

INCOME STATEMENT (PARENT COMPANY)

	1999/2000 in CHF 1,000s	1998/1999 in CHF 1,000s	Change in CHF 1,000s	Change in %
INCOME				
Interest income and income from securities	444,145	950,841	-506,696	-53
Income from investments in Group companies	3,824,018	1,936,413	1,887,605	97
Other income	275,333	240,611	34,722	14
TOTAL	4,543,496	3,127,865	1,415,631	45
EXPENSES				
Interest expenses	279,984	209,591	70,393	34
Personnel expenses and directors' emoluments	119,474	81,968	37,506	46
Other expenses	144,683	168,207	-23,524	-14
Depreciation, write-offs and provisions	20,323	27,536	-7,213	-26
Extraordinary expenses	0	7,278	-7,278	-100
Taxes	30,150	75,132	-44,982	-60
TOTAL	594,614	569,712	24,902	4
NET PROFIT FOR THE YEAR	3,948,882	2,558,153	1,390,729	54

See notes to the parent company's financial statements.

BALANCE SHEET BEFORE ALLOCATION OF RETAINED EARNINGS (PARENT COMPANY)

	Notes	31 March 2000 in CHF 1,000s	31 March 1999 in CHF 1,000s	Change in CHF 1,000s	Change in %
ASSETS					
Investments in Group companies	7	21,705,760	19,602,439	2,103,321	11
Long-term loans to Group companies		1,309,309	1,209,020	100,289	8
Securities		1,861,835	1,334,911	526,924	39
Total long-term assets		24,876,904	22,146,370	2,730,534	12
Liquid assets held at third parties		1	250,001	-250,000	-100
Liquid assets held at Group companies		1,078,865	2,054,114	-975,249	-47
Securities		3,645,017	1,797,428	1,847,589	103
Other receivables from third parties		1,319,333	636,678	682,655	107
Accrued income and prepaid expenses		408,434	359,567	48,867	14
Total current assets		6,451,650	5,097,788	1,353,862	27
TOTAL		31,328,554	27,244,158	4,084,396	15
SHAREHOLDERS' EQUITY AND LIABILITIES					
Share capital	11	5,476,853	5,406,030	70,823	1
Legal reserve	13	11,676,078	11,047,637	628,441	6
Reserve for own shares	10	600,000	600,000	0	0
Retained earnings:					
– retained earnings, initial balance		1,966,225	768,579	1,197,646	156
– net profit for the year		3,948,882	2,558,153	1,390,729	54
Total shareholders' equity		23,668,038	20,380,399	3,287,639	16
Bonds	6	3,550,000	3,649,500	-99,500	-3
Long-term loans from Group companies		2,521,077	1,557,438	963,639	62
Provisions	14	467,951	437,761	30,190	7
Total long-term liabilities		6,539,028	5,644,699	894,329	16
Payable to third parties		3,203	4,324	-1,121	-26
Payable to Group companies		404,330	587,797	-183,467	-31
Accrued expenses and deferred income		713,955	626,939	87,016	14
Total current liabilities		1,121,488	1,219,060	-97,572	-8
Total liabilities		7,660,516	6,863,759	796,757	12
TOTAL		31,328,554	27,244,158	4,084,396	15

See notes to the parent company's financial statements.

NOTES TO THE FINANCIAL STATEMENTS (PARENT COMPANY)

