



Company Profile
2013

Facts & Figures 2013

2.3 billion net income attributable to shareholders in CHF

13% return on equity for strategic businesses

0.70 distribution per share in CHF

1,282 billion assets under management in CHF

872.8 billion total balance sheet assets in CHF

3.7% Look-through Swiss leverage ratio

10.0% Look-through Basel III CET1 ratio

Credit Suisse at a Glance

As one of the world's leading banks, we are committed to delivering our financial experience and expertise to corporate, institutional and government clients and to ultra-high-net-worth and high-net-worth individuals worldwide, in addition to affluent and retail clients in Switzerland. Our integrated business model combines the resources of our two divisions, allowing us to provide comprehensive solutions to our clients. Founded in 1856, we have operations in over 50 countries and employ 46,000 individuals from approximately 150 different nations.

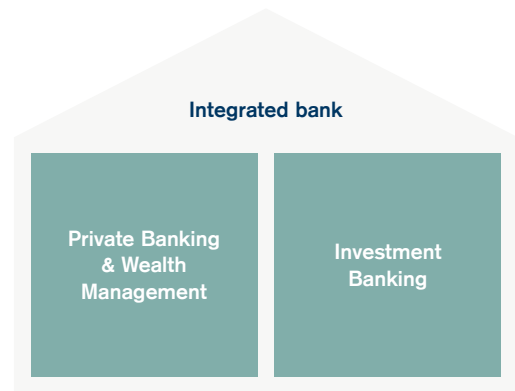
In this report, adjusted cost run-rate results are measured against our annualized 1H11 expense run rate measured at constant foreign exchange rates and adjusted to exclude business realignment and other significant non-operating expenses and variable compensation expenses.

As of January 1, 2013, Basel III was implemented in Switzerland along with the "Too Big to Fail" legislation and regulations thereunder. Our related disclosures are in accordance with our current 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 herein. Capital and ratio numbers for periods prior to 2013 herein are based on estimates, which are calculated as if the Basel III framework had been in place in Switzerland during such periods.

Unless otherwise noted, leverage ratio, leverage exposure and total capital amounts included herein are based on the current FINMA framework. The Swiss leverage ratio is calculated as Swiss Total Capital, divided by a three-month average leverage exposure, which consists of balance sheet assets; off-balance sheet exposures, consisting of guarantees and commitments; and regulatory adjustments, including cash collateral netting reversals and derivative add-ons.

For the purposes of this report, unless the context otherwise requires, the terms "Credit Suisse," "the Group," "we," "us" and "our" mean Credit Suisse Group and its consolidated subsidiaries.

Cover image: On the campus of the Swiss Federal Institute of Technology (EPFL) in Lausanne, Credit Suisse operates a "branch of the future," where it tests new ideas and concepts in banking. The branch manager, Oliver Kratzer, and his colleagues, Yasmina Garchi (right) and Luana Conticello, ensure that Credit Suisse is an integral part of daily campus life at EPFL.



Editorial

Message from the Chairman and the CEO



Urs Rohner, Chairman of the Board of Directors (left), and Brady W. Dougan, Chief Executive Officer

Dear Reader

The Company Profile provides you with a summary of Credit Suisse's strategic direction, an overview of our organization and a brief description of our businesses.

Throughout its history, Credit Suisse has evolved its business model and organizational structure in line with changing client needs, regulation and market conditions. In 2013, we made substantial progress in the execution of our strategy, building on steps we have taken since 2008.

Since January 2013, Credit Suisse has been operating under the Basel III regulatory framework. Throughout the year, we made significant further progress in our efforts to address the "Too Big to Fail" topic. We largely completed our capital plan announced in July 2012 and further reduced leverage exposure.

