

Private Banking  
Credit Suisse  
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# Cautionary statement

## Cautionary statement regarding forward-looking and non-GAAP information

This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995.

Forward-looking statements 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, 2006 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 laws.

This presentation contains non-GAAP financial information. Information needed to reconcile such non-GAAP financial information to the most directly comparable measures under GAAP can be found in Credit Suisse Group's Quarterly Report 2006/Q4.

# Key trends in wealth management

From ...

To ...

Services around free investible assets

Focus on total client wealth, including all asset classes as well as liabilities

Narrow focus on classical private banking offerings

Comprehensive solutions, combining private and investment banking skills

Segmentation mostly along asset size and product usage

Needs-based segmentation will finally take off

Focus on home markets and offshore centers

Global business models, on- and offshore capabilities in all major regions

# Booming markets and strong economic fundamentals create enormous opportunities for private banking



- Total HNWI Wealth in Asia Pacific \$7.6 trillion
- Japan and China account for over 65%
- HNWI wealth expected to reach \$10.6 trillion by 2010 (expected growth rate 10.6% ex Japan)

Source: Market sizing courtesy of Merrill Lynch Cap Gemini APAC Wealth Report 2006;

# Asia Pacific is an important market...major competitors and new entrants investing aggressively in the region

Number of clients growing	<b>Fast growing HNWI segment</b> >1 in every 4 new HNWI will be from Asia
Low penetration	<b>High number of HNWI with low private banking penetration</b> Only 6% penetration among the top 15 banks
Complex customer needs	<b>HNWIs predominately entrepreneurs / business families</b> Integrated bank 'a must' to service client needs
Intense competition	<b>For Relationship Managers and clients</b> Superior value proposition for both is critical to success

Source: Merrill Lynch Cap Gemini World Wealth Report 2006

# Attracting top performers is a challenge but we have a compelling value proposition

## Why Credit Suisse?

- Premium Brand
- Private Banking is a core business
- Integrated Bank is 'real'
- Comprehensive solutions platform – global and available locally
- Leading-edge tools to increase relationship manager effectiveness
- Custom tailored inhouse training and commitment to staff development
- Results driven compensation

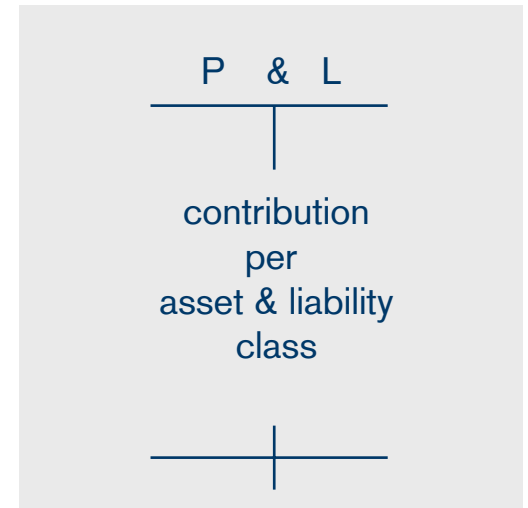
# Credit Suisse has the key building blocks for true client focus and success in this region

Client needs

Structured advisory process  
& tools

Optimized performance

Asset	Liabilities
Liquidity	Liabilities
Equities	
Bonds	Networth
Alternatives	
Real Estate	



Plus ...

Factors other than wealth

# We have clear priorities as we focus on our strategic markets across the region

Environment for Private Banking

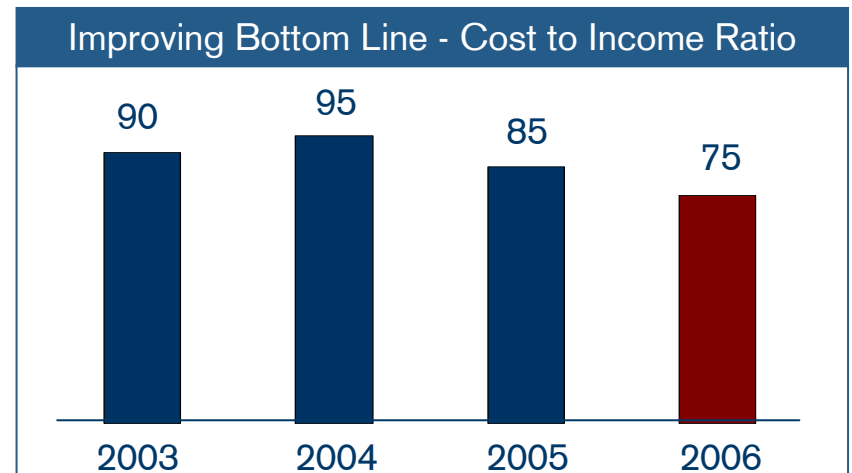
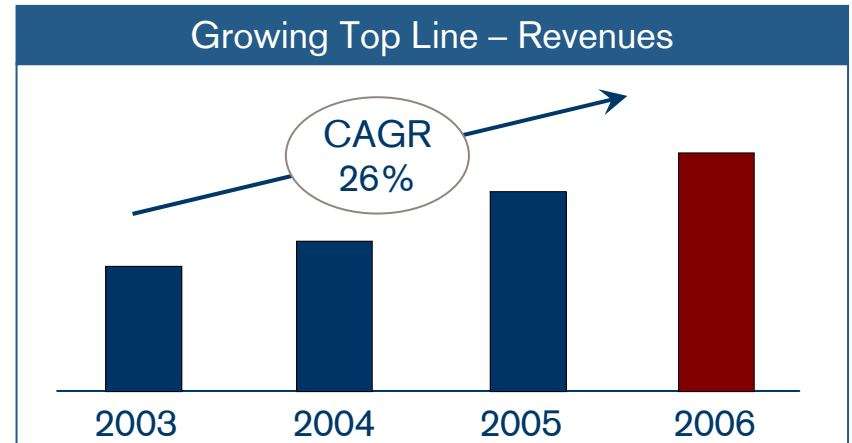