		31 March 2000	31 March 1999	
		in CHF 1,000s	in CHF 1,000s	
1 CONTINGENT LIABILITIES				
Aggregate guarantees and indemnity liabilities		19,903,280	17,735,611	
– of which have been entered into on behalf of subsidiaries		19,733,079	17,565,248	
The company belongs to the Swiss value-added tax (VAT) group of Credit Suisse Group, and thus carries joint liability to the Swiss federal tax authority for value-added tax debts of the entire Group.				
2 BALANCE SHEET ASSETS WITH RETENTION OF TITLE TO SECURE OWN OBLIGATIONS				
There are no such assets.				
3 OFF-BALANCE-SHEET OBLIGATIONS RELATING TO LEASING CONTRACTS				
There are no such obligations.				
4 FIRE INSURANCE VALUE OF TANGIBLE FIXED ASSETS		8,200	9,160	
5 LIABILITIES RELATING TO PENSION PLANS AND OTHER RETIREMENT BENEFIT OBLIGATIONS				
There are no such liabilities.				
6 BONDS ISSUED				
TYPE	Interest rate	Maturity date	31 March 2000	31 March 1999
			in CHF m	in CHF m
Bonds	7.00%	1990–23.02.2000	–	200
Warrant bonds (ex warrant)	2.25%	1993–06.08.2001	500	500
Bonds (subordinated)	6.00%	1994–15.12.2003	250	250
Convertible bonds from Winterthur Insurance Company (subordinated)	2.25%	1997–28.02.2000	–	400
Bonds	4.00%	1997–31.10.2006	800	800
Bonds	4.00%	1997–23.05.2007	1,000	1,000
Bonds	3.50%	1998–15.09.2008	500	500
Bonds	3.50%	1999–02.07.2009	500	–

7 PRINCIPAL PARTICIPATIONS

The company's principal participations are shown in the notes to the consolidated financial statements.

8 RELEASE OF UNDISCLOSED RESERVES

No significant undisclosed reserves were released.

9 REVALUATION OF LONG-TERM ASSETS TO HIGHER THAN COST

There was no such revaluation.

10 OWN SHARES HELD BY THE COMPANY AND BY GROUP COMPANIES

	No. of shares	1999/2000 in CHF 1,000s	No. of shares	1998/1999 in CHF 1,000s
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SHARES IN FINANCIAL INVESTMENTS

In registered share equivalents, including derivatives

At beginning of financial year	13,645	3,766	144,985	9,385
Additions (purchase price)	111,151	19,771	4,815	1,600
Disposals (selling price)	32,572	8,972	136,155	6,058
At end of financial year	92,224	30,389	13,645	3,766

HOLDINGS INCLUDED IN CURRENT ASSETS

In registered share equivalents, including derivatives

At beginning of financial year	221,512	61,137	337,331	102,886
At end of financial year	1,356,857	449,119	221,512	61,137

NOTES TO THE FINANCIAL STATEMENTS (PARENT COMPANY)

11 SHARE CAPITAL, CONDITIONAL AND AUTHORISED CAPITAL OF CREDIT SUISSE GROUP			No. of registered shares	Par value in CHF
SHARE CAPITAL AT 31 MARCH 1999			270,301,488	5,406,029,760
CONDITIONAL CAPITAL				
	No. of shares	Par value in CHF		
Warrants and convertible bonds				
AGM of 4 June 1992	12,500,000	250,000,000		
Bonds converted 19 Nov. 1992–31 March 1999	–7,151,100	–143,022,000		
Bonds converted 1 Apr. 1999–31 March 2000	–111,150	–2,223,000	111,150	2,223,000
Warrants exercised 6 Aug. 1993–25 Sept. 1996	–4,998,845	–99,976,900		
Warrants not exercised (lapsed 26 Sept. 1996)	–1,155	–23,100		
Remaining capital	237,750	4,755,000		
Warrants and convertible bonds				
AGM of 29 May 1995	12,500,000	250,000,000		
Remaining capital	12,500,000	250,000,000		
Staff shares				
AGM of 29 May 1998	5,800,000	116,000,000		
Subscriptions exercised 29 May 1998–31 March 1999	–1,326,008	–26,520,160		
AGM of 28 May 1999 (increase)	1,526,008	30,520,160		
AGM of 28 May 1999	6,000,000	120,000,000		
Subscriptions exercised 1 Apr. 1999–31 March 2000	0	0	0	0
Remaining capital ¹	6,000,000	120,000,000		
AUTHORISED CAPITAL				
Acquisitions of companies/participations				
AGM of 29 May 1998	7,500,000	150,000,000		
Acquisition Garantia Banking Limited 31 July 1998	–1,938,708	–38,774,160		
Acquisition Credit Suisse Financial Products 15 April 1999	–1,800,000	–36,000,000	1,800,000	36,000,000
AGM of 28 May 1999 (increase)	9,238,708	184,774,160		
AGM of 28 May 1999	13,000,000	260,000,000		
Exercise of convertible bonds from Winterthur 2 March 2000	–1,630,000	–32,600,000	1,630,000	32,600,000
Remaining capital	11,370,000	227,400,000		
SHARE CAPITAL AT 31 MARCH 2000			273,842,638	5,476,852,760

