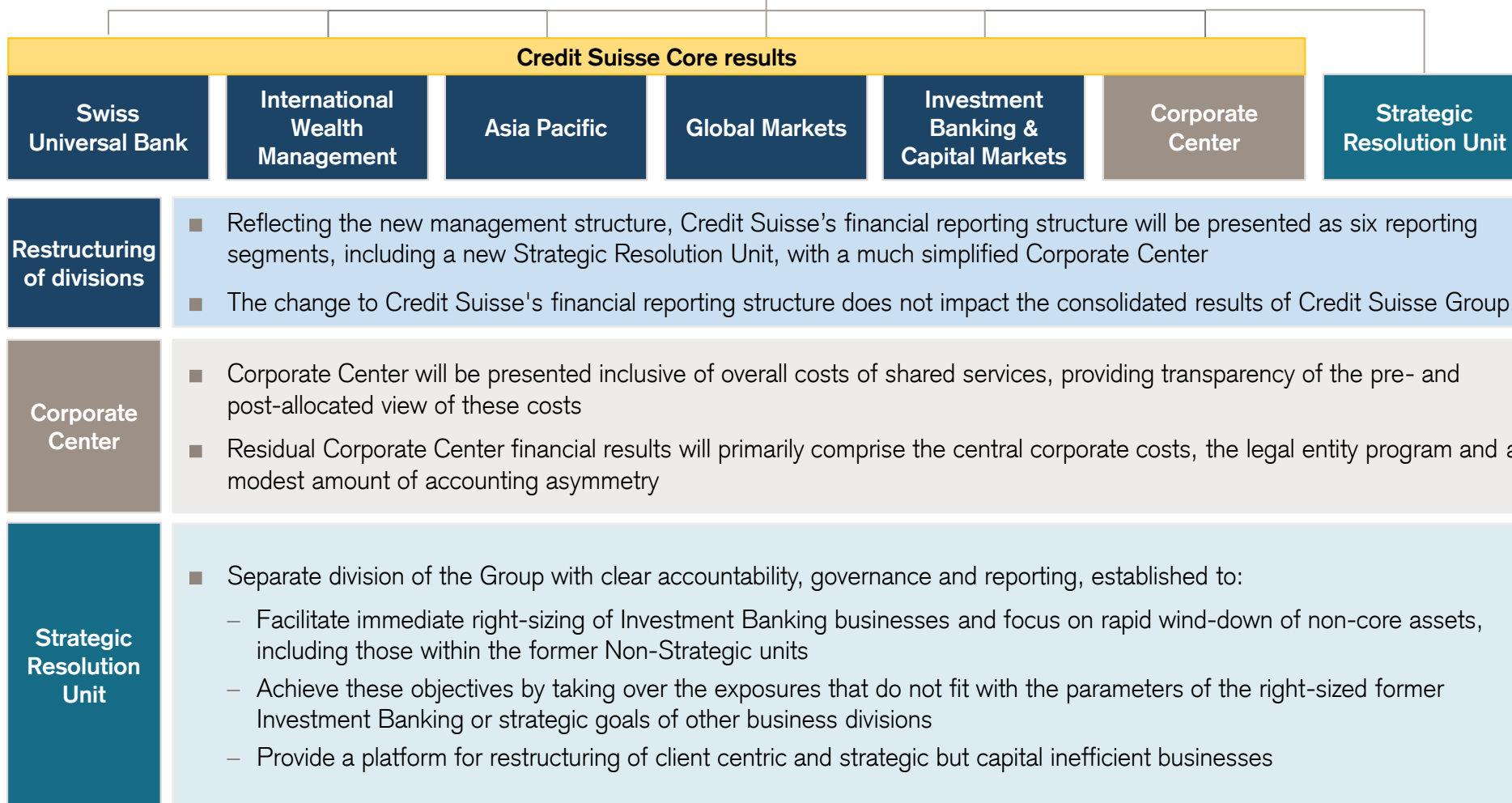
The purpose of this presentation is to provide a preliminary unaudited restatement of previously published historical financial information reflecting the new management structure announced on October 21, 2015. The restated historical financial information in this presentation has not been audited or reviewed by our independent public accountants, remains preliminary and will only be finalized with the publication of the 4Q15 Earnings Release, scheduled for February 4, 2016. In addition, "Illustrative" presentations are not intended to be viewed as targets or projections, nor are they considered to be Key Performance Indicators. All such presentations are subject to a large number of inherent risks, assumptions and uncertainties, many of which are outside of our control. Accordingly, this information should not be relied on for any purpose. In preparing this presentation, management has made estimates and assumptions which affect the reported numbers. Actual results may differ. Figures throughout presentation may also be subject to rounding adjustments. Certain figures presented herein differ from those presented on October 21, 2015, reflecting our continuing refinement of the data pending its finalization for the 4Q15 Earnings Release.

Statement regarding capital, liquidity and leverage

As of January 1, 2013, Basel 3 was implemented in Switzerland along with the Swiss "Too Big to Fail" legislation and regulations thereunder. As of January 1, 2015, the Bank for International Settlements (BIS) leverage ratio framework, as issued by the Basel Committee on Banking Supervision (BCBS), was implemented in Switzerland by FINMA. Our related disclosures are in accordance with our interpretation of such requirements, including relevant assumptions. Changes in the interpretation of these requirements in Switzerland or in any of our assumptions or estimates could result in different numbers from those shown in this presentation. Capital and ratio numbers for periods prior to 2013 are based on estimates, which are calculated as if the Basel 3 framework had been in place in Switzerland during such periods.

Unless otherwise noted, leverage exposure is based on the BIS leverage ratio framework and consists of period-end balance sheet assets and prescribed regulatory adjustments. Leverage amounts for 4Q14, which are presented in order to show meaningful comparative information, are based on estimates which are calculated as if the BIS leverage ratio framework had been implemented in Switzerland at such time. Beginning in 2015, the Swiss leverage ratio is calculated as Swiss total capital, divided by period-end leverage exposure. The look-through BIS tier 1 leverage ratio and CET1 leverage ratio are calculated as look-through BIS tier 1 capital and CET1 capital, respectively, divided by end-period leverage exposure.

Alignment of financial reporting to new management structure



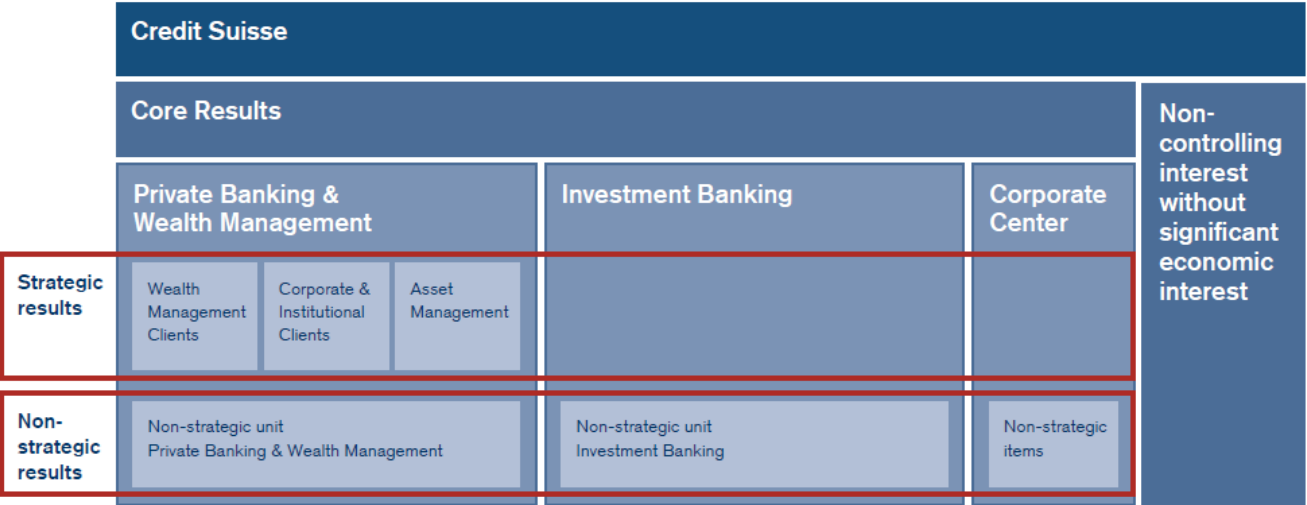
Note: This slide reflects the new management structure effective October 22, 2015 and is the basis of the restated unaudited historical financial information in this presentation.

Reporting structure

New reporting structure as of 4Q15¹

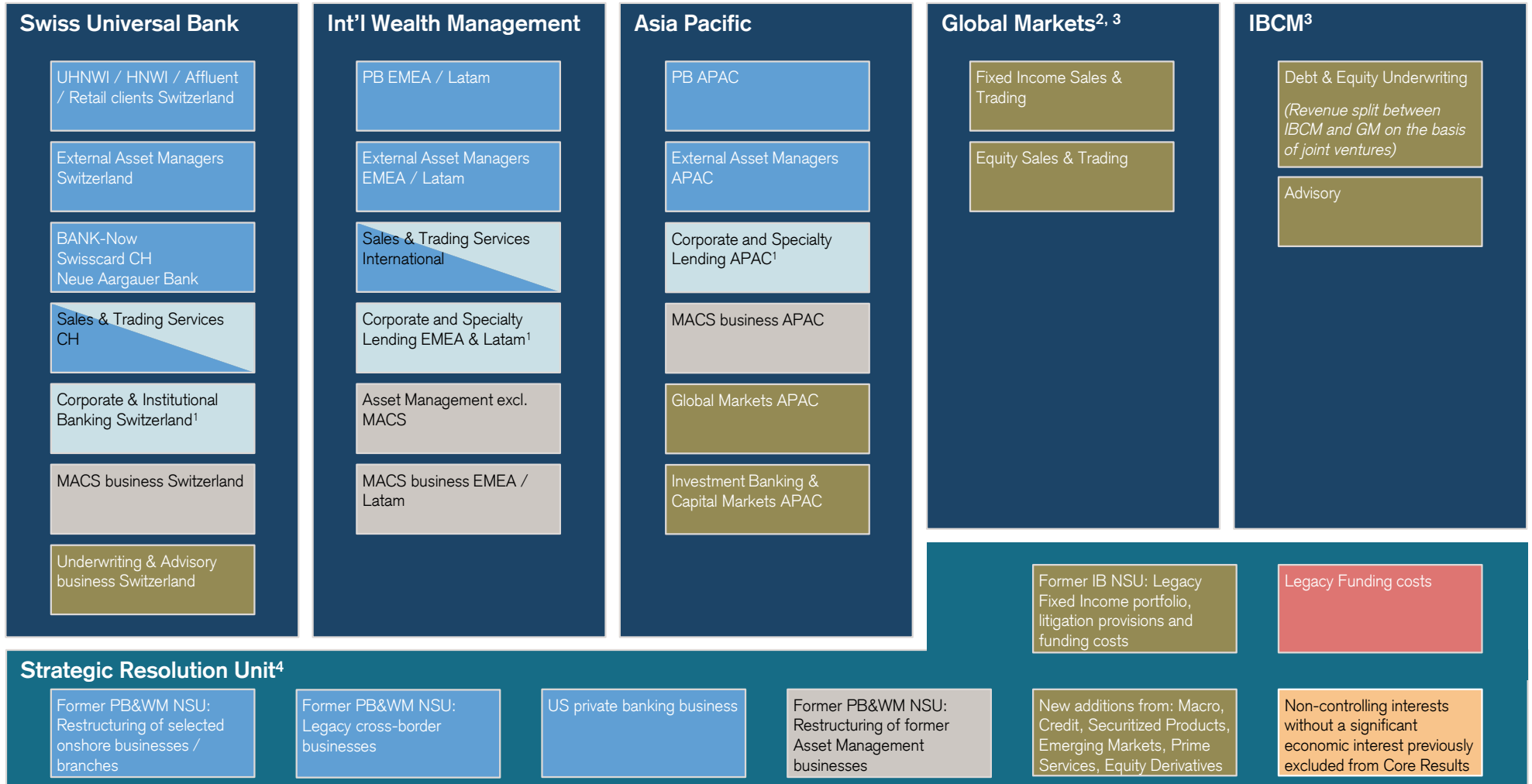


Old reporting structure until 3Q15



¹ Beginning with Credit Suisse's 4Q15 and full-year 2015 results, to be released on or about February 4, 2016, Credit Suisse's financial reporting will be presented as six reporting segments reflecting the new organizational structure. The creation of the new reporting structure does not impact the consolidated results of Credit Suisse Group.