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- Maintain focus on strategic markets
  - Realize value from newly established onshore presences
  - Explore onshore opportunities in China, India and Japan

# We are seeing tangible results

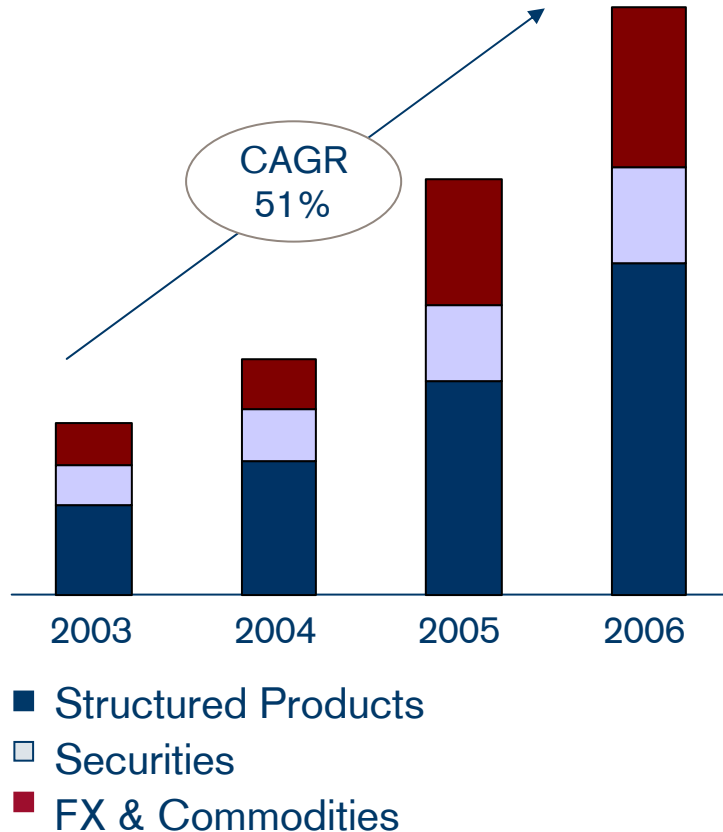
Key figures	2006
▪ AuM (CHF bn)	56
▪ NNA growth <sup>1)</sup>	7%
▪ NNA growth excl. Japan <sup>1)</sup>	14%
▪ Net revenues growth <sup>2)</sup>	35%
▪ Relationship managers	229
▪ Net new relationship managers <sup>1)</sup>	13%
▪ Gross margin (bps)	98

1) Change from 2005  
2) after Credit losses



# ...with strong growth in product related revenues

## Revenue development



## Key achievements 2006

- Best ever year for FX – driven by new products (OTC option structures)
- Advisory track record on FX & Commodities remains excellent (>80%)
- 69 new structured product/trade ideas originated in Asia

## Outlook

- We plan on doubling our revenues over the next 2 years

Become THE NUMBER ONE Private Bank Investment Services / Products & FX House in Asia

# Key achievements beyond financials

- Implemented a new structure for client facing teams
- First conduct of new education program to groom 'home grown' talent
- Developing value propositions for need based segmentation
- Improve PB offering by leveraging IB & AM core capabilities
- Implemented a number of 'operational excellence' initiatives

# Strategic priorities for 2007

Consolidate & grow footprint

Improve profitability (price and margin management)

Refine value propositions and execute for target segments

Deliver the integrated bank

Invest in the best people and the best platform for growth

CREDIT SUISSE