In November 2013, we announced our program to evolve the Group's legal entity structure, which is designed to meet future requirements for global recovery and resolution planning, and to result in a substantially less complex and more efficient operating infrastructure in view of the new regulatory requirements. In the course of the year, we made further progress toward achieving a more balanced allocation of capital between our two divisions

and created non-strategic units to accelerate this process. We are confident that the continued momentum we see in our strategic businesses, combined with the successful execution of the run-off of positions and losses in our non-strategic units, will allow us to achieve our targeted return on equity of 15% over market cycles. We are active in attractive markets and we have transformed our integrated bank in recent years to further improve our profitability and returns in the evolving operating environment, while continuing to place our clients' needs first and maintaining

We have transformed our integrated bank to further improve returns in the evolving operating environment, while continuing to place our clients' needs first.

market share momentum across targeted businesses. To retain the trust of our stakeholders, we must consistently deliver on our targets – both financial and strategic. Although the banking sector has already undergone a significant transformation over the past few years, the industry landscape continues to evolve.

With our integrated Basel III-compliant business model, we are confident that we can continue to adapt to these changes while acting as a strong and reliable partner to our clients, shareholders and employees.

Best regards

Urs Rohner
Chairman of the
Board of Directors

Brady W. Dougan
Chief Executive Officer

April 2014

Strategy

An integrated global bank with a strong local presence

We offer our clients in Switzerland and around the world a broad range of traditional and innovative banking services and products. We operate as an integrated bank, combining strengths and expertise in our two global divisions, Private Banking & Wealth Management (PB&WM) and Investment Banking. The two divisions are supported by Shared Services, which provide corporate services and business solutions. Our global structure comprises four regions: our home market, Switzerland; Europe, Middle East and Africa (EMEA); Americas; and Asia Pacific. To achieve our financial targets and create value for our clients, investors and society, we focus on the following six priorities:

Chairman of the Board of Directors of Credit Suisse Group AG

Urs Rohner

Chief Executive Officer of Credit Suisse Group AG

Brady W. Dougan

Home Market



In Switzerland, Credit Suisse is a leading bank for retail, private, corporate and institutional clients. At the end of 2013, we had approximately CHF 150 billion of loans outstanding, including mortgages and loans to private sector companies, to the public sector and to private clients. As an employer, purchaser and investor, Credit Suisse makes a substantial contribution to economic output and employment in all Swiss regions.

The Six Pillars of Our Strategy

Client Focus

We put our clients' needs first. We aspire to be a reliable and flexible long-term partner to our clients at all times.

2.2 million

clients served by Credit Suisse worldwide as of year-end 2013

Employees

We strive to attract, develop and retain top talent in order to deliver outstanding financial products and services to our clients.

46,000

employees worldwide as of year-end 2013 (full-time equivalents)

Capital and Risk Management

While prudent risk-taking aligned with our strategic priorities is fundamental to our business, we maintain a conservative framework to manage liquidity and capital.

14 billion

in Look-through capital added during 2013 in CHF, including issued Buffer Capital Notes and contingent capital instruments

Efficiency

We strive for superior efficiency levels, while not compromising growth or reputation.

3.1 billion

cost base reduction in CHF, achieved by year-end 2013, measured against the annualized adjusted 1H11 expense run-rate

Collaboration

Close collaboration between our divisions and regions is essential to delivering comprehensive solutions to meet the complex financial needs of our clients.

18%

of 2013 net revenues were from transactions in which both our divisions, or more than one business within PB&WM, were involved

Corporate Responsibility

We assume our various responsibilities as a bank, an employer as well as toward the society and the environment.

2.4 million

people at the base of the income pyramid have benefited to date as a result of Credit Suisse's microfinance activities

Private Banking & Wealth Management

Serving the needs of more than two million clients around the globe

Private Banking & Wealth Management offers comprehensive advice and a broad range of financial solutions to private, corporate and institutional clients. Our service offering is based on our structured advisory process, comprehensive investment services and a wide product range that can be tailored to clients' needs. During 2013, the division recorded net new assets of CHF 32.1 billion and managed CHF 1,282 billion of assets at year-end.