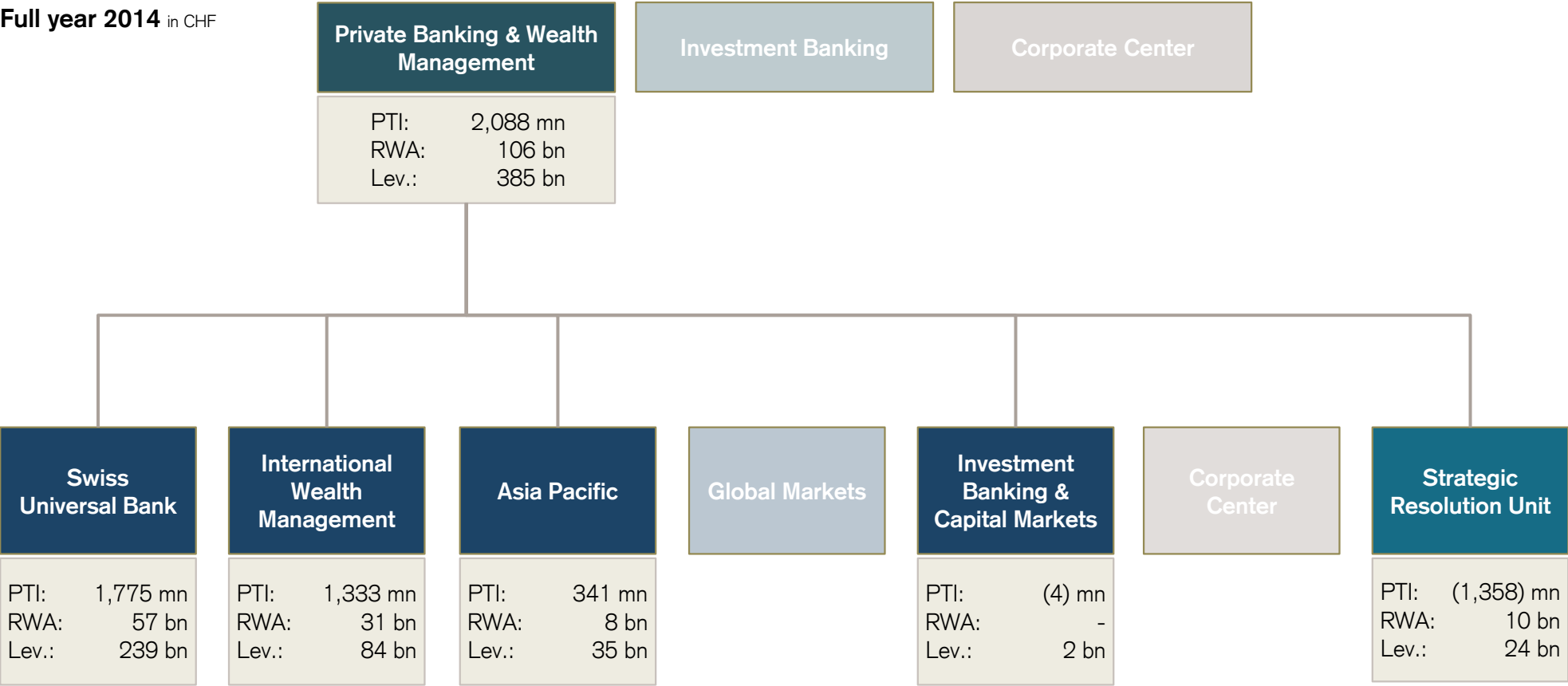
High-level overview of new divisions



Note: The above only reflects significant organizational items, i.e. is not meant to be exhaustive. 1 Within Corporate & Institutional Banking, Corporate and Specialty Lending based on originator view. 2 Includes GM's share of the underwriting revenues, split between GM and IBCM on the basis of agreed joint ventures. 3 GM does not include related businesses from APAC; IBCM does not include related businesses from Switzerland or APAC. 4 Within SRU, real estate sales and provisions will be assigned to the appropriate underlying business. MACS = Multi Asset Class Solutions. CH = Switzerland. PB = Private Banking. PB&WM = Private Banking & Wealth Management. IB = Investment Banking. EMEA = Europe, Middle East & Africa. Latam = Latin America. APAC = Asia Pacific. (U)HNWI = (Ultra) High Net Worth Individuals. GM = Global Markets. IBCM = Investment Banking & Capital Markets. NSU = Non-strategic unit.

Transfers from PB&WM to new divisions 2014

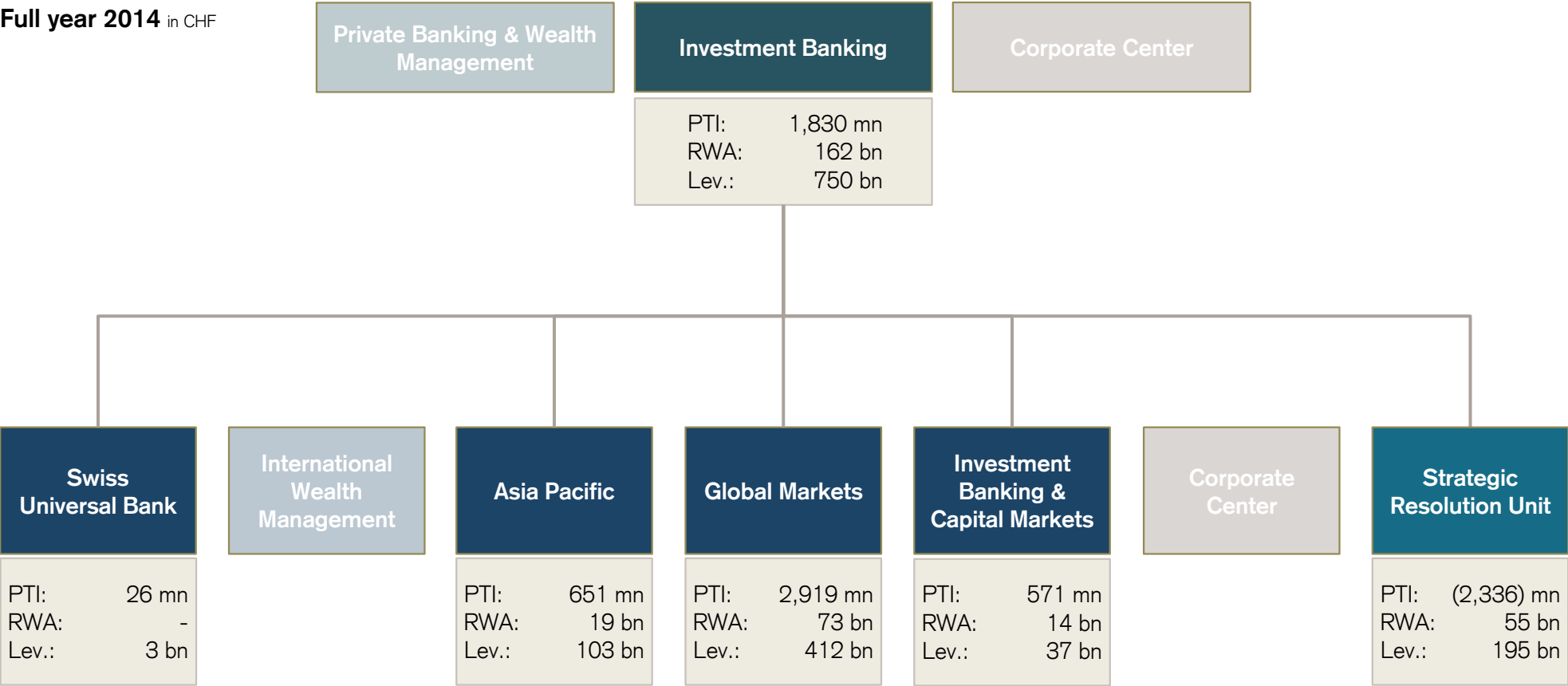
Full year 2014 in CHF



PB&WM = (former) Private Banking & Wealth Management division. PTI = Pre-tax income. RWA = Risk-weighted assets. Lev. = Leverage exposure (look-through).
 Note: RWA and Leverage Exposure under the old structure reflect certain reclassifications between the divisions and Corporate Center.