¹ of which 1,043,000 shares (par value CHF 20,860,000) reserved for rights issued to the management and staff

REPORT OF THE AUDITORS ON THE CAPITAL INCREASE TO THE BOARD OF DIRECTORS OF CREDIT SUISSE GROUP ON CONDITIONAL AND AUTHORISED CAPITAL INCREASES

As auditors responsible for the capital increase of Credit Suisse Group, we have examined the issuance of shares for the period from 1 April 1999 to 31 March 2000 in accordance with the resolutions passed by the Annual General Meeting of Shareholders of 4 June 1992, 29 May 1998 and 28 May 1999 respectively, in accordance with Swiss law and the Company's Articles of Association. Furthermore, we have examined the capital increase reports dated 15 April 1999 and 2 March 2000 respectively, in accordance with Swiss law.

It is the responsibility of the Board of Directors to execute the issuance of new shares in accordance with the Company's Articles of Association. Our responsibility is to examine whether the issuance of new shares was done in accordance with Swiss law, the Company's Articles of Association and the offering circular. The Board of Directors takes responsibility for the capital increase reports. Our responsibility is to examine the information provided therein. We confirm that we meet the legal requirements concerning professional qualification and independence.

Our examination was conducted in accordance with the auditing standards promulgated by the Swiss profession, which require that our examination be planned and performed to obtain reasonable assurance about whether the issuance of new shares is free from material mistakes, and whether material errors in the capital increase reports would be detected with reasonable assurance. We have performed the audit procedures required in the circumstances and are of the opinion that they form a reasonable basis for our opinion.

We are of the opinion that the issuance of 111,150 registered shares, with a nominal value of CHF 20 each and a total nominal value of CHF 2,223,000, is in agreement with Swiss law, the Company's Articles of Association and the offering document dated 18 November 1992. Furthermore, in our opinion, the information set out in the capital increase reports is complete and appropriate and corresponds to the resolutions passed by the Annual General Meeting of Shareholders held on 29 May 1998 and 28 May 1999 respectively, and the resolutions of the Board of Directors dated 15 April 1999 and 2 March 2000 respectively.

KPMG Klynveld Peat Marwick Goerdeler SA

Zurich, 15 April 1999, 2 March 2000 and 28 April 2000

12 SUBSTANTIAL SHAREHOLDERS AND THEIR HOLDINGS AT 31 MARCH 2000

BZ Group Holding has notified Credit Suisse Group that it held, as of 31 March 2000, on a consolidated basis 24,662,561 registered shares, corresponding to 9.01% of the total outstanding registered shares, of which 6.64% were recorded in the share register with the right to vote.

13 LEGAL RESERVES

The change in legal reserves compared to 31 March 1999 equals the capital surplus of CHF 636.3 m (1998/1999: CHF 976.0 m) received for newly issued shares, net of issuing costs of CHF 7.9 m (1998/1999: CHF 3.4 m).

14 PROVISIONS

This item represents mainly general provisions of CHF 301 m (at 31 March 1999: CHF 301 m).

PROPOSED ALLOCATION OF RETAINED EARNINGS

in CHF

Retained earnings, beginning of year	1,966,225,059
Net profit for 1999/2000	3,948,881,857
RETAINED EARNINGS AT 31 MARCH 2000	5,915,106,916
DIVIDEND	
CHF 7.00 per registered share of CHF 20 par value (273,842,638 eligible for dividend)	1,916,898,466
To be brought forward	3,998,208,450
TOTAL	5,915,106,916

On behalf of the Board of Directors:

The Chairman: Rainer E. Gut

The Executive Board:

L. Mühlemann, H.-U. Doerig, P. K. Ryan, O. J. Grübel, T. Wellauer, R. Dörig, A. D. Wheat, R. E. Thornburgh, P. M. Colebatch

Zurich, 28 April 2000

REPORT OF THE STATUTORY AUDITORS TO THE ANNUAL GENERAL MEETING OF CREDIT SUISSE GROUP, ZURICH

As statutory auditors, we have audited the accounting records and the financial statements (profit and loss account, balance sheet and notes) of Credit Suisse Group for the year ended 31 March 2000.