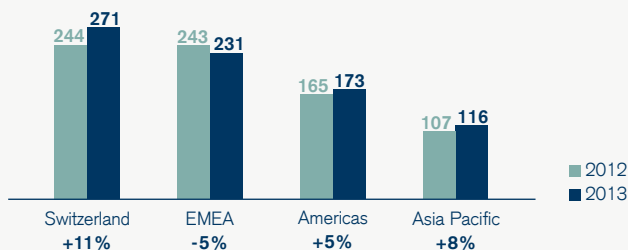
Members of the Executive Board heading the division

Hans-Ulrich Meister, Head Private Banking & Wealth Management and Chief Executive Officer Switzerland

Robert Shafir, Head Private Banking & Wealth Management and Chief Executive Officer Americas

Regional Distribution of Assets under Management – Wealth Management Clients

in CHF billion



Regional Growth Rates of Assets under Management in 2013

Key Figures – Private Banking & Wealth Management

26,000 employees*

4,330 of which are Relationship Managers

3,240 million income before taxes in CHF

* Full-time equivalents, including Shared Services employees who work for Private Banking & Wealth Management.

Investment Banking

Focusing on client-driven and capital-efficient businesses

Investment Banking provides a broad range of financial products and services, focusing on client-driven and high-return businesses. Our products and services include global securities sales, trading and execution, prime brokerage as well as capital raising and advisory services. Our clients include corporations, governments and institutions around the world.

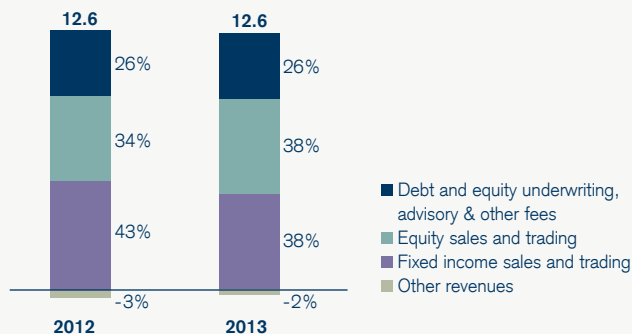
Members of the Executive Board heading the division

Gaël de Boissard, Head Investment Banking and Chief Executive Officer Europe, Middle East and Africa

Eric Varvel, Head Investment Banking and Chief Executive Officer Asia Pacific

Net Revenue Details

in CHF billion



Key Figures – Investment Banking

19,700 employees*

46% reduction in Basel III risk-weighted assets since mid-2011

1,719 million income before taxes in CHF

* Full-time equivalents, including Shared Services employees who work for Investment Banking.

Shared Services

Providing centralized corporate services and business support

Shared Services provides centralized corporate services and business support for the bank's two divisions – Private Banking & Wealth Management and Investment Banking – as well as effective and independent controls. The various functions provide the bank with an efficient infrastructure. Tasks are carried out from regional hubs in the areas described below. Other corporate services include One Bank Collaboration, Public Policy and Corporate Communications.

Members of the Executive Board heading Shared Services

Romeo Cerutti, General Counsel

David Mathers, Chief Financial Officer

Joachim Oechslin, Chief Risk Officer

Pamela Thomas-Graham, Chief Marketing and Talent Officer

Private Banking & Wealth Management

Finance, Operations and IT

Protects and enhances shareholder value through financial rigor, integrated operations as well as processing platforms and technology solutions.

General Counsel

Provides legal and compliance support to the two divisions and all functions of the bank and helps protect our reputation.

Risk

Ensures that an appropriate balance of capital levels, stability of earnings and returns versus assumed risk is maintained. Prudent risk-taking in line with our strategic priorities is fundamental to our business.

Talent, Branding and Centers of Excellence

Focuses on initiating, collaborating and improving our relationships with our current and prospective employees and clients.

Investment Banking

Corporate Responsibility at Credit Suisse

Adopting a responsible approach to business in all aspects of our work

We believe that our responsible approach to business is a decisive factor determining Credit Suisse's long-term success. We therefore strive to assume our corporate responsibilities and to comply with the professional standards and ethical values set out in our Code of Conduct in every aspect of our work. We do so based on our broad understanding of our duties as a financial services provider, member of society and employer. Our approach also reflects our commitment to the environment.