Transfers from Investment Banking to new divisions 2014

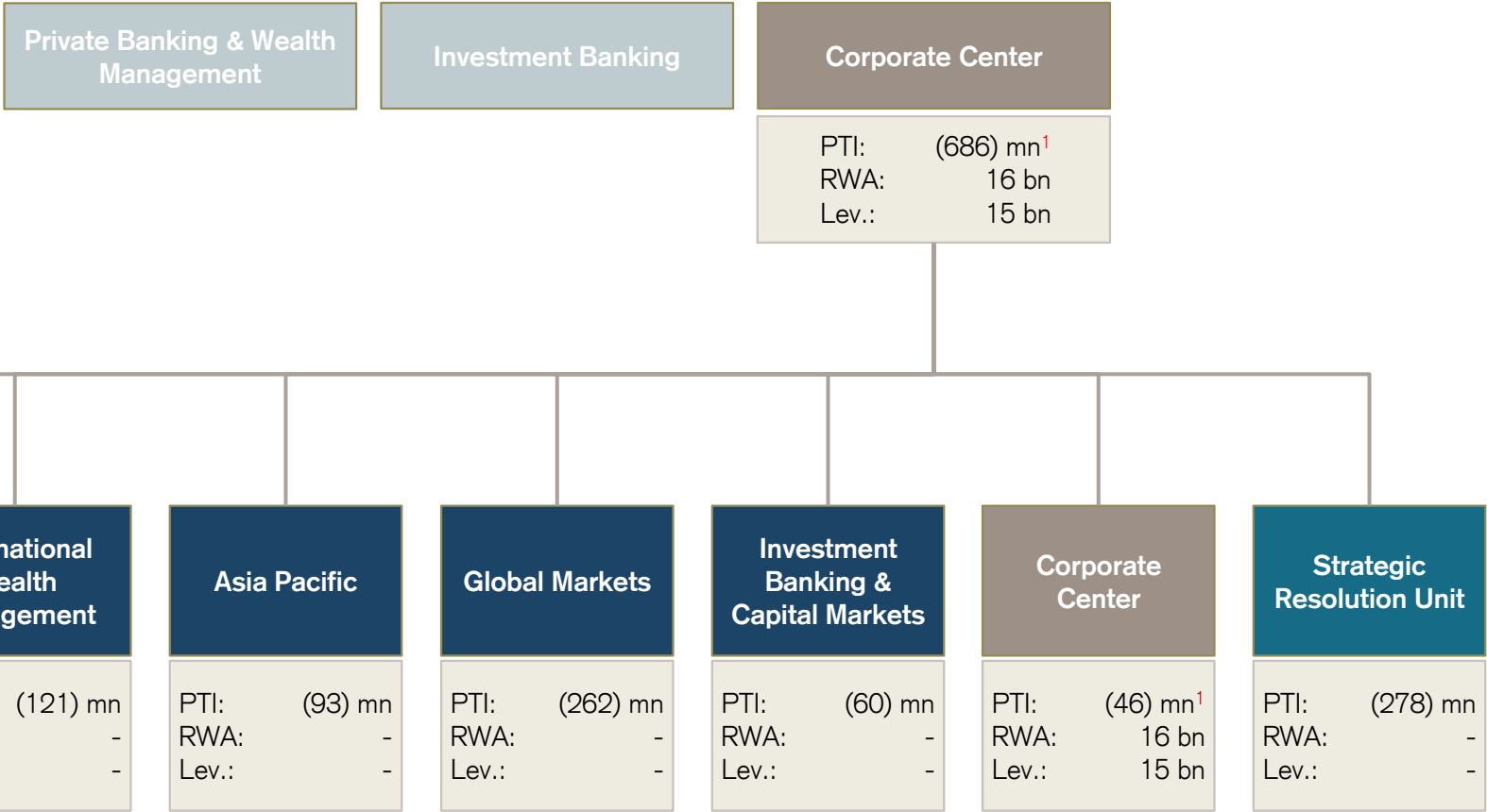
Full year 2014 in CHF



PTI = Pre-tax income. RWA = Risk-weighted assets. Lev. = Leverage exposure (look-through).
 Note: RWA and Leverage Exposure under the old structure reflect certain reclassifications between the divisions and Corporate Center.

Transfers from Corporate Center to new divisions 2014

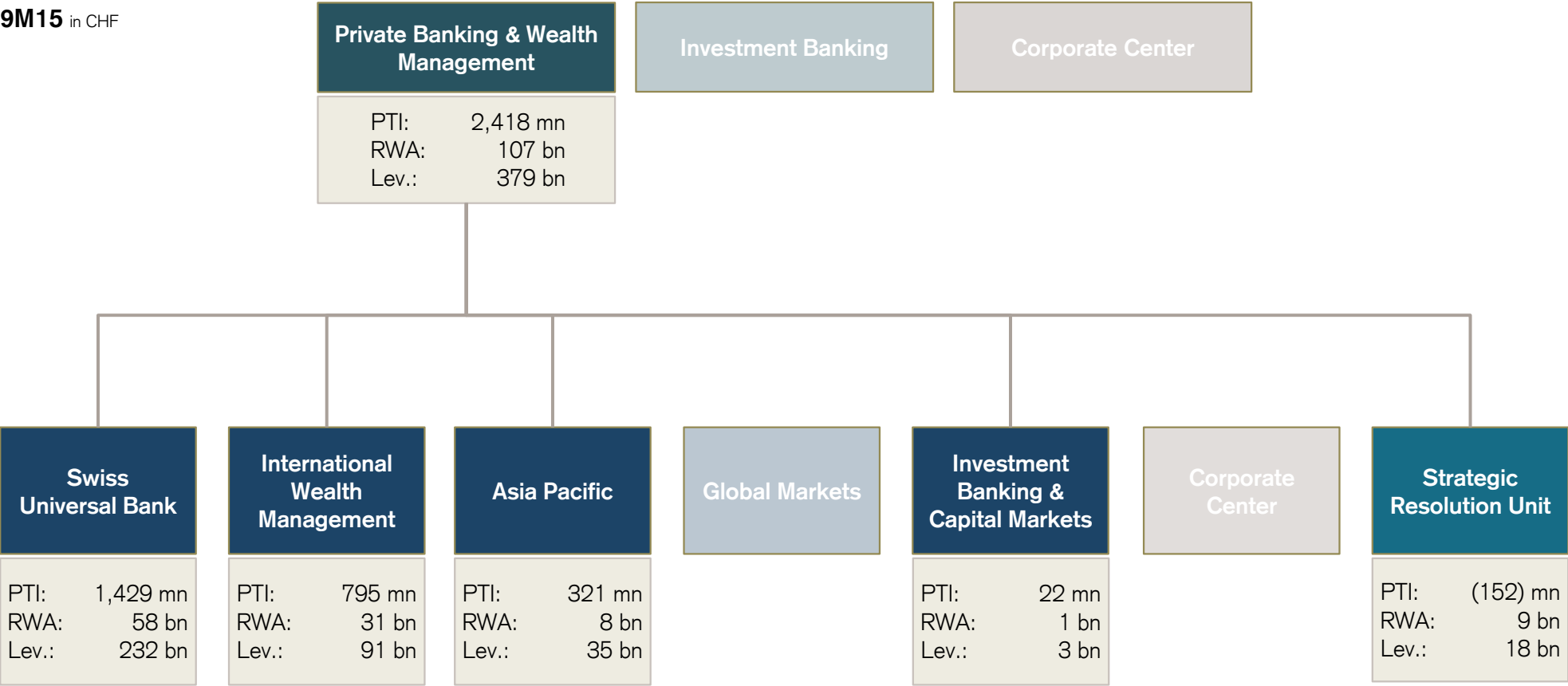
Full year 2014 in CHF



PTI = Pre-tax income. RWA = Risk-weighted assets. Lev. = Leverage exposure (look-through). ¹ Includes impact from FVoD of CHF 543 mn. FVoD = Fair value on own debt.
 Note: RWA and Leverage Exposure under the old structure reflect certain reclassifications between the divisions and Corporate Center.

Transfers from PB&WM to new divisions 9M15

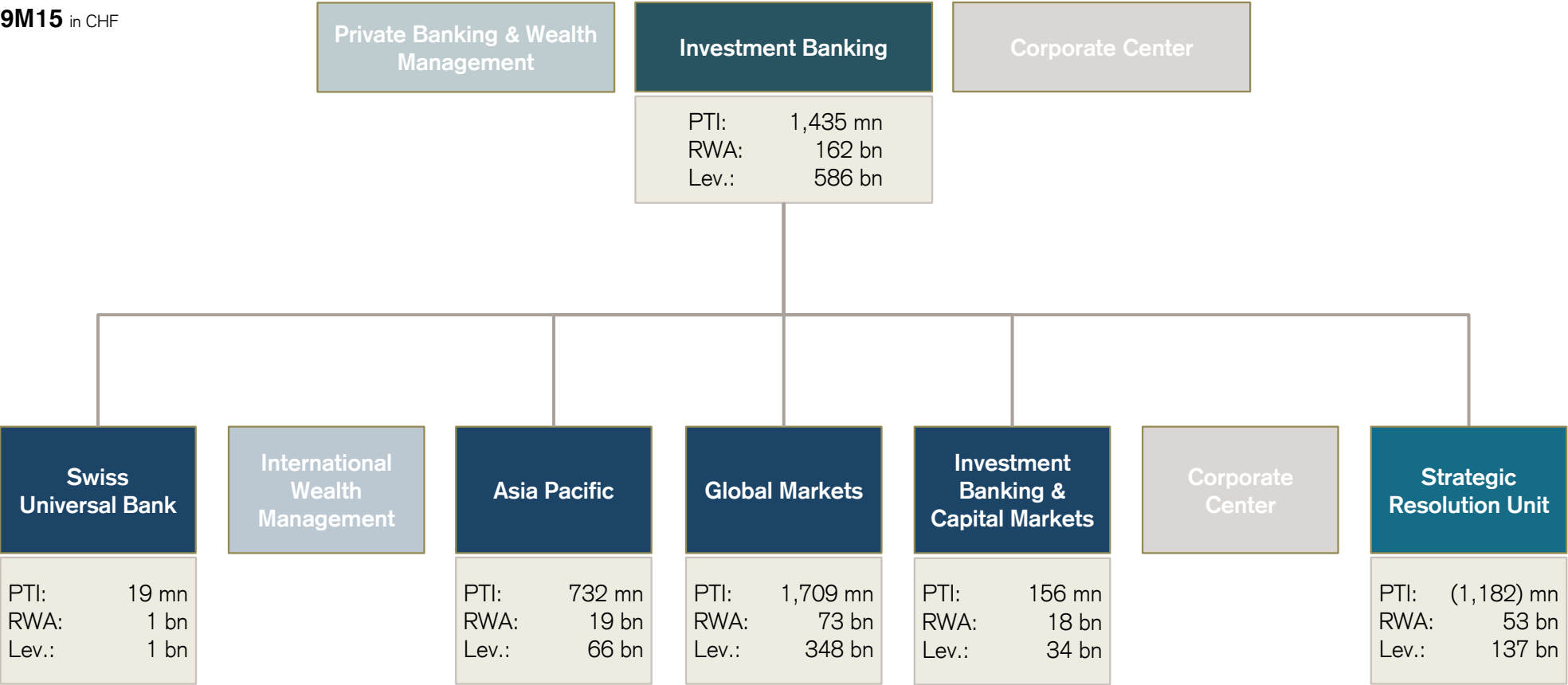
9M15 in CHF



PB&WM = (former) Private Banking & Wealth Management division. PTI = Pre-tax income. RWA = Risk-weighted assets. Lev. = Leverage exposure (look-through).
 Note: RWA and Leverage Exposure under the old structure reflect certain reclassifications between the divisions and Corporate Center.

