

Risk Committee Charter of Credit Suisse Group



Approved by the Board of Directors on February 14, 2007

This Charter is also applicable for the activities of the Risk Committee of Credit Suisse.

Abbreviations

BoD	Board of Directors
CSG	Credit Suisse Group
ExB	Executive Board of Credit Suisse
GCRO	Group Chief Risk Officer
Group	Credit Suisse Group (including all subsidiaries)
GxB	Group Executive Board
OGR	Organizational Guidelines and Regulations
RC	Risk Committee

The titles and functions used in this document apply to both genders.

This document supplements the applicable provisions of the OGR.

1 Purpose and Authority

The RC's primary function is to assist the BoD in fulfilling its risk management responsibilities as defined by applicable law and regulations as well as CSG's articles of association and internal regulations, by periodically

- reviewing and assessing the integrity and adequacy of the risk management function of the Group;
- reviewing the adequacy of the Group's capital (economic, regulatory, and rating agency) and its allocation to the Group's businesses;
- reviewing certain risk limits and regular risk reports and make recommendations to the BoD;
- reviewing the Group's policy in respect of corporate responsibility and sustainable development.

The RC shall have direct access to, and receive regular reports from the Group's management. It shall have the power to conduct or authorize investigations into any matter within the committee's scope of responsibilities. The RC is authorized to obtain any information of the Group and it shall be empowered to obtain advice and assistance from independent professional advisors without seeking BoD approval to assist in carrying out its responsibilities as set forth in this charter.

The RC's job is one of oversight, recognizing that management is responsible for executing the Group's risk management policy.

While the RC has the responsibilities and powers set forth in this charter, it is not the duty of the RC to plan or conduct risk management tasks. Nor is it the duty of the RC to conduct investigations or to assure compliance with applicable laws and regulations and the Group's Code of Conduct.

The RC shall have such other responsibilities as are required by applicable law or regulation and any other responsibilities delegated to it by the BoD from time to time.

2 Membership / Organization

The BoD appoints the RC members from amongst its members for a period of one year. The RC consists of not less than three members, at least two of which must be present to have a quorum. It may include non-independent members. The RC may form subcommittees of at least two members.

The BoD upon the recommendation of the Compensation Committee shall determine compensation for the RC members.

A member of the risk management staff shall act as Secretary of the RC. Minutes shall be kept of the proceedings and the resolutions of the RC. The minutes shall be signed by the Chairman of the RC and the Secretary and made available prior to the next meeting and approved therein.

The Chairman of the RC shall ensure the proper communication of the resolutions of the RC to management.

3 Meetings

The RC holds at least four ordinary meetings per annum. The chairman of the RC shall prepare an agenda consistent with this charter in advance of each meeting in consultation with the GCRO and the RC members.

Meetings may be held by telephone or video-conference or by circular resolution.

The RC may request members of the GxB or the ExB or any officer or employee of the Group or the Group's outside counsel or external consultants to attend a meeting of the RC or to make presentations. The GCRO and other senior representatives from the risk management organization will usually attend the meetings.

4 Risk Committee Responsibilities and Duties

The RC shall:

- 4.1 review and assess the integrity and adequacy of the risk management function of the Group including processes and organizational structures;
- 4.2 review and assess the adequacy of the Group's liquidity and funding;
- 4.3 review and assess the Group's credit risk including any large exposures;
- 4.4 review the adequacy of the Group's capital (economic, regulatory, and rating agency) and its allocation to the Group's businesses;
- 4.5 review and assess the Group's operational risk;
- 4.6 review and assess the adequacy of the risk measurement methodologies;
- 4.7 review and approve limits with respect to
 - Emerging Country exposures;
 - Illiquid investments;
- 4.8 review and assess various internal limits and make specific recommendations with respect to
 - Economic Risk Capital;
 - Market risk limits (Trading and ALM limits);
- 4.9 review other major risk concentration as deemed appropriate.;
- 4.10 review periodically the Group's policy regarding corporate responsibility and sustainable development.

5 Other RC Responsibilities

The RC shall:

- 5.1 report committee activities to the BoD when and with such recommendations as deemed appropriate or required;
- 5.2 annually perform a self-assessment of the RC performance;
- 5.3 review and assess the adequacy of this charter from time to time and recommend any proposed changes to the BoD for approval.



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