Responsibility in Banking

519

transactions were assessed for potential environmental and social risks

7,304 million

assets under management with high social and environmental benefits in CHF

Responsibility in Society

17,583

employees engaged in volunteering

~ 350

employees in Switzerland held an office in the cantonal authorities or in their community

Responsibility as an Employer

> 1,250

full-time positions were filled by new university graduates worldwide

46%

of all vacancies were filled through internal appointments

Responsibility for the Environment

137,011

hours of video conferencing were used as an alternative to business travel, helping to reduce our CO₂ emissions

40

gigawatt hours of energy were saved globally as a result of increasing our server virtualization rate to 56% worldwide over the past three years

Figures as of end-2013. For further information see our Corporate Responsibility Report 2013.

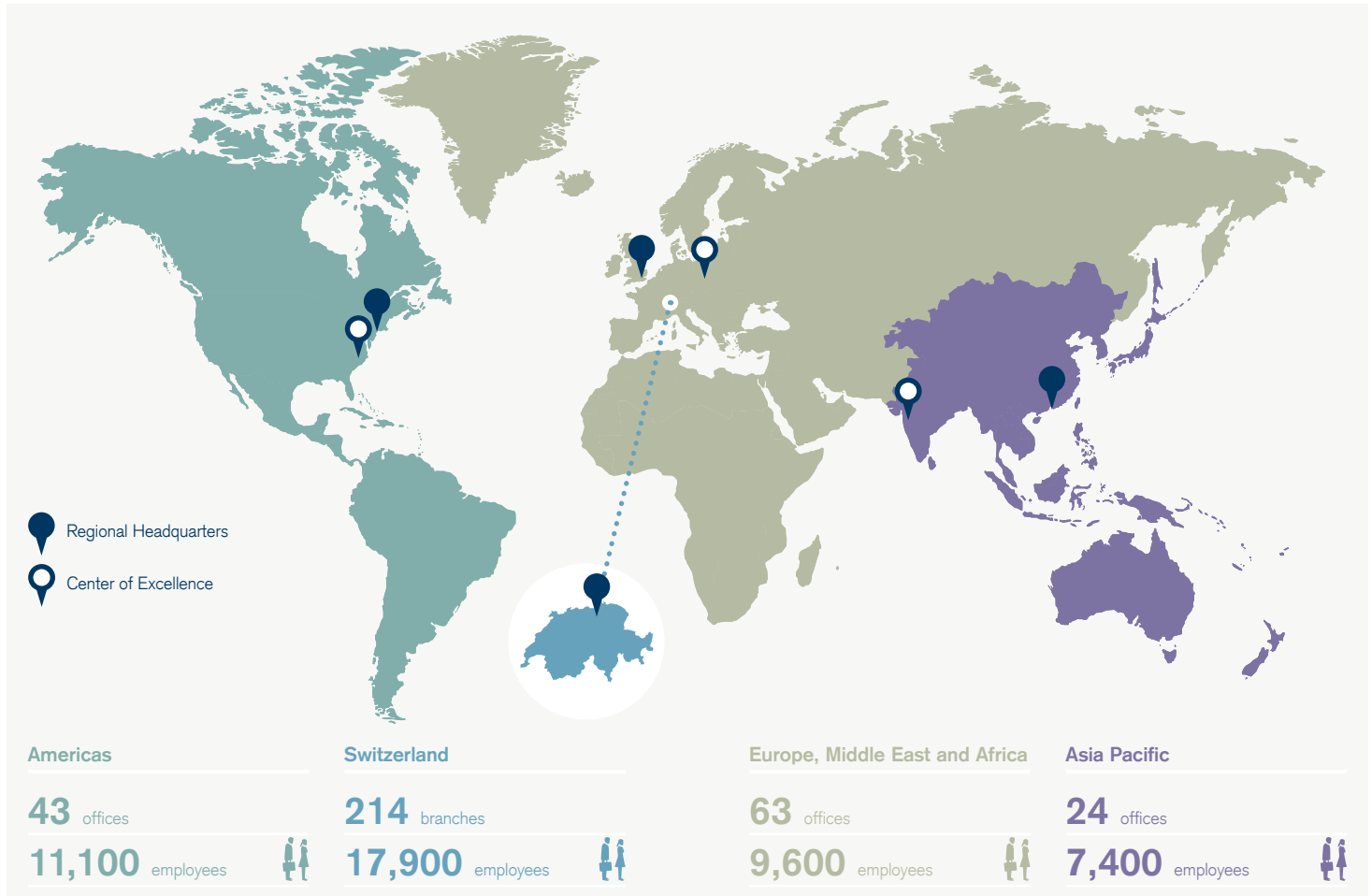
Regions

Our global footprint with over 300 offices across four regions

We run a global organization comprising four regions – Switzerland; Europe, Middle East and Africa; Americas and Asia Pacific. With our local presence and global approach, we are well-positioned to respond to changing client needs and market trends, while co-ordinating our activities on a cross-divisional basis.

Centers of Excellence

Our Centers of Excellence (CoEs) support our operations and are essential to the implementation of our strategy. Wrocław in Poland, Mumbai and Pune in India and Raleigh-Durham in the US are home to our CoEs. At year-end 2013, almost 15,000 roles were located in our CoEs, including contractors, third-party affiliates and vendors working for Credit Suisse.



Corporate Governance

Ensuring compliance based on international best practices

The way we interact with our stakeholders is fundamental to our business and our success. Safeguarding our strong reputation is one of our core objectives. We strive to act with integrity, responsibility, fairness and transparency at all times in order to secure the trust of our stakeholders.

Our Corporate Governance Framework