Transfers from Investment Banking to new divisions 9M15

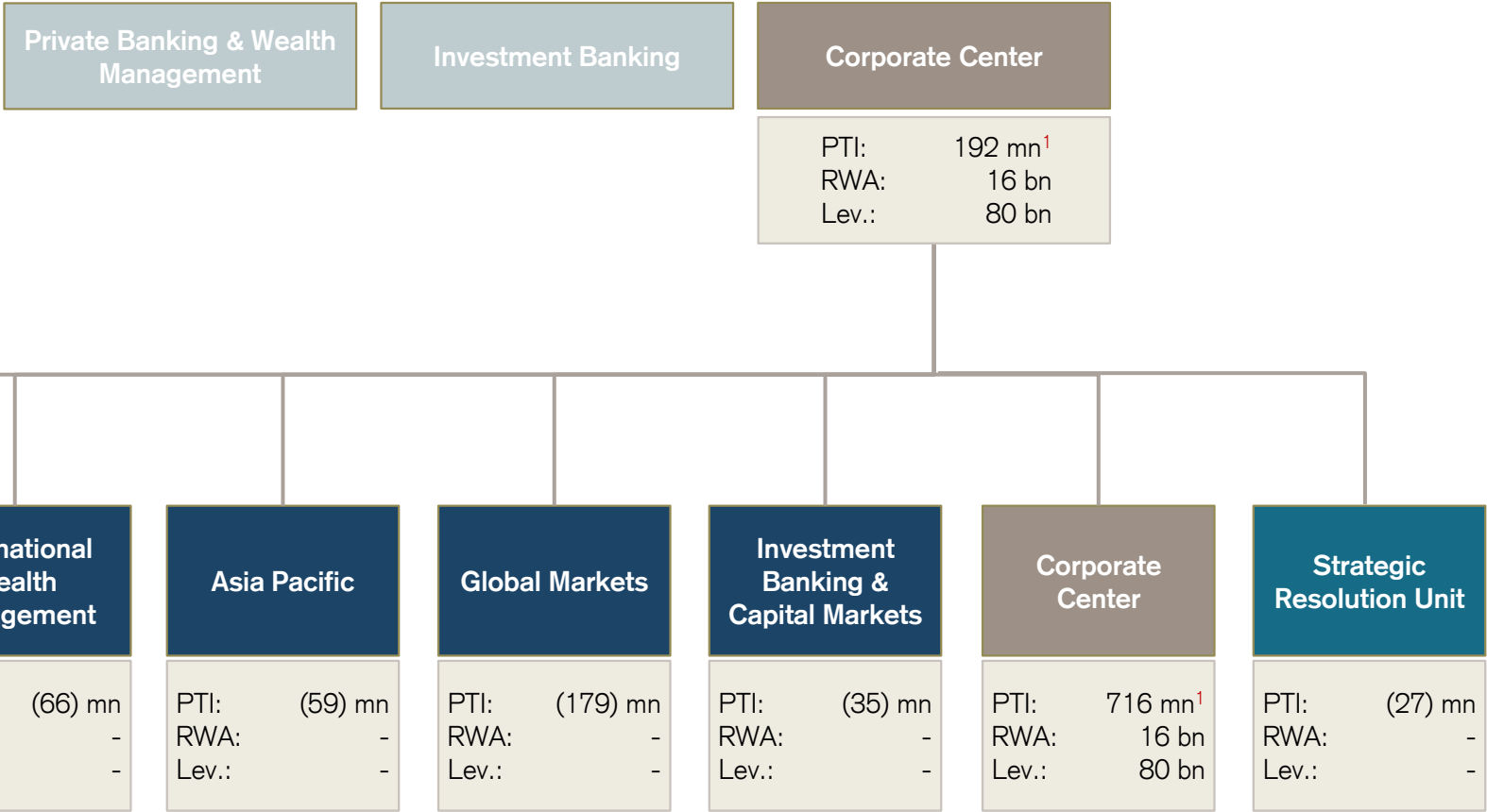
9M15 in CHF



PTI = Pre-tax income. RWA = Risk-weighted assets. Lev. = Leverage exposure (look-through).
 Note: RWA and Leverage Exposure under the old structure reflect certain reclassifications between the divisions and Corporate Center.

Transfers from Corporate Center to new divisions 9M15

9M15 in CHF



PTI = Pre-tax income. RWA = Risk-weighted assets. Lev. = Leverage exposure (look-through). ¹ Includes impact from FVoD of CHF 995 mn. FVoD = Fair value on own debt.
 Note: RWA and Leverage Exposure under the old structure reflect certain reclassifications between the divisions and Corporate Center.

Financial Overview – Swiss Universal Bank

in CHF mn unless otherwise specified

		Private Banking		Corp. & Inst. Banking		Swiss Universal Bank	
		2014	9M15	2014	9M15	2014	9M15
Profitability	Net revenues	3,914	2,680	1,807	1,413	5,721	4,093
	Provision for credit losses	60	35	34	60	94	95
	Operating expenses	2,626	1,942	1,025	764	3,651	2,706
	Pre-tax income	1,228	703	748	589	1,976	1,292
	Return on Capital ¹					16.5%	14.2%
Capital	Risk-weighted assets in bn					57	59
	Leverage exposure in bn					239	232
Employees	FTEs					13,200	13,900
Assets	Assets under Management ² in bn	259	237	276	263		
	Net New Assets in bn	3.8	6.1	5.5	6.4		

FTEs = Full time equivalents. ¹ Worst of return on 10% of average RWA and return on 3.5% of average leverage exposure; assumes tax rate of 30% for all periods. ² With the update of the Group's assets under management policy in 3Q15, certain AuM were reclassified as client assets; client assets is a broader measure than AuM as it includes transactional and custody accounts (assets held solely for transaction-related or safekeeping/custody purposes) and assets of corporate clients and public institutions used primarily for cash management or transaction-related purposes. AuM = Assets under Management.

Financial Overview – International Wealth Management

in CHF mn unless otherwise specified

		Private Banking		Asset Management		Int'l Wealth Management	
		2014	9M15	2014	9M15	2014	9M15
Profitability	Net revenues	3,127	2,284	1,624	964	4,751	3,248
	Provision for credit losses	12	11	0	0	12	11
	Operating expenses	2,320	1,691	1,207	817	3,527	2,508
	Pre-tax income	795	582	417	147	1,212	729
	Return on Capital ¹					27.0%	21.7%
Capital	Risk-weighted assets in bn					31	31
	Leverage exposure in bn					84	91
Employees	FTEs					8,700	8,900
Assets	Assets under Management ² in bn	324	287	305	315		
	Net New Assets in bn	7.3	1.2	6.5	22.9		

FTEs = Full time equivalents. ¹ Worst of return on 10% of average RWA and return on 3.5% of average leverage exposure; assumes tax rate of 30% for all periods. ² With the update of the Group's assets under management policy in 3Q15, certain AuM were reclassified as client assets; client assets is a broader measure than AuM as it includes transactional and custody accounts (assets held solely for transaction-related or safekeeping/custody purposes) and assets of corporate clients and public institutions used primarily for cash management or transaction-related purposes. AuM = Assets under Management.

Financial Overview – Asia Pacific

in CHF mn unless otherwise specified

		Private Banking		Investment Banking		Asia Pacific	
		2014	9M15	2014	9M15	2014	9M15
Profitability	Net revenues	1,037	907	2,298	2,106	3,335	3,013
	Provision for credit losses	4	23	36	9	40	32
	Operating expenses	723	588	1,672	1,399	2,395	1,987
	Pre-tax income	310	296	590	698	900	994
	Return on Capital ¹					13.1%	23.0%
Capital	Risk-weighted assets in bn					27	27
	Leverage exposure in bn					138	100
Employees	FTEs					5,900	6,400
Assets	Assets under Management ² in bn	151	139				
	Net New Assets in bn	17.5	14.8				

FTEs = Full time equivalents. ¹ Worst of return on 10% of average RWA and return on 3.5% of average leverage exposure; assumes tax rate of 30% for all periods. ² With the update of the Group's assets under management policy in 3Q15, certain AuM were reclassified as client assets; client assets is a broader measure than AuM as it includes transactional and custody accounts (assets held solely for transaction-related or safekeeping/custody purposes) and assets of corporate clients and public institutions used primarily for cash management or transaction-related purposes. AuM = Assets under Management.

Financial Overview – Global Markets and IBCM

in CHF mn unless otherwise specified

		Global Markets		IBCM	
		2014	9M15	2014	9M15
Profit-ability	Net revenues	8,613	6,264	2,106	1,349
	Provision for credit losses	7	14	(2)	0
	Operating expenses	5,949	4,720	1,600	1,205
	Pre-tax income	2,657	1,530	508	144
	Return on Capital ¹	14.0%	10.9%	26.2%	8.8%
Capital	Risk-weighted assets in bn	73	73	14	18
	Leverage exposure in bn	412	348	42	38
Employees	FTEs	11,900	12,800	2,400	2,800

GM = Global Markets. IBCM = Investment Banking & Capital Markets. FTEs = Full time equivalents.

¹ Worst of return in USD on 10% of average RWA and return on 3.5% of average leverage exposure; assumes tax rate of 30% for all periods.

Financial Overview – SRU and Corporate Center

in CHF mn unless specified

	Strategic Resolution Unit		Corporate Center ²		
	2014	9M15	2014	9M15	
Profit-ability	Net revenues	1,168	392	548	1,228
	Provision for credit losses	33	39	2	0
	Operating expenses	4,708	1,741	599	510
	Pre-tax income	(3,573)	(1,388)	(53)	718
	Return on Capital ¹	n/m	n/m	n/m	n/m
Capital	Risk-weighted assets in bn	65	62	16	16
	Leverage exposure in bn	219	156	15	80
Employees	FTEs	3,400	3,000	300	300

SRU = Strategic Resolution Unit. n/m = not meaningful. FTEs = Full time equivalents.

¹ Worst of return on 10% of average RWA and return on 3.5% of average leverage exposure; assumes tax rate of 30% for all periods.

² On January 5, 2016, the FASB issued Accounting Standards Update (ASU) No. 2016-01, Financial Instruments – Overall (Subtopic 825-10): Recognition and Measurement of Financial Assets and Financial Liabilities. This ASU requires the total change in the instrument-specific credit risk on fair value elected liabilities (also referred to as “own credit”) to be presented separately in other comprehensive income when the organization has elected to measure the liability at fair value in accordance with the fair value option for financial instruments. From the 1st of January 2016 onwards, Credit Suisse will adopt the new treatment of such valuation movements as other comprehensive income. FASB = Financial Accounting Standards Board.

Core results by business activity 2014

Core Results by business activity

in 2014	Swiss Universal Bank	International Wealth Management	Asia Pacific	Global Markets	Investment Banking & Capital Markets	Corporate Center	Core Results
Related to private banking							
Net revenues	3'914	3'127	1'037			-	8'078
Provision for credit losses	60	12	4			-	76
Total operating expenses	2'626	2'320	723			-	5'669
Income/(loss) before taxes	1'228	795	310			-	2'333
Related to corporate & institutional banking							
Net revenues	1'807					-	1'807
Provision for credit losses	34					-	34
Total operating expenses	1'025					-	1'025
Income/(loss) before taxes	748					-	748
Related to investment banking							
Net revenues			2'298	8'613	2'106	-	13'017
Provision for credit losses			36	7	(2)	-	41
Total operating expenses			1'672	5'949	1'600	-	9'221
Income/(loss) before taxes			590	2'657	508	-	3'755
Related to asset management							
Net revenues		1'624				-	1'624
Provision for credit losses		0				-	0
Total operating expenses		1'207				-	1'207
Income/(loss) before taxes		417				-	417
Related to corporate center							
Net revenues						548	548
Provision for credit losses						2	2
Total operating expenses						599	599
Income/(loss) before taxes						(53)	(53)
Total							
Net revenues	5'721	4'751	3'335	8'613	2'106	548	25'074
Provision for credit losses	94	12	40	7	(2)	2	153
Total operating expenses	3'651	3'527	2'395	5'949	1'600	599	17'721
Income/(loss) before taxes	1'976	1'212	900	2'657	508	(53)	7'200