These financial statements are the responsibility of the Board of Directors. Our responsibility is to express an opinion on these financial statements based on our audit. We confirm that we meet the legal requirements concerning professional qualification and independence.

Our audit was conducted in accordance with auditing standards promulgated by the Swiss profession, which require that an audit be planned and performed to obtain reasonable assurance about whether the financial statements are free from material misstatement. We have examined on a test basis evidence supporting the amounts and disclosures in the financial statements. We have also assessed the accounting principles used, significant estimates made and the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the accounting records, financial statements and the proposed appropriation of retained earnings comply with Swiss law and the Company's Articles of Association. We recommend that the financial statements submitted to you be approved.

KPMG Klynveld Peat Marwick Goerdeler SA

Brendan R. Nelson
Chartered Accountant

Peter Hanimann
Certified Accountant

Auditors in Charge

Zurich, 28 April 2000

TEN-YEAR SUMMARY OF SELECTED FINANCIAL DATA

	1999 31 Dec. in CHF m
CONSOLIDATED BALANCE SHEET	
Cash and other liquid assets, due from banks, money market claims	197,036
– of which securities lending and reverse repos	128,585
Claims from insurance business	6,457
Due from customers	104,931
– of which securities lending and reverse repos	28,068
Mortgages	86,553
– of which mortgages from banking business	77,763
Securities and precious metals trading portfolios, financial investments	145,574
Investments from insurance business	117,222
Non-consolidated participations	1,823
Tangible and intangible fixed assets	9,818
Accrued income and prepaid expenses, other assets	53,332
TOTAL ASSETS	722,746
Due to banks	198,324
– of which securities borrowing and repos	67,420
Commitments from insurance business	6,268
Money market liabilities, due to customers as savings and investments, and other dues to customers	248,376
– of which securities borrowing and repos	34,350
Medium-term notes, bonds and mortgage-backed bonds	51,790
Technical provisions	107,561
Accrued expenses and deferred income, other liabilities, valuation adjustments and provisions	76,059
Reserves for general banking risks	2,131
Share capital	5,444
Capital reserve, retained earnings and net profit	26,793
Shareholders' equity (before profit allocation)	34,368
– of which minority interests	1,747
Shareholders' equity after minority interests	32,621
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	722,746

All figures are adjusted for the merger with Winterthur Group.

