



**Credit Suisse AG Parent Company –  
3Q13 Pillar 3 regulatory capital ratio  
reporting**

## Credit Suisse AG Parent Company – 3Q13 Pillar 3 regulatory capital ratio reporting

Swiss Financial Market Supervisory Authority FINMA (FINMA) requires banks with capital adequacy requirements for credit risk of more than CHF 4 billion and significant international activities to publish on a quarterly basis:

- Common equity tier 1 (CET1) capital ratio, tier 1 capital ratio and total capital ratio of the Group and its significant domestic and foreign banking subsidiaries. In the case of foreign Group companies, figures calculated according to local rules may be used, and
- associated basic information, i.e. the eligible CET1 capital, the eligible tier 1 capital, the total eligible capital and the sum of the capital adequacy requirements.

For further information on capital components and the calculation of risk-weighted assets refer to our quarterly Financial Reports.

### BIS statistics - Basel III

	CS AG Parent Company	
end of	3Q13	4Q12 <sup>1</sup>
<b>Eligible capital (CHF million)</b>		
<b>CET1 capital</b>	<b>31'031</b>	<b>28'346</b>
<b>Total tier 1 capital</b>	<b>31'031</b>	<b>28'346</b>
<b>Total eligible capital</b>	<b>31'031</b>	<b>28'346</b>
<b>Risk-weighted assets (CHF million)</b>		
<b>Risk-weighted assets</b>	<b>167'175</b>	<b>168'997</b>
<b>Capital ratios (%)</b>		
CET1 ratio	18.6%	16.8%
Tier 1 ratio	18.6%	16.8%
Total capital ratio	18.6%	16.8%

BIS = Bank for International Settlements

Rounding differences may occur.

### Swiss Core and Total Capital ratios - Basel III

	CS AG Parent Company	
end of	3Q13	4Q12 <sup>1</sup>
<b>Eligible capital (CHF million)</b>		
CET1 capital	31'031	28'346
Swiss regulatory adjustments	(1'479)	(1'461)
<b>Swiss Core Capital</b>	<b>29'552</b>	<b>26'885</b>
High-trigger Buffer Capital Notes <sup>2</sup>	4'052	4'096
Low-trigger contingent capital <sup>3</sup>	4'145	–
<b>Swiss Total Capital</b>	<b>37'748</b>	<b>30'981</b>
<b>Risk-weighted assets (CHF million)</b>		
Risk-weighted assets - Basel III	167'175	168'997
Swiss regulatory adjustments	93	86
<b>Swiss risk-weighted assets</b>	<b>167'268</b>	<b>169'083</b>
<b>Capital ratios (%)</b>		
Swiss Core Capital ratio	17.7%	15.9%
Swiss Total Capital ratio	22.6%	18.3%

<sup>1</sup> Basel III became effective as of January 1, 2013. 4Q12 amounts, which are presented in order to show meaningful comparative information, are calculated as if Basel III had been implemented in Switzerland at such time.

<sup>2</sup> Consists of CHF 1.5 billion additional tier 1 instruments and CHF 2.6 billion tier 2 instruments.

<sup>3</sup> Consists of CHF 0.3 billion additional tier 1 instruments and CHF 3.9 billion tier 2 instruments.

## Credit Suisse AG Parent Company – 3Q13 Pillar 3 regulatory capital ratio reporting

FINMA requires systematically relevant banks to publish on a quarterly basis:

- absolute numbers in regard to unweighted capital requirements (leverage ratio).

For further information on the Swiss leverage ratio refer to our quarterly Financial Reports.

### Swiss leverage ratio

	CS AG Parent Company
end of	3Q13
<b>Swiss Total Capital (CHF million)</b>	
<b>Swiss Total Capital</b>	<b>37'748</b>
<b>Exposure (CHF million) <sup>1</sup></b>	
Balance sheet assets	595'293
Off-balance sheet exposures	333'476
Regulatory adjustments	(302'787)
<b>Total average exposure</b>	<b>625'982</b>
<b>Swiss leverage ratio (%)</b>	
Swiss leverage ratio	<b>6.0</b>

<sup>1</sup> Calculated as the average of the month-end amounts for the previous three calendar months.