Core results by business activity 9M15

Core Results by business activity

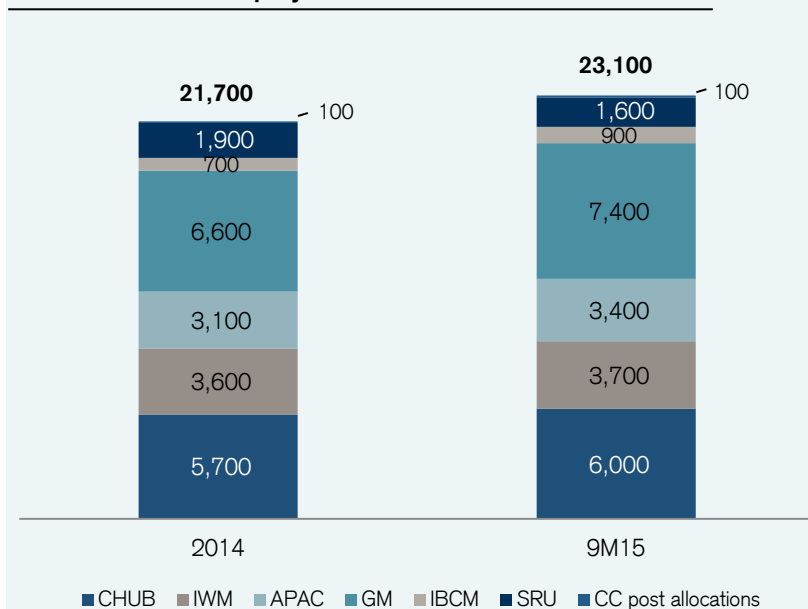
in 9M15	Swiss Universal Bank	International Wealth Management	Asia Pacific	Global Markets	Investment Banking & Capital Markets	Corporate Center	Core Results
Related to private banking							
Net revenues	2'680	2'284	907			-	5'871
Provision for credit losses	35	11	23			-	69
Total operating expenses	1'942	1'691	588			-	4'221
Income/(loss) before taxes	703	582	296			-	1'581
Related to corporate & institutional banking							
Net revenues	1'413					-	1'413
Provision for credit losses	60					-	60
Total operating expenses	764					-	764
Income/(loss) before taxes	589					-	589
Related to investment banking							
Net revenues			2'106	6'264	1'349	-	9'719
Provision for credit losses			9	14	0	-	23
Total operating expenses			1'399	4'720	1'205	-	7'324
Income/(loss) before taxes			698	1'530	144	-	2'372
Related to asset management							
Net revenues		964				-	964
Provision for credit losses		0				-	0
Total operating expenses		817				-	817
Income/(loss) before taxes		147				-	147
Related to corporate center							
Net revenues						1'228	1'228
Provision for credit losses						0	0
Total operating expenses						510	510
Income/(loss) before taxes						718	718
Total							
Net revenues	4'093	3'248	3'013	6'264	1'349	1'228	19'195
Provision for credit losses	95	11	32	14	0	0	152
Total operating expenses	2'706	2'508	1'987	4'720	1'205	510	13'636
Income/(loss) before taxes	1'292	729	994	1'530	144	718	5'407

Corporate Center pre- & post allocations

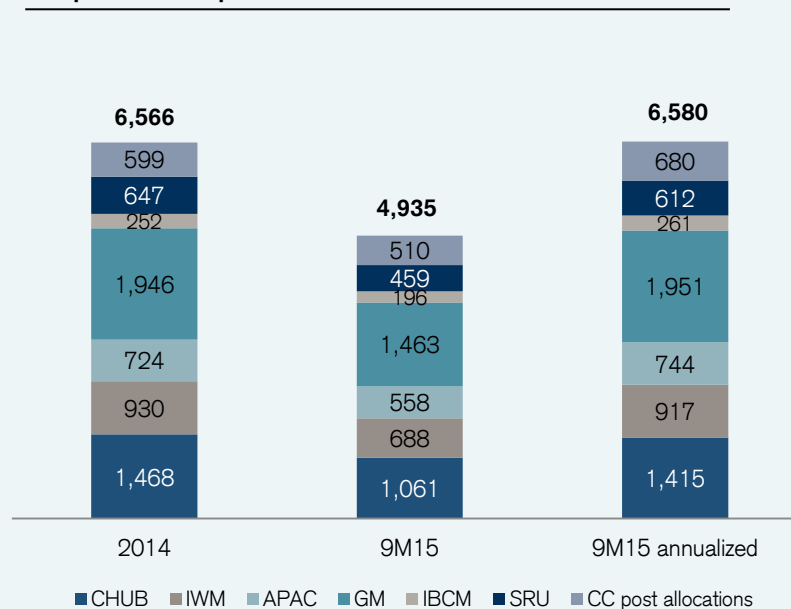
Corporate Center expenses in CHF mn

	2014	9M15	9M15 annualized
Corporate Center compensation & benefits	3,030	2,159	2,879
Corporate Center other operating expenses	3,536	2,776	3,701
Corporate Center total operating expenses	6,566	4,935	6,580

Shared Services employee allocations to divisions in FTEs



Corp. Center expense allocations to divisions in CHF mn



CHUB = Swiss Universal Bank. IWM = International Wealth Management. APAC = Asia Pacific. GM = Global Markets. IBCM = Investment Banking & Capital Markets. SRU = Strategic Resolution Unit. CC = Corporate Center. FTEs = Full time equivalents.

Time series

Time series – Credit Suisse Group (1/3)

Credit Suisse (unaudited)																
	2011	2012	1Q13	2Q13	3Q13	4Q13	2013	1Q14	2Q14	3Q14	4Q14	2014	1Q15	2Q15	3Q15	9M15
Statements of operations (CHF million)																
Net revenues	25,891	23,611	7,089	6,952	5,676	6,139	25,856	6,829	6,463	6,578	6,372	26,242	6,647	6,955	5,985	19,587
Provision for credit losses	187	170	22	51	41	53	167	34	18	59	75	186	30	51	110	191
Compensation and benefits	13,001	12,303	2,991	2,926	2,532	2,807	11,256	2,993	2,973	2,747	2,621	11,334	2,976	2,914	2,507	8,397
General and administrative expenses	7,293	7,246	1,732	1,873	1,771	3,223	8,599	1,690	3,441	2,041	2,362	9,534	1,738	1,928	2,100	5,766
Commission expenses	1,939	1,702	470	457	422	389	1,738	369	377	393	422	1,561	392	406	416	1,214
Restructuring expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total other operating expenses	9,232	8,948	2,202	2,330	2,193	3,612	10,337	2,059	3,818	2,434	2,784	11,095	2,130	2,334	2,516	6,980
Total operating expenses	22,233	21,251	5,193	5,256	4,725	6,419	21,593	5,052	6,791	5,181	5,405	22,429	5,106	5,248	5,023	15,377
Income/(loss) from continuing operations before taxes	3,471	2,190	1,874	1,645	910	(333)	4,096	1,743	(346)	1,338	892	3,627	1,511	1,656	852	4,019
Income tax expense/(benefit)	656	465	499	472	368	(63)	1,276	543	307	366	189	1,405	477	590	83	1,150
Income/(loss) from continuing operations	2,815	1,725	1,375	1,173	542	(270)	2,820	1,200	(653)	972	703	2,222	1,034	1,066	769	2,869
Income/(loss) from discontinued operations	(25)	(40)	6	(9)	150	(2)	145	15	(9)	106	(10)	102	0	0	0	0
Net income/(loss)	2,790	1,685	1,381	1,164	692	(272)	2,965	1,215	(662)	1,078	693	2,324	1,034	1,066	769	2,869
Net income attributable to noncontrolling interests	837	336	78	119	238	204	639	356	38	53	2	449	(20)	15	(10)	(15)
Net income attributable to shareholders	1,953	1,349	1,303	1,045	454	(476)	2,326	859	(700)	1,025	691	1,875	1,054	1,051	779	2,884
of which income/(loss) from continuing operations	1,978	1,389	1,297	1,054	304	(474)	2,181	844	(691)	919	701	1,773	1,054	1,051	779	2,884
of which income/(loss) from discontinued operations	(25)	(40)	6	(9)	150	(2)	145	15	(9)	106	(10)	102	0	0	0	0
Statement of operations metrics (%)																
Return on regulatory capital												6.3	10.7	12.2	6.5	9.8
Cost/income ratio	85.9	90.0	73.3	75.6	83.2	104.6	83.5	74.0	105.1	78.8	84.8	85.5	76.8	75.5	83.9	78.5
Effective tax rate	18.9	21.2	26.6	28.7	40.4	18.9	31.2	31.2	(88.7)	27.4	21.2	38.7	31.6	35.6	9.7	28.6
Earnings per share (CHF)																
Basic earnings/(loss) per share from continuing operations	1.29	0.79	0.74	0.54	0.18	(0.36)	1.10	0.46	(0.44)	0.54	0.40	0.99	0.62	0.61	0.46	1.68
Basic earnings/(loss) per share	1.27	0.76	0.74	0.53	0.26	(0.36)	1.18	0.47	(0.45)	0.60	0.39	1.05	0.62	0.61	0.46	1.68
Diluted earnings/(loss) per share from continuing operations	1.29	0.79	0.73	0.51	0.18	(0.36)	1.10	0.46	(0.44)	0.53	0.39	0.98	0.60	0.59	0.44	1.64
Diluted earnings/(loss) per share	1.27	0.76	0.73	0.51	0.26	(0.36)	1.18	0.47	(0.45)	0.59	0.38	1.04	0.60	0.59	0.44	1.64

Time series – Credit Suisse Group (2/3)

Credit Suisse (unaudited)																
	2011	2012	1Q13	2Q13	3Q13	4Q13	2013	1Q14	2Q14	3Q14	4Q14	2014	1Q15	2Q15	3Q15	9M15
Balance sheet statistics (CHF million)																
Total assets	1,049,165	924,280	946,618	919,903	895,169	872,806	872,806	878,090	891,580	954,362	921,462	921,462	904,390	879,322	858,420	858,420
Net loans	233,413	242,223	248,995	246,186	245,232	247,054	247,054	250,659	254,532	265,243	272,551	272,551	270,774	270,171	274,825	274,825
Total shareholders' equity	33,674	35,498	37,825	42,402	42,162	42,164	42,164	43,230	40,944	43,864	43,959	43,959	43,396	42,642	44,757	44,757
Goodwill	8,591	8,389	8,584	8,554	8,114	7,999	7,999	7,956	7,983	8,435	8,644	8,644	8,504	8,238	8,526	8,526
Other intangible assets	288	243	256	237	210	210	210	228	245	251	249	249	220	205	209	209
Tangible shareholders' equity	24,795	26,866	28,985	33,611	33,838	33,955	33,955	35,046	32,716	35,178	35,066	35,066	34,672	34,199	36,022	36,022
Return on equity (%)																
Return on equity attributable to shareholders	6.0	3.9	14.2	10.1	4.3	(4.5)	5.7	8.0	(6.7)	9.7	6.2	4.4	9.9	10.0	7.1	9.0
Return on tangible equity attributable to shareholders	8.1	5.2	18.6	12.8	5.4	(5.6)	7.2	10.0	(8.3)	12.2	7.8	5.4	12.4	12.5	8.9	11.2
Capital metrics																
Risk-weighted assets – phase-in (CHF million)		292,481	298,155	289,747	269,263	273,846	273,846	285,996	285,421	292,879	291,410	291,410	288,514	281,886	290,122	290,122
CET1 ratio – phase-in (%)		14.2	14.6	15.3	16.3	15.7	15.7	14.3	13.8	14.3	14.9	14.9	13.8	13.9	14.0	14.0
Risk-weighted assets – look-through (CHF million)		284,075	289,686	281,343	261,056	266,103	266,103	279,694	279,169	286,320	284,248	284,248	283,095	276,631	284,622	284,622
CET1 ratio – look-through (%)		8.0	8.6	9.3	10.2	10.0	10.0	10.0	9.5	9.8	10.1	10.1	10.0	10.3	10.2	10.2
Leverage metrics																
Leverage exposure – look-through (CHF million)											1,149,656	1,149,656	1,102,728	1,061,825	1,044,869	1,044,869
CET1 leverage ratio – look-through (%)											2.5	2.5	2.6	2.7	2.8	2.8
Tier 1 leverage ratio – look-through (%)											3.5	3.5	3.6	3.7	3.9	3.9
Book value per share (CHF)																
Total book value per share	27.59	27.44	28.83	26.63	26.48	26.50	26.50	27.24	25.59	27.40	27.48	27.48	27.76	26.12	27.40	27.40
Tangible book value per share	20.32	20.77	22.09	21.11	21.25	21.34	21.34	22.08	20.45	21.98	21.92	21.92	22.18	20.95	22.05	22.05
Shares outstanding (million)																
Common shares issued	1,224.3	1,320.8	1,339.7	1,594.3	1,595.4	1,596.1	1,596.1	1,596.1	1,607.2	1,607.2	1,607.2	1,607.2	1,607.2	1,638.4	1,638.4	1,638.4
Treasury shares	(4.0)	(27.0)	(27.5)	(2.3)	(3.0)	(5.2)	(5.2)	(8.9)	(7.2)	(6.4)	(7.7)	(7.7)	(43.7)	(6.0)	(4.7)	(4.7)
Shares outstanding	1,220.3	1,293.8	1,312.2	1,592.0	1,592.4	1,590.9	1,590.9	1,587.2	1,600.0	1,600.8	1,599.5	1,599.5	1,563.5	1,632.4	1,633.7	1,633.7