1998 31 Dec. in CHF m	1997 31 Dec. in CHF m	1996 31 Dec. in CHF m	1995 31 Dec. in CHF m	1994 31 Dec. in CHF m	1993 31 Dec. in CHF m	1992 31 Dec. in CHF m	1991 31 Dec. in CHF m	1990 31 Dec. in CHF m
169,059	173,195	145,654	129,510	124,341	95,876	73,614	63,534	71,000
78,289	104,219	82,313	66,189					
7,482	6,424	6,017	5,088	4,932	4,226	6,241	5,584	4,265
103,183	144,491	159,291	112,478	115,769	108,357	86,483	77,096	71,805
30,085	62,479	85,785	46,450					
80,558	78,904	78,073	72,000	72,106	60,733	44,082	40,062	38,183
71,959	70,856	70,161	64,454	64,692	55,781	38,919	35,398	33,971
119,982	119,596	96,961	68,593	62,137	61,452	31,866	27,736	24,090
102,316	93,387	81,113	64,943	59,311	46,948	38,716	36,154	32,225
1,331	1,192	1,990	2,324	2,843	2,223	2,274	2,507	2,365
7,164	6,452	6,349	7,852	6,288	5,367	3,992	3,246	2,930
61,362	65,680	48,948	33,493	18,895	20,105	14,879	13,480	11,911
652,437	689,568	624,396	496,281	466,622	405,287	302,147	269,399	258,765
154,048	180,236	194,572	145,540	115,078	87,961	61,712	51,918	56,782
68,570	81,176	90,052	71,944					
8,412	6,045	5,012	4,093	3,738	2,971	3,097	2,949	2,490
239,914	256,624	225,095	180,378	181,160	165,720	124,325	113,303	110,544
36,672	68,197	52,064	41,876					
50,797	52,810	36,261	35,861	37,925	35,884	28,584	25,809	23,147
96,652	91,228	83,850	70,083	62,846	47,205	42,550	38,703	33,812
74,452	76,974	56,745	37,949	43,646	44,170	25,678	21,679	18,351
2,048	2,890	2,388	432	1,007	1,007	1,007	1,009	1,006
5,382	5,322	3,886	5,069	3,866	3,628	2,845	2,689	2,689
20,732	17,439	16,587	16,876	17,356	16,741	12,349	11,340	9,944
28,162	25,651	22,861	22,377	22,229	21,376	16,201	15,038	13,639
2,325	2,005	1,844	1,929	1,786	847	1,359	1,259	1,050
25,837	23,646	21,017	20,448	20,443	20,529	14,842	13,782	12,589
652,437	689,568	624,396	496,281	466,622	405,287	302,147	269,399	258,765

TEN-YEAR SUMMARY OF SELECTED FINANCIAL DATA

CONSOLIDATED INCOME STATEMENT	1999 in CHF m
Net interest income	5,252
Net commission and service fee income	11,870
Net trading income	6,578
Net income from insurance business	5,060
Other ordinary income	110
NET OPERATING INCOME	27,870
Personnel expenses, banking business	11,754
Personnel expenses, insurance business	1,755
Other operating expenses, banking business	4,026
Other operating expenses, insurance business	1,203
Total operating expenses	18,738
GROSS OPERATING PROFIT	9,132
Depreciation, valuation adjustments and losses	2,585
– of which depreciation on fixed assets	1,045
GROUP PROFIT BEFORE EXTRAORDINARY ITEMS AND TAXES	6,547
Extraordinary income	93
Extraordinary expenses	152
Taxes, banking business	809
Taxes, insurance business	340
GROUP PROFIT/GROUP LOSS	5,339
Minority interests, banking business	28
Minority interests, insurance business	90
NET PROFIT/NET LOSS	5,221
 CASHFLOW	 7,983
 RETURN ON EQUITY (ROE) IN %	 1999
ROE	17.4
ROE (after minority interests)	18.2

1998 in CHF m	1997 in CHF m	1996 in CHF m	1995 in CHF m	1994 in CHF m	1993 in CHF m	1992 in CHF m	1991 in CHF m	1990 in CHF m
5,152	4,579	3,488	3,305	3,078	3,232	2,710	2,488	1,978
8,327	6,592	4,942	4,175	3,915	4,546	3,243	2,768	2,365
2,378	5,282	3,901	2,943	2,479	5,176	2,269	2,099	709
5,357	4,775	4,139	3,853	3,163	3,095	2,364	2,463	2,447
486	-218	197	67	868	161	725	281	217
21,700	21,010	16,667	14,343	13,503	16,210	11,311	10,099	7,716
8,705	8,011	6,121	4,890	4,772	5,410	3,779	3,295	2,738
1,881	1,920	1,966	1,736	1,674	1,385	1,366	1,342	1,172
3,297	2,820	2,217	2,057	2,258	2,220	1,685	1,489	1,683
1,176	1,159	1,027	824	687	586	644	593	551
15,059	13,910	11,331	9,507	9,391	9,601	7,474	6,719	6,144
6,641	7,100	5,336	4,836	4,112	6,609	3,837	3,380	1,572
3,832	3,214	1,927	1,658	2,168	3,025	1,754	1,344	1,446
657	590	676						
2,809	3,886	3,409	3,178	1,944	3,584	2,083	2,036	126
1,554	1,323	1,340	640	702	87	73	49	236
573	3,534	5,407	934	175	240	53	7	0
204	842	833	563	338	926	533	532	213
371	232	339	290	240	185	147	143	133
3,068	601	-1,830	2,031	1,893	2,320	1,423	1,403	16
36	114	157	140	102	284	150	160	-369
111	90	95	66	94	2	1	8	1
3,068	397	-2,082	1,825	1,697	2,034	1,272	1,235	384
6,066	6,026	4,164	3,983	3,534	5,498	3,157	2,705	1,226
1998	1997	1996	1995	1994	1993	1992	1991	1990
11.3	2.3	-7.7	9.2	8.8	12.3	9.3	9.9	0.1
11.7	1.7	-9.6	9.0	8.4	11.4	9.1	9.5	2.9