Credit Suisse's corporate governance complies with internationally accepted standards. The Board of Directors has adopted a set of corporate governance policies and procedures, forming the basis of a sound governance structure.

Code of Conduct

Our Code of Conduct establishes a common set of ethical values and professional standards across the bank and guides our efforts to maintain and strengthen our reputation for integrity, fair dealing and measured risk-taking.

Shareholder Rights

We are committed to the principle of equal treatment of all shareholders and encourage them to participate in the Annual General Meeting and execute their voting rights.

Managing Risk

Our Risk Management function fosters a disciplined risk culture and creates appropriate transparency, providing a sound basis for management to define suitable risk. Credit Suisse conducts a bank-wide, standardized Reputational Risk Review Process if there are grounds to believe that a potential transaction could pose an unacceptable risk or is not compatible with our internal guidelines.

Compensation Policy

We are committed to employing a responsible compensation approach that rewards excellence, ensures a prudent approach to risk-taking and aligns our employees' interests with those of our shareholders.

Board of Directors

Responsible for the overall strategic direction, supervision and control of the bank

The Board of Directors is responsible for the overall strategic direction, supervision and control of Credit Suisse, while the Executive Board is responsible for the day-to-day operational management, and developing and implementing business plans.

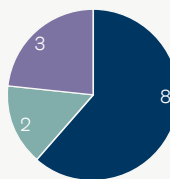
The Board of Directors is composed as follows: (as of December 31, 2013)

Urs Rohner, Chairman	★
Peter Brabeck-Letmathe, Vice-Chairman	●
Jassim Bin Hamad J.J. Al Thani	
Iris Bohnet	●
Noreen Doyle	●
Jean-Daniel Gerber	●
Walter B. Kielholz	● ●
Andreas N. Koopmann	● ●
Jean Lanier	● ● ●
Kai S. Nargolwala	●
Anton van Rossum	●
Richard E. Thornburgh	● ● ●
John Tiner	● ● ●

- Chairman's and Governance Committee
- Compensation Committee
- Audit Committee
- Risk Committee
- ★ Committee Chairman

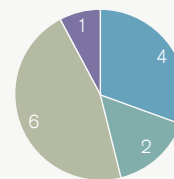
Board Composition

Industry Experience



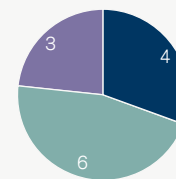
- Financial services
- Manufacturing & technology
- Law, government & academia