Time series – Credit Suisse Group (3/3)

Credit Suisse (unaudited)																
	2011	2012	1Q13	2Q13	3Q13	4Q13	2013	1Q14	2Q14	3Q14	4Q14	2014	1Q15	2Q15	3Q15	9M15
Number of employees (full-time equivalents)																
Swiss Universal Bank	14,400	14,100	13,800	13,500	13,500	13,200	13,200	13,300	13,000	13,200	13,200	13,200	13,400	13,500	13,900	13,900
International Wealth Management	9,400	8,900	9,000	8,800	8,600	8,700	8,700	8,700	8,600	8,700	8,700	8,700	8,700	8,700	8,900	8,900
Asia Pacific	6,200	5,700	5,600	5,500	5,500	5,500	5,500	5,600	5,700	5,800	5,900	5,900	6,000	6,100	6,400	6,400
Global Markets	11,700	11,900	11,700	11,800	12,200	12,100	12,100	11,700	11,700	11,700	11,900	11,900	12,300	12,500	12,800	12,800
Investment Banking & Capital Markets	2,500	2,400	2,400	2,300	2,400	2,400	2,400	2,300	2,300	2,400	2,400	2,400	2,500	2,500	2,800	2,800
Strategic Resolution Unit	4,600	4,100	4,100	4,100	3,900	3,800	3,800	3,700	3,500	3,400	3,400	3,400	3,200	3,000	3,000	3,000
Corporate Center	900	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300
Number of employees	49,700	47,400	46,900	46,300	46,400	46,000	46,000	45,600	45,100	45,500	45,800	45,800	46,400	46,600	48,100	48,100

Time series – Core Results

Core Results (unaudited)																
	2011	2012	1Q13	2Q13	3Q13	4Q13	2013	1Q14	2Q14	3Q14	4Q14	2014	1Q15	2Q15	3Q15	9M15
Statements of operations (CHF million)																
Net revenues	23,423	21,780	6,578	6,598	5,325	5,725	24,226	6,172	6,142	6,341	6,419	25,074	6,471	6,729	5,995	19,195
Provision for credit losses	95	126	16	23	20	31	90	21	24	53	55	153	25	38	89	152
Compensation and benefits	11,626	11,076	2,692	2,634	2,259	2,521	10,106	2,718	2,722	2,480	2,332	10,252	2,720	2,655	2,242	7,617
General and administrative expenses	5,966	5,824	1,461	1,431	1,405	1,552	5,849	1,404	1,439	1,573	1,670	6,086	1,483	1,643	1,797	4,923
Commission expenses	1,668	1,552	411	406	371	339	1,527	324	332	348	379	1,383	349	372	375	1,096
Restructuring expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total other operating expenses	7,634	7,376	1,872	1,837	1,776	1,891	7,376	1,728	1,771	1,921	2,049	7,469	1,832	2,015	2,172	6,019
Total operating expenses	19,260	18,452	4,564	4,471	4,035	4,412	17,482	4,446	4,493	4,401	4,381	17,721	4,552	4,670	4,414	13,636
Income/(loss) before taxes	4,068	3,202	1,998	2,104	1,270	1,282	6,654	1,705	1,625	1,887	1,983	7,200	1,894	2,021	1,492	5,407
Statement of operations metrics (%)																
Return on regulatory capital												15.5	16.4	17.7	13.3	15.8
Cost/income ratio	82.2	84.7	69.4	67.8	75.8	77.1	72.2	72.0	73.2	69.4	68.3	70.7	70.3	69.4	73.6	71.0
Balance sheet statistics (CHF million)																
Total assets	892,055	800,380	818,123	791,121	774,931	764,334	764,334	747,622	764,947	839,120	813,998	813,998	806,643	793,208	775,828	775,828
Risk-weighted assets – look-through			221,215	217,063	199,970	200,236	200,236	208,145	209,672	217,311	219,176	219,176	220,248	215,770	222,986	222,986
Leverage exposure – look-through											930,581	930,581	920,391	903,584	889,368	889,368
Number of employees (full-time equivalents)																
Number of employees	45,100	43,300	42,800	42,200	42,500	42,200	42,200	41,900	41,600	42,100	42,400	42,400	43,200	43,600	45,100	45,100

Time series – Swiss Universal Bank (1/2)

Swiss Universal Bank (unaudited)																
	2011	2012	1Q13	2Q13	3Q13	4Q13	2013	1Q14	2Q14	3Q14	4Q14	2014	1Q15	2Q15	3Q15	9M15
Statements of operations (CHF million)																
Net revenues	6,136	6,305	1,392	1,447	1,366	1,407	5,612	1,379	1,313	1,320	1,709	5,721	1,347	1,426	1,320	4,093
Provision for credit losses	61	99	17	10	22	22	71	18	27	20	29	94	23	33	39	95
Compensation and benefits	2,616	2,235	497	519	496	554	2,066	457	465	439	474	1,835	466	474	451	1,391
General and administrative expenses	1,425	1,391	373	348	342	334	1,397	348	377	374	427	1,526	362	381	370	1,113
Commission expenses	361	365	93	88	78	79	338	74	73	71	72	290	69	67	66	202
Restructuring expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total other operating expenses	1,786	1,756	466	436	420	413	1,735	422	450	445	499	1,816	431	448	436	1,315
Total operating expenses	4,402	3,991	963	955	916	967	3,801	879	915	884	973	3,651	897	922	887	2,706
Income before taxes	1,673	2,215	412	482	428	418	1,740	482	371	416	707	1,976	427	471	394	1,292
Statement of operations metrics (%)																
Return on regulatory capital												16.5	13.8	15.2	13.3	14.2
Cost/income ratio	71.7	63.3	69.2	66.0	67.1	68.7	67.7	63.7	69.7	67.0	56.9	63.8	66.6	64.7	67.2	66.1
Balance sheet statistics (CHF million)																
Total assets	206,987	190,282	195,584	187,293	193,825	186,122	186,122	213,645	203,251	210,750	213,888	213,888	228,669	219,335	212,348	212,348
Risk-weighted assets			54,212	51,891	50,522	51,777	51,777	53,894	56,394	57,280	57,291	57,291	59,873	57,496	58,654	58,654
Leverage exposure											238,856	238,856	254,804	241,798	231,921	231,921
Number of employees and relationship managers																
Number of employees (full-time equivalents)	14,400	14,100	13,800	13,500	13,500	13,200	13,200	13,300	13,000	13,200	13,200	13,200	13,400	13,500	13,900	13,900
Number of relationship managers	2,050	2,080	2,060	2,050	2,030	2,040	2,040	2,110	2,090	2,070	2,070	2,070	2,080	2,060	2,040	2,040

Time series – Swiss Universal Bank (2/2)

Swiss Universal Bank (unaudited)																
	2011	2012	1Q13	2Q13	3Q13	4Q13	2013	1Q14	2Q14	3Q14	4Q14	2014	1Q15	2Q15	3Q15	9M15
Private Banking (CHF million, except where indicated)																
Net revenues	3,954	4,046	905	948	891	948	3,692	920	875	870	1,249	3,914	899	942	839	2,680
Provision for credit losses	63	85	20	17	19	19	75	16	17	17	10	60	12	9	14	35
Total operating expenses	3,207	2,823	710	693	662	699	2,764	633	657	636	700	2,626	644	674	624	1,942
Income before taxes	684	1,138	175	238	210	230	853	271	201	217	539	1,228	243	259	201	703
Corporate & Institutional Banking (CHF million, except where indicated)																
Assets under Management (CHF billion)	226.0	223.3	238.9	236.3	242.6	244.2	244.2	253.1	256.7	258.0	258.6	258.6	256.5	253.6	237.1	237.1
Net new assets (CHF billion)	0.9	1.4	0.2	0.1	(1.1)	(1.7)	(2.5)	3.8	1.8	(1.9)	0.1	3.8	1.5	1.5	3.1	6.1
Net revenues	2,182	2,259	487	499	475	459	1,920	459	438	450	460	1,807	448	484	481	1,413
Provision for credit losses	(2)	14	(3)	(7)	3	3	(4)	2	10	3	19	34	11	24	25	60
Total operating expenses	1,195	1,168	253	262	254	268	1,037	246	258	248	273	1,025	253	248	263	764
Income before taxes	989	1,077	237	244	218	188	887	211	170	199	168	748	184	212	193	589
Assets under Management (CHF billion)	203.0	223.8	238.7	238.3	241.1	250.0	250.0	254.4	261.4	266.6	275.9	275.9	286.7	277.8	263.1	263.1
Net new assets (CHF billion)	5.3	1.5	4.5	(0.2)	0.5	4.0	8.8	0.4	0.6	0.9	3.6	5.5	6.1	(1.6)	1.9	6.4

Time series – International Wealth Management (1/2)