TEN-YEAR SUMMARY OF SELECTED FINANCIAL DATA

KEY FIGURES INSURANCE BUSINESS

NON-LIFE BUSINESS

1999
in CHF m

Net premiums	12,678
Profit (before taxes/minority interests)	962

NON-LIFE BUSINESS, KEY RATIOS

1999

Combined ratio, %	107.8
Claims ratio, %	75.5
Expense ratio, %	29.7
Dividends to policyholders incurred, %	2.6
Technical provision ratio, %	190.4

LIFE BUSINESS

1999
in CHF m

Net premiums	14,171
Profit (before taxes/minority interests)	567

LIFE BUSINESS, KEY RATIOS

1999

Expenses ratio, %	10.9
Claims incurred and change in actuarial provision, %	112.2
Allocation to participation, %	13.1

RESOURCES

STAFF (FULLY CONSOLIDATED ENTITIES ONLY)

1999

At year-end:	banking business, Switzerland	20,885
	insurance business, Switzerland	6,569
	banking business, abroad	17,249
	insurance business, abroad	19,260
	total	63,963
Average		62,772

NUMBER OF BANKING OFFICES

1999

Switzerland	301 ¹
Abroad	103 ²
Total	404

¹ Switzerland: CS 239, CSPB 51, CSFB 4, CSAM 7

² abroad: CS 0, CSPB 36, CSFB 51, CSAM 16

1998 in CHF m	1997 in CHF m	1996 in CHF m	1995 in CHF m	1994 in CHF m	1993 in CHF m	1992 in CHF m	1991 in CHF m	1990 in CHF m
12,257	13,694	13,414	11,449	10,641	9,227	8,715	8,366	7,265
900	761	618	580	483	374	266	342	331
1998	1997	1996	1995	1994	1993	1992	1991	1990
109.2	108.4	107.7	107.7	108.0	109.6	108.9	106.5	107.1
75.6	76.4	74.9	76.1	75.7	76.9	75.2	72.8	72.5
30.8	29.8	29.8	29.5	30.1	31.3	32.8	32.8	33.6
2.8	2.2	3.0	2.1	2.2	1.4	0.9	0.9	1.0
181.9	182.3	176.6	172.0	161.4	157.3	146.7	146.8	146.1
1998 in CHF m	1997 in CHF m	1996 in CHF m	1995 in CHF m	1994 in CHF m	1993 in CHF m	1992 in CHF m	1991 in CHF m	1990 in CHF m
14,674	12,072	11,279	9,775	8,827	6,217	6,053	5,323	4,246
430	366	375	240	249	166	125	67	38
1998	1997	1996	1995	1994	1993	1992	1991	1990
9.3	10.4	10.5	11.2	11.7	10.8	11.2	13.8	15.4
110.6	112.5	108.0	105.8	102.7	107.0	103.9	108.8	100.0
13.1	13.5	13.6	13.8	14.7	14.5	13.3	13.5	11.4
1998	1997	1996	1995	1994	1993	1992	1991	1990
20,625	21,442	23,553	24,330	24,035	23,062	17,695	17,884	18,391
6,827	7,108	6,554	6,511	6,449	6,555	6,751	6,824	6,625
15,753	13,235	11,268	9,980	10,950	10,353	9,778	8,999	8,894
18,375	20,457	19,163	19,061	16,628	13,131	12,083	12,078	11,564
61,580	62,242	60,538	59,882	58,062	53,101	46,307	45,785	45,474
61,911	61,390	60,098	58,862	55,698	51,857	45,974	45,599	45,129
1998	1997	1996	1995	1994	1993	1992	1991	1990
301	304	369	402	427	384	234	240	239
116	118	101	98	90	97	93	94	87
417	422	470	500	517	481	327	334	326