Geographical Origin



- Switzerland
- Americas
- Europe, Middle East and Africa
- Asia Pacific

Length of Tenure



- Less than 5 years
- Between 5 and 10 years
- 10 years or more

Key Developments 2011–2013

Events that shaped the markets and developments at Credit Suisse

Global 2011

Throughout 2011 and 2012: The indebtedness of several developed countries is cause for substantial concern. In the third quarter of 2011, ratings of several European countries are downgraded and Standard & Poor's downgrades the US long-term debt rating to AA+.

September: Following a sharp and sustained appreciation of the Swiss franc against major currencies, which sparked concerns of dampening economic growth, the Swiss National Bank announces a floor of 1.20 CHF per euro.

September through November: Thousands of protesters take to the streets in scores of cities around the world. In New York, as many as 7,000 people join the Occupy Wall Street demonstrations.

December: 2011 is a challenging year for the banking sector. Industry participants take further steps to adjust their business models to reflect the sector's changing regulatory framework. European banks' performance is affected by discussions regarding the need for bank recapitalization.

Global 2012

January: Central banks across the globe remain concerned about the growth outlook, and further eased monetary policy in 2012. The US Federal Reserve notes that monetary policy would remain highly accommodative after the recovery strengthens.

June: Regulatory authorities in a number of jurisdictions, including the US, UK, EU and Switzerland, begin to conduct investigations into the setting of LIBOR and other reference rates with respect to a number of currencies, as well as the pricing of certain related derivatives.

June: The Swiss National Bank advises in its Financial Stability Report at the end of June that the large Swiss banks (including Credit Suisse) should expand their loss-absorbing capital more rapidly in view of the marked deterioration in the economic environment – especially following the escalation of the eurozone debt crisis.

September: The eurozone sovereign debt crisis is a key theme in 2012. In September, European leaders agree on a single banking supervisory mechanism to be run by the European Central Bank.

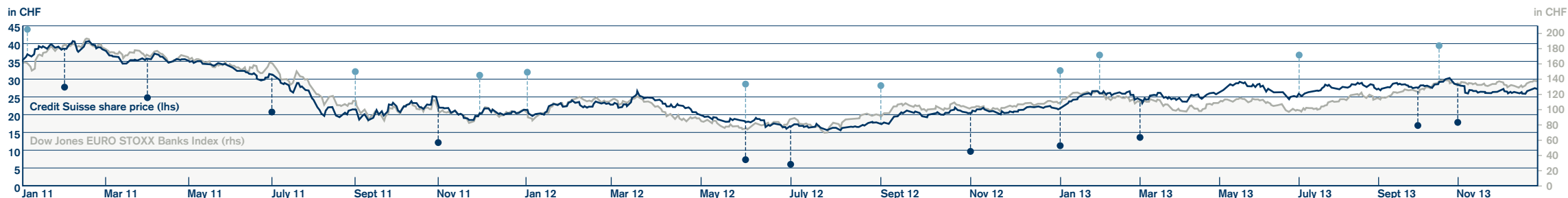
Global 2013

January: Bilateral tax agreements between Switzerland and the UK and Austria, respectively, enter into force, allowing for the regularization of assets in Switzerland of UK and Austrian residents.

February: Switzerland and the US sign an agreement which will enable Foreign Financial Institutions in Switzerland to comply with the Foreign Account Tax Compliance Act (FATCA) while remaining in compliance with Swiss law.

July: The Swiss Federal Council announces that it would provide authorizations to banks to transfer information about the destination of assets belonging to US clients who closed their Swiss bank accounts. Credit Suisse receives the relevant authorization from the Swiss Federal Council.

October: On October 16, the US Senate and House Leaders reach an accord to end the government shutdown that started on October 1, increase the debt limit and convene members from both chambers of Congress to negotiate a broader and longer-term budget deal.