International Wealth Management (unaudited)																
	2011	2012	1Q13	2Q13	3Q13	4Q13	2013	1Q14	2Q14	3Q14	4Q14	2014	1Q15	2Q15	3Q15	9M15
Statements of operations (CHF million)																
Net revenues	4,563	4,677	1,110	1,253	1,077	1,489	4,929	1,154	1,145	1,102	1,350	4,751	1,069	1,129	1,050	3,248
Provision for credit losses	13	32	5	5	(6)	4	8	0	2	3	7	12	1	(1)	11	11
Compensation and benefits	2,175	2,147	556	590	500	503	2,149	548	547	496	547	2,138	511	535	470	1,516
General and administrative expenses	1,454	1,231	278	287	290	359	1,214	254	251	299	303	1,107	235	263	319	817
Commission expenses	307	277	74	91	84	92	341	72	72	68	70	282	59	58	58	175
Restructuring expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total other operating expenses	1,761	1,508	352	378	374	451	1,555	326	323	367	373	1,389	294	321	377	992
Total operating expenses	3,936	3,655	908	968	874	954	3,704	874	870	863	920	3,527	805	856	847	2,508
Income before taxes	614	990	197	280	209	531	1,217	280	273	236	423	1,212	263	274	192	729
Statement of operations metrics (%)																
Return on regulatory capital												27.0	23.7	24.1	17.0	21.7
Cost/income ratio	86.3	78.1	81.8	77.3	81.2	64.1	75.1	75.7	76.0	78.3	68.1	74.2	75.3	75.8	80.7	77.2
Balance sheet statistics (CHF million)																
Total assets	77,903	71,304	74,572	70,313	69,099	80,336	80,336	73,655	83,711	88,722	92,466	92,466	95,021	89,422	86,700	86,700
Risk-weighted assets			30,668	30,786	27,820	26,302	26,302	26,891	28,532	29,791	31,471	31,471	30,615	30,598	31,305	31,305
Leverage exposure											84,369	84,369	92,693	89,453	91,333	91,333
Number of employees and relationship managers																
Number of employees (full-time equivalents)	9,400	8,900	9,000	8,800	8,600	8,700	8,700	8,700	8,600	8,700	8,700	8,700	8,700	8,700	8,900	8,900
Number of relationship managers	1,420	1,340	1,370	1,350	1,290	1,280	1,280	1,270	1,230	1,220	1,200	1,200	1,220	1,200	1,200	1,200

Time series – International Wealth Management (2/2)

International Wealth Management (unaudited)																
	2011	2012	1Q13	2Q13	3Q13	4Q13	2013	1Q14	2Q14	3Q14	4Q14	2014	1Q15	2Q15	3Q15	9M15
Private Banking (CHF million, except where indicated)																
Net revenues	3,083	3,171	752	838	768	771	3,129	752	759	749	867	3,127	748	794	742	2,284
Provision for credit losses	13	32	5	5	(6)	4	8	0	2	3	7	12	1	(1)	11	11
Total operating expenses	2,758	2,506	584	648	586	629	2,447	579	556	575	610	2,320	530	581	580	1,691
Income before taxes	312	633	163	185	188	138	674	173	201	171	250	795	217	214	151	582
Asset Management (CHF million, except where indicated)																
Assets under Management (CHF billion)	386.0	407.4	309.5	303.0	297.2	297.8	297.8	298.2	308.6	320.7	323.7	323.7	310.4	303.3	286.5	286.5
Net new assets (CHF billion)	23.5	(13.6)	2.6	5.9	1.2	0.6	10.3	1.7	1.8	1.8	2.0	7.3	(0.7)	0.2	1.7	1.2
Net revenues	1,480	1,506	358	415	309	718	1,800	402	386	353	483	1,624	321	335	308	964
Provision for credit losses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total operating expenses	1,178	1,149	324	320	288	325	1,257	295	314	288	310	1,207	275	275	267	817
Income before taxes	302	357	34	95	21	393	543	107	72	65	173	417	46	60	41	147
Assets under Management (CHF billion)	140.4	142.6	260.6	260.6	263.9	270.1	270.1	282.4	294.5	306.7	305.2	305.2	309.9	313.1	314.6	314.6
Net new assets (CHF billion)	(1.0)	9.5	6.7	1.9	5.0	2.3	15.9	6.9	4.9	3.3	(8.6)	6.5	9.2	8.1	5.6	22.9

Time series – Asia Pacific (1/2)

Asia Pacific (unaudited)																
	2011	2012	1Q13	2Q13	3Q13	4Q13	2013	1Q14	2Q14	3Q14	4Q14	2014	1Q15	2Q15	3Q15	9M15
Statements of operations (CHF million)																
Net revenues	2,511	2,337	911	815	617	675	3,018	842	742	1,015	736	3,335	1,088	1,040	885	3,013
Provision for credit losses	8	10	(6)	1	0	(2)	(7)	1	4	30	5	40	(3)	11	24	32
Compensation and benefits	1,548	1,524	355	342	286	343	1,326	358	342	376	349	1,425	383	380	404	1,167
General and administrative expenses	730	738	174	189	176	171	710	165	168	200	188	721	170	188	207	565
Commission expenses	262	245	66	62	55	54	237	54	59	64	72	249	73	94	88	255
Restructuring expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total other operating expenses	992	983	240	251	231	225	947	219	227	264	260	970	243	282	295	820
Total operating expenses	2,540	2,507	595	593	517	568	2,273	577	569	640	609	2,395	626	662	699	1,987
Income before taxes	(37)	(180)	322	221	100	109	752	264	169	345	122	900	465	367	162	994
Statement of operations metrics (%)																
Return on regulatory capital												13.1	29.4	26.3	12.5	23.0
Cost/income ratio	101.2	107.3	65.3	72.8	83.8	84.1	75.3	68.5	76.7	63.1	82.7	71.8	57.5	63.7	79.0	65.9
Balance sheet statistics (CHF million)																
Total assets	100,417	86,412	92,633	85,343	97,880	98,672	98,672	97,205	86,538	103,337	105,574	105,574	106,442	92,799	86,995	86,995
Risk-weighted assets			21,529	22,939	21,250	22,349	22,349	26,661	25,384	27,667	27,139	27,139	27,949	26,357	27,054	27,054
Leverage exposure											137,843	137,843	115,305	107,755	100,402	100,402
Number of employees and relationship managers																
Number of employees (full-time equivalents)	6,200	5,700	5,600	5,500	5,500	5,500	5,500	5,600	5,700	5,800	5,900	5,900	6,000	6,100	6,400	6,400
Number of relationship managers	430	470	460	470	460	470	470	490	490	510	520	520	530	540	550	550

Time series – Asia Pacific (2/2)

Asia Pacific (unaudited)																
	2011	2012	1Q13	2Q13	3Q13	4Q13	2013	1Q14	2Q14	3Q14	4Q14	2014	1Q15	2Q15	3Q15	9M15
Private Banking (CHF million, except where indicated)																
Net revenues	768	887	246	268	239	211	964	252	239	273	273	1,037	297	307	303	907
Provision for credit losses	(3)	4	1	1	(2)	1	1	0	1	1	2	4	(1)	0	24	23
Total operating expenses	703	728	173	192	162	177	704	170	163	186	204	723	190	188	210	588
Income before taxes	68	155	72	75	79	33	259	82	75	86	67	310	108	119	69	296
Investment Banking (CHF million)																
Net revenues	1,743	1,450	665	547	378	464	2,054	590	503	742	463	2,298	791	733	582	2,106
Provision for credit losses	11	6	(7)	0	2	(3)	(8)	1	3	29	3	36	(2)	11	0	9
Total operating expenses	1,837	1,779	422	401	355	391	1,569	407	406	454	405	1,672	436	474	489	1,399
Income before taxes	(105)	(335)	250	146	21	76	493	182	94	259	55	590	357	248	93	698

Time series – Global Markets

Global Markets (unaudited)																
	2011	2012	1Q13	2Q13	3Q13	4Q13	2013	1Q14	2Q14	3Q14	4Q14	2014	1Q15	2Q15	3Q15	9M15
Statements of operations (CHF million)																
Net revenues	7,062	9,388	2,762	2,466	1,888	1,858	8,974	2,381	2,270	2,183	1,779	8,613	2,416	2,214	1,634	6,264
Provision for credit losses	15	(15)	0	7	2	8	17	1	(6)	1	11	7	4	(4)	14	14
Compensation and benefits	3,654	3,562	911	879	657	824	3,271	898	901	842	691	3,332	910	919	621	2,450
General and administrative expenses	1,969	1,978	527	506	505	552	2,090	514	476	512	561	2,063	515	627	682	1,824
Commission expenses	687	637	155	156	146	127	584	134	126	143	151	554	145	153	148	446
Restructuring expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total other operating expenses	2,656	2,615	682	662	651	679	2,674	648	602	655	712	2,617	660	780	830	2,270
Total operating expenses	6,310	6,177	1,593	1,541	1,308	1,503	5,945	1,546	1,503	1,497	1,403	5,949	1,570	1,699	1,451	4,720
Income/(loss) before taxes	737	3,226	1,169	918	578	347	3,012	834	773	685	365	2,657	842	519	169	1,530
Statement of operations metrics (%)																
Return on regulatory capital												14.0	17.3	11.0	3.7	10.9
Cost/income ratio	89.4	65.8	57.7	62.5	69.3	80.9	66.2	64.9	66.2	68.6	78.9	69.1	65.0	76.7	88.8	75.4
Balance sheet statistics (CHF million)																
Total assets	467,037	411,078	417,271	408,071	376,363	359,563	359,563	344,491	362,636	387,557	365,580	365,580	329,522	313,804	291,978	291,978
Risk-weighted assets			85,627	83,033	73,260	73,300	73,300	71,917	71,301	72,553	73,280	73,280	71,248	70,542	72,690	72,690
Risk-weighted assets (USD)			90,424	87,759	81,018	82,373	82,373	81,414	80,402	75,932	74,048	74,048	73,353	75,482	74,394	74,394
Leverage exposure												412,316	412,316	394,409	368,854	348,096
Leverage exposure (USD)												416,639	416,639	406,063	394,686	356,254
Number of employees (full-time equivalents)																
Number of employees	11,700	11,900	11,700	11,800	12,200	12,100	12,100	11,700	11,700	11,700	11,900	11,900	12,300	12,500	12,800	12,800

Time series – Investment Banking & Capital Markets

Investment Banking & Capital Markets (unaudited)																
	2011	2012	1Q13	2Q13	3Q13	4Q13	2013	1Q14	2Q14	3Q14	4Q14	2014	1Q15	2Q15	3Q15	9M15
Statements of operations (CHF million)																
Net revenues	1,611	2,015	505	515	496	498	2,014	528	597	477	504	2,106	400	570	379	1,349
Provision for credit losses	(2)	0	0	0	0	0	0	1	(2)	(1)	0	(2)	0	0	0	0
Compensation and benefits	1,403	1,258	294	280	218	264	1,056	315	332	295	246	1,188	342	329	227	898
General and administrative expenses	412	413	93	88	88	107	376	88	101	102	118	409	105	93	107	305
Commission expenses	4	3	0	1	0	0	1	0	1	1	1	3	0	1	1	2
Restructuring expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total other operating expenses	416	416	93	89	88	107	377	88	102	103	119	412	105	94	108	307
Total operating expenses	1,819	1,674	387	369	306	371	1,433	403	434	398	365	1,600	447	423	335	1,205
Income/(loss) before taxes	(206)	341	118	146	190	127	581	124	165	80	139	508	(47)	147	44	144
Statement of operations metrics (%)																
Return on regulatory capital												26.2	–	27.3	7.3	8.8
Cost/income ratio	112.9	83.1	76.6	71.7	61.7	74.5	71.2	76.3	72.7	83.4	72.4	76.0	111.8	74.2	88.4	89.3
Balance sheet statistics (CHF million)																
Total assets	6,817	7,855	7,681	8,249	6,140	6,662	6,662	13,523	13,814	14,337	14,928	14,928	14,674	13,820	13,921	13,921
Risk-weighted assets			10,679	12,021	11,082	11,210	11,210	12,952	12,631	13,782	13,870	13,870	14,665	15,895	17,539	17,539
Risk-weighted assets (USD)			11,277	12,705	12,256	12,598	12,598	14,662	14,243	14,424	14,015	14,015	15,098	17,009	17,950	17,950
Leverage exposure											42,017	42,017	35,151	36,196	37,731	37,731
Leverage exposure (USD)											42,457	42,457	36,190	38,731	38,615	38,615
Number of employees (full-time equivalents)																
Number of employees	2,500	2,400	2,400	2,300	2,400	2,400	2,400	2,300	2,300	2,400	2,400	2,400	2,500	2,500	2,800	2,800