TEN-YEAR SUMMARY OF SELECTED FINANCIAL DATA

CREDIT SUISSE GROUP SHARE INFORMATION¹

NO. OF SHARES, CHF 20 PAR VALUE	1999
Number of shares issued at 31 December	272,206,488
Shares ranking for dividend	
– at 31 December	272,206,488
– average	271,310,760

PER SHARE RANKING FOR DIVIDEND IN CHF

	1999
Book value (at year-end)	119.8
Cashflow (average)	29.4
Gross operating profit (average)	33.7
Net profit/loss (average)	19.2
Net profit (fully diluted)	19.1
Dividend	7.0

STOCK EXCHANGE PRICE IN CHF

	1999
Year-end	316.5
High	316.5
Low	212.0
Price/earnings ratio (31 December)	16.5
Price/book value ratio (31 December)	2.6

MARKET CAPITALISATION

	1999
Year-end, in CHF m	86,153
Change in %	49
As a % of SMI (at year-end)	9.9

TRADING VOLUME ON SWISS EXCHANGE (SWX)

	1999
In CHF m	
– total per year	88,107
– daily average	346.9
In 1,000 units	
– total per year	325,497
– daily average	1,281.5

¹ figures for 1996 and before do not include Winterthur Group

1998	1997	1996	1995	1994	1993	1992	1991	1990
269,086,369	266,128,097	194,307,590	188,530,820	183,228,108	171,357,115	132,187,500	124,411,780	124,411,780
269,086,369	265,750,460	194,186,189	188,408,971	183,105,339	166,447,150	121,280,965	108,847,230	107,318,475
267,542,466	262,952,238	190,011,086	184,675,138	170,821,387	146,277,693	113,317,042	108,052,153	105,387,677
1998	1997	1996	1995	1994	1993	1992	1991	1990
96.0	89.0	81.6	87.5	89.0	90.6	86.6	86.2	81.7
22.7	22.9	19.6	18.9	18.0	35.3	25.7	226	9.4
24.8	27.7	24.0	22.0	20.0	41.7	30.4	27.5	11.4
11.5	1.5	-13.6	7.6	7.8	11.7	9.1	9.1	1.4
11.5	1.5	-	7.5	7.6	11.1	9.0	9.0	-
5.0	5.0	4.0	4.0	3.6	3.6	3.0	3.0	3.0
1998	1997	1996	1995	1994	1993	1992	1991	1990
215.0	226.0	137.5	118.25	112.00	147.00	79.40	66.40	59.00
382.0	238.0	139.25	119.00	147.50	150.00	80.00	86.00	112.20
149.5	133.75	105.75	90.00	96.00	72.80	62.00	55.00	59.00
18.7	149.7	-10.1	15.6	14.4	12.6	8.7	7.3	42.1
2.2	2.5	1.7	1.4	1.3	1.6	0.9	0.8	0.7
1998	1997	1996	1995	1994	1993	1992	1991	1990
57,854	60,060	26,701	22,279	20,508	24,515	10,202	7,513	6,402
-3.7	124.9	19.8	8.6	-16.3	140.3	35.8	17.4	-
7.5	9.2	6.4	6.7	7.7	8.2	6.3	5.7	-
1998	1997	1996	1995	1994	1993	1992	1991	1990
115,362	63,447	34,455	19,097	21,167	35,930	7,302	6,524	-
459.6	262.2	142.4	78.9	87.5	148.5	30.2	27.0	-
443,857	346,579	282,279	176,885	175,754	236,315	95,210	85,325	-
1,768.4	1,432.1	1,166.4	730.9	723.6	976.5	393.5	352.5	-