Credit Suisse 2011

February: Credit Suisse was among the earliest sponsors of ideas like contingent convertible capital and bail-in capital. The bank leads the way by structuring highly successful Buffer Capital Note (BCN) transactions.

April: Urs Rohner succeeds Hans-Ulrich Doerig as Chairman of the Board.

July: The US investigations of Swiss banks' legacy cross-border businesses remain ongoing. Credit Suisse continues to cooperate with the authorities in the US and Switzerland to resolve these investigations consistent with its legal obligations.

November: In view of the fundamental changes in the industry and to enhance its client-focused, efficient service offering, Credit Suisse begins to integrate Clarden Leu fully into its organization in November 2011 and completes this process in 2012.

Credit Suisse 2012

June: As part of an industry-wide ratings review, Moody's Investors Service announces a downgrade of Credit Suisse AG's deposit and senior debt ratings from Aa1 to A1. With this A1 Moody's rating, Credit Suisse AG maintains its position as one of the best-rated global banks.

July: Credit Suisse announces capital measures to accelerate the strengthening of its capital position in light of the regulatory and market environment. Measures include capital raising from key strategic investors and shareholders, strategic divestments and real estate sales.

November: Credit Suisse announces a settlement with the US Securities and Exchange Commission (SEC) that resolves investigations relating to residential mortgage-backed securities (RMBS) transactions.

November: Credit Suisse integrates its former Private Banking and Asset Management divisions into a single, new Private Banking & Wealth Management division.

Credit Suisse 2013

January: As of January 1, 2013, Credit Suisse begins to operate under the Basel III framework, which is implemented in Switzerland along with the Swiss "Too Big to Fail" (TBTF) legislation.

March: To accelerate its growth momentum in international markets and in the ultra-high-net-worth client segment, Credit Suisse agrees to acquire Morgan Stanley's Private Wealth Management businesses in EMEA, excluding Switzerland.

October: Credit Suisse creates non-strategic units in both divisions and the Corporate Center to accelerate the reduction of capital and costs associated with non-strategic activities and to focus resources on its strategic businesses and growth initiatives.

November: Credit Suisse announces key components of its program to evolve the Group's legal entity structure. The program addresses developing and future regulatory requirements and marks a major next step in the implementation of the TBTF legislation.

Financial Highlights

	in / end of	
	2013	2012
Net income (CHF million)		
Net income attributable to shareholders	2,326	1,349
of which strategic results	5,065	4,796
of which non-strategic results	(2,739)	(3,447)
Earnings per share (CHF)		
Diluted earnings per share	1.22	0.79
Return on equity (%)		
Return on equity attributable to shareholders	6	4
Return on equity – strategic results	13	15
Core Results (CHF million)		
Net revenues	25,217	23,251
Provision for credit losses	167	170
Total operating expenses	21,546	21,193
Income from continuing operations before taxes	3,504	1,888
of which strategic results	7,132	6,267
of which non-strategic results	(3,628)	(4,379)
Core Results statement of operations metrics (%)		
Cost/income ratio	85.4	91.1
Pre-tax income margin	13.9	8.1
Effective tax rate	36.4	24.6
Assets under management and net new assets (CHF billion)		
Assets under management from continuing operations	1,253.4	1,197.8
Net new assets from continuing operations	36.1	11.4
Balance sheet statistics		
Total assets (CHF million)	872,806	924,280
Swiss leverage ratio (%)	5.1	–
BIS statistics (Basel III)		
Risk-weighted assets (CHF million)	273,846	292,481
CET1 ratio (%)	15.7	14.2
Tier 1 ratio (%)	16.8	15.2
Dividend per share (CHF)		
Dividend per share	0.70 ¹	0.75
Number of employees (full-time equivalents)		
Number of employees	46,000	47,400

For further information on our financial results refer to our Annual Report 2013.

¹ Proposal of the Board of Directors to the Annual General Meeting on May 9, 2014; to be paid out of reserves from capital contributions.