Time series – Strategic Resolution Unit

Strategic Resolution Unit (unaudited)																
	2011	2012	1Q13	2Q13	3Q13	4Q13	2013	1Q14	2Q14	3Q14	4Q14	2014	1Q15	2Q15	3Q15	9M15
Statements of operations (CHF million)																
Net revenues	2,468	1,831	511	354	351	414	1,630	657	321	237	(47)	1,168	176	226	(10)	392
of which from noncontrolling interests without SEI	797	360	72	121	227	219	639	361	29	41	(3)	428	(25)	14	2	(9)
Provision for credit losses	92	44	6	28	21	22	77	13	(6)	6	20	33	5	13	21	39
Compensation and benefits	1,375	1,227	299	292	273	286	1,150	275	251	267	289	1,082	256	259	265	780
General and administrative expenses	1,327	1,422	271	442	366	1,671	2,750	286	2,002	468	692	3,448	255	285	303	843
Commission expenses	271	150	59	51	51	50	211	45	45	45	43	178	43	34	41	118
Restructuring expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total other operating expenses	1,598	1,572	330	493	417	1,721	2,961	331	2,047	513	735	3,626	298	319	344	961
Total operating expenses	2,973	2,799	629	785	690	2,007	4,111	606	2,298	780	1,024	4,708	554	578	609	1,741
Income/(loss) before taxes	(597)	(1,012)	(124)	(459)	(360)	(1,615)	(2,558)	38	(1,971)	(549)	(1,091)	(3,573)	(383)	(365)	(640)	(1,388)
Balance sheet statistics (CHF million)																
Total assets	157,110	123,900	128,495	128,782	120,238	108,472	108,472	130,468	126,633	115,242	107,464	107,464	97,747	86,114	82,592	82,592
Risk-weighted assets – look-through			68,471	64,280	61,086	65,867	65,867	71,549	69,497	69,009	65,072	65,072	62,847	60,861	61,636	61,636
Leverage exposure – look-through											219,075	219,075	182,337	158,241	155,501	155,501
Number of employees (full-time equivalents)																
Number of employees	4,600	4,100	4,100	4,100	3,900	3,800	3,800	3,700	3,500	3,400	3,400	3,400	3,200	3,000	3,000	3,000

Time series – Corporate Center (1/2)

Corporate Center (unaudited)		2011	2012	1Q13	2Q13	3Q13	4Q13	2013	1Q14	2Q14	3Q14	4Q14	2014	1Q15	2Q15	3Q15	9M15
		Statements of operations (CHF million)															
Net revenues		1,540	(2,942)	(102)	102	(119)	(202)	(321)	(112)	75	244	341	548	151	350	727	1,228
Provision for credit losses		0	0	0	0	2	(1)	1	0	(1)	0	3	2	0	(1)	1	0
Compensation and benefits		230	350	79	24	102	33	238	142	135	32	25	334	108	18	69	195
General and administrative expenses		(24)	73	16	13	4	29	62	35	66	86	73	260	96	91	112	299
Commission expenses		47	25	23	8	8	(13)	26	(10)	1	1	13	5	3	(1)	14	16
Restructuring expenses		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total other operating expenses		23	98	39	21	12	16	88	25	67	87	86	265	99	90	126	315
Total operating expenses		253	448	118	45	114	49	326	167	202	119	111	599	207	108	195	510
Income/(loss) before taxes		1,287	(3,390)	(220)	57	(235)	(250)	(648)	(279)	(126)	125	227	(53)	(56)	243	531	718
Net revenue detail (CHF million)																	
Treasury results		(122)	(229)	(23)	2	(3)	(16)	(40)	(26)	(31)	(36)	15	(78)	13	97	74	184
Fair value impact from movements in own credit spreads		1,616	(2,912)	(68)	124	(156)	(196)	(296)	(89)	17	318	297	543	144	228	623	995
Other		46	199	(11)	(24)	40	10	15	3	89	(38)	29	83	(6)	25	30	49
Net revenues		1,540	(2,942)	(102)	102	(119)	(202)	(321)	(112)	75	244	341	548	151	350	727	1,228
Statements of expenses (CHF million)																	
Compensation and benefits		3,422	3,472	807	779	767	742	3,095	806	783	680	761	3,030	768	680	711	2,159
Total other operating expenses		3,385	3,386	837	809	822	870	3,338	785	826	881	1,044	3,536	867	889	1,020	2,776
Total operating expenses before allocations to divisions		6,807	6,858	1,644	1,588	1,589	1,612	6,433	1,591	1,609	1,561	1,805	6,566	1,635	1,569	1,731	4,935
Net allocations to divisions		6,554	6,410	1,526	1,543	1,475	1,563	6,107	1,424	1,407	1,442	1,694	5,967	1,428	1,461	1,536	4,425
of which Swiss Universal Bank			1,532	370	357	367	378	1,472	341	364	357	406	1,468	344	342	375	1,061
of which International Wealth Management			1,099	256	274	257	268	1,055	243	221	225	241	930	228	230	230	688
of which Asia Pacific			734	186	175	153	164	678	164	171	184	205	724	171	183	204	558
of which Global Markets			2,085	505	510	450	523	1,988	475	441	455	575	1,946	466	487	510	1,463
of which Investment Banking & Capital Markets			272	62	57	50	65	234	58	56	59	79	252	63	63	70	196
of which Strategic Resolution Unit			688	147	170	198	165	680	143	154	162	188	647	156	156	147	459
Total operating expenses		253	448	118	45	114	49	326	167	202	119	111	599	207	108	195	510

Time series – Corporate Center (2/2)

Corporate Center (unaudited)																
	2011	2012	1Q13	2Q13	3Q13	4Q13	2013	1Q14	2Q14	3Q14	4Q14	2014	1Q15	2Q15	3Q15	9M15
Balance sheet statistics (CHF million)																
Total assets	32,894	33,449	30,382	31,852	31,624	32,979	32,979	5,103	14,997	34,417	21,562	21,562	32,315	64,028	83,886	83,886
Risk-weighted assets – look-through			18,500	16,393	16,036	15,298	15,298	15,830	15,430	16,238	16,125	16,125	15,898	14,882	15,744	15,744
Leverage exposure – look-through											15,180	15,180	28,029	59,528	79,885	79,885
Number of employees (full-time equivalents)																
Number of employees	900	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300

Time series – Assets under Management

Assets under Management (unaudited)																
	2011	2012	1Q13	2Q13	3Q13	4Q13	2013	1Q14	2Q14	3Q14	4Q14	2014	1Q15	2Q15	3Q15	9M15
Assets under management (CHF billion)																
Swiss Universal Bank – Private Banking	226.0	223.3	238.9	236.3	242.6	244.2	244.2	253.1	256.7	258.0	258.6	258.6	256.5	253.6	237.1	237.1
Swiss Universal Bank – Corporate & Institutional Banking	203.0	223.8	238.7	238.3	241.1	250.0	250.0	254.4	261.4	266.6	275.9	275.9	286.7	277.8	263.1	263.1
International Wealth Management – Private Banking	386.0	407.4	309.5	303.0	297.2	297.8	297.8	298.2	308.6	320.7	323.7	323.7	310.4	303.3	286.5	286.5
International Wealth Management – Asset Management	140.4	142.6	260.6	260.6	263.9	270.1	270.1	282.4	294.5	306.7	305.2	305.2	309.9	313.1	314.6	314.6
Asia Pacific – Private Banking	92.1	111.9	117.1	116.0	117.1	121.3	121.3	127.0	134.8	149.1	150.5	150.5	154.6	155.9	139.1	139.1
Strategic Resolution Unit	196.3	201.0	211.4	207.7	171.0	167.5	167.5	147.2	149.6	144.1	145.1	145.1	140.4	135.2	135.5	135.5
Assets managed across businesses	(59.9)	(61.5)	(67.5)	(68.4)	(68.4)	(72.8)	(72.8)	(75.2)	(82.0)	(84.9)	(89.2)	(89.2)	(93.2)	(92.5)	(91.3)	(91.3)
Assets under management	1,183.9	1,248.5	1,308.7	1,293.5	1,264.5	1,278.1	1,278.1	1,287.1	1,323.6	1,360.3	1,369.8	1,369.8	1,365.3	1,346.4	1,284.6	1,284.6
of which continuing operations	1,132.2	1,195.5	1,255.7	1,242.3	1,235.6	1,249.1	1,249.1	1,275.7	1,313.5	1,360.3	1,369.8	1,369.8	1,365.3	1,346.4	1,284.6	1,284.6
of which discontinued operations	51.7	53.0	53.0	51.2	28.9	29.0	29.0	11.4	10.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net new assets (CHF billion)																
Swiss Universal Bank – Private Banking	0.9	1.4	0.2	0.1	(1.1)	(1.7)	(2.5)	3.8	1.8	(1.9)	0.1	3.8	1.5	1.5	3.1	6.1
Swiss Universal Bank – Corporate & Institutional Banking	5.3	1.5	4.5	(0.2)	0.5	4.0	8.8	0.4	0.6	0.9	3.6	5.5	6.1	(1.6)	1.9	6.4
International Wealth Management – Private Banking	23.5	(13.6)	2.6	5.9	1.2	0.6	10.3	1.7	1.8	1.8	2.0	7.3	(0.7)	0.2	1.7	1.2
International Wealth Management – Asset Management	(1.0)	9.5	6.7	1.9	5.0	2.3	15.9	6.9	4.9	3.3	(8.6)	6.5	9.2	8.1	5.6	22.9
Asia Pacific – Private Banking	11.6	10.3	2.2	2.8	3.5	3.3	11.8	5.0	4.8	6.1	1.6	17.5	4.5	6.6	3.7	14.8
Strategic Resolution Unit	5.9	3.7	(1.7)	(2.5)	(1.0)	(1.4)	(6.6)	(2.3)	(2.6)	(2.2)	(2.2)	(9.3)	0.3	(0.4)	1.1	1.0
Assets managed across businesses	0.5	(2.1)	(2.4)	(0.4)	0.0	(2.7)	(5.5)	(1.8)	(1.2)	(0.7)	0.6	(3.1)	(3.9)	(0.3)	(0.7)	(4.9)
Net new assets	46.7	10.7	12.1	7.6	8.1	4.4	32.2	13.7	10.1	7.3	(2.9)	28.2	17.0	14.1	16.4	47.5
of which continuing operations	43.8	11.3	14.5	8.7	8.8	4.2	36.2	14.7	10.7	7.7	(2.9)	30.2	17.0	14.1	16.4	47.5
of which discontinued operations	2.9	(0.6)	(2.4)	(1.1)	(0.7)	0.2	(4.0)	(1.0)	(0.6)	(0.4)	0.0	(2.0)	0.0	0.0	0.0	0.0

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