Cautionary Statement Regarding Forward-Looking Information

This report contains statements that constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. In addition, in the future we, and others on our behalf, may make statements that constitute forward-looking statements. Such forward-looking statements may include, without limitation, statements relating to the following:

- our plans, objectives or goals;
- our future economic performance or prospects;
- the potential effect on our future performance of certain contingencies; and
- assumptions underlying any such statements.

Words such as "believes," "anticipates," "expects," "intends" and "plans" and similar expressions are intended to identify forward-looking statements but are not the exclusive means of identifying such statements. We do not intend to update these forward-looking statements except as may be required by applicable securities laws. By their very nature, forward-looking statements involve inherent risks and uncertainties, both general and specific, and risks exist that predictions, forecasts, projections and other outcomes described or implied in forward-looking statements will not be achieved. We caution you that a number of important factors could cause results to differ materially from the plans, objectives, expectations, estimates and intentions expressed in such forward-looking statements. These factors include:

- the ability to maintain sufficient liquidity and access capital markets;
- market and interest rate fluctuations and interest rate levels;
- the strength of the global economy in general and the strength of the economies of the countries in which we conduct our operations, in particular the risk of continued slow economic recovery or downturn in the US or other developed countries in 2014 and beyond;
- the direct and indirect impacts of deterioration or slow recovery in residential and commercial real estate markets;
- adverse rating actions by credit rating agencies in respect of sovereign issuers, structured credit products or other credit-related exposures;
- the ability to achieve our strategic objectives, including improved performance, reduced risks, lower costs and more efficient use of capital;
- the ability of counterparties to meet their obligations to us;
- the effects of, and changes in, fiscal, monetary, trade and tax policies, and currency fluctuations;
- political and social developments, including war, civil unrest or terrorist activity;
- the possibility of foreign exchange controls, expropriation, nationalization or confiscation of assets in countries in which we conduct our operations;
- operational factors such as systems failure, human error, or the failure to implement procedures properly;
- actions taken by regulators with respect to our business and practices in one or more of the countries in which we conduct our operations;
- the effects of changes in laws, regulations or accounting policies or practices;
- competition in geographic and business areas in which we conduct our operations;
- the ability to retain and recruit qualified personnel;
- the ability to maintain our reputation and promote our brand;
- the ability to increase market share and control expenses;
- technological changes;
- the timely development and acceptance of our new products and services and the perceived overall value of these products and services by users;
- acquisitions, including the ability to integrate acquired businesses successfully, and divestitures, including the ability to sell non-core assets;
- the adverse resolution of litigation and other contingencies;
- the ability to achieve our cost-efficiency goals and cost targets; and
- our success at managing the risks involved in the foregoing.

We caution you that the foregoing list of important factors is not exclusive. When evaluating forward-looking statements, you should carefully consider the foregoing factors and other uncertainties and events, including the information set forth in "Risk factors" in chapter I – Information on the Company in our Annual Report 2013.

Credit Suisse Apps



Credit Suisse Mobile Banking

places all the advantages at your fingertips – anytime, anywhere. Use your mobile phone to pay bills, review credit card transactions, catch up on financial information, or track your safekeeping and other accounts in real time.



Investor Relations and Media

allows investors, analysts, media and other interested parties to remain up to date with relevant online and offline financial information on Credit Suisse.



The Swiss Financial Center and Credit Suisse

provides an overview of the activities performed by Credit Suisse in Switzerland and the bank's multifaceted commitment to the Swiss financial center and economy.



News & Expertise by Credit Suisse

bundles expert knowledge of Credit Suisse into a dynamic news application, focusing on global trends in economics and finance.



Inquiries

Credit Suisse AG

Corporate Communications
Tel. +41 844 33 88 44
media.relations@credit-suisse.com

Credit Suisse AG

Investor Relations
Tel. +41 44 333 71 49
investor.relations@credit-suisse.com

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CREDIT SUISSE

CREDIT SUISSE GROUP

Paradeplatz 8

8070 Zurich

Switzerland

Tel. +41 44 212 16 16

www.credit-suisse.com