Disclaimer

This material does not purport to contain all of the information that you may wish to consider. This material is not to be relied upon as such or used in substitution for the exercise of independent judgment.

Cautionary statement regarding forward-looking statements

This presentation contains forward-looking statements that 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, 2018 and in the "Cautionary statement regarding forward-looking information" in our 3Q19 Financial Report, published on October 30, 2019 and 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.

In particular, the terms "Estimate", "Illustrative", "Ambition", "Objective", "Outlook" and "Goal" are not intended to be viewed as targets or projections, nor are they considered to be Key Performance Indicators. All such estimates, illustrations, ambitions, objectives, outlooks and goals are subject to a large number of inherent risks, assumptions and uncertainties, many of which are completely outside of our control. These risks, assumptions and uncertainties include, but are not limited to, general market conditions, market volatility, interest rate volatility and levels, global and regional economic conditions, political uncertainty, changes in tax policies, regulatory changes, changes in levels of client activity as a result of any of the foregoing and other factors. Accordingly, this information should not be relied on for any purpose. We do not intend to update these estimates, illustrations, ambitions, objectives, outlooks or goals.

We may not achieve the benefits of our strategic initiatives

We may not achieve all of the expected benefits of our strategic initiatives. Factors beyond our control, including but not limited to the market and economic conditions, changes in laws, rules or regulations and other challenges discussed in our public filings, could limit our ability to achieve some or all of the expected benefits of these initiatives.

Estimates and assumptions

In preparing this presentation, management has made estimates and assumptions that affect the numbers presented. Actual results may differ. Annualized numbers do not take account of variations in operating results, seasonality and other factors and may not be indicative of actual, full-year results. Figures throughout this presentation may also be subject to rounding adjustments. All opinions and views constitute judgments as of the date of writing without regard to the date on which the reader may receive or access the information. These risks, assumptions and uncertainties include, but are not limited to, general market conditions, market volatility, interest rate volatility and levels, global and regional economic conditions, political uncertainty, changes in tax policies, regulatory changes, changes in levels of client activity as a result of any of the foregoing and other factors. Accordingly, this information should not be relied on for any purpose. We do not intend to update these estimates, illustrations, ambitions, objectives, outlooks or goals.

Statement regarding capital, liquidity and leverage

Credit Suisse is subject to the Basel III framework, as implemented in Switzerland, as well as Swiss legislation and regulations for systemically important banks (Swiss Requirements), which include capital, liquidity, leverage and large exposure requirements and rules for emergency plans designed to maintain systemically relevant functions in the event of threatened insolvency. Credit Suisse has adopted the Bank for International Settlements (BIS) leverage ratio framework, as issued by the Basel Committee on Banking Supervision (BCBS) and implemented in Switzerland by the Swiss Financial Market Supervisory Authority FINMA.

References to phase-in and look-through included herein refer to Basel III capital requirements and Swiss Requirements. Phase-in reflects that, for the years 2014-2018, there was a five-year (20% per annum) phase-in of goodwill, other intangible assets and other capital deductions (e.g., certain deferred tax assets) and a phase-out of an adjustment for the accounting treatment of pension plans. For the years 2019-2022, there is a phase-out of certain capital instruments. Look-through assumes the full phase-in of goodwill and other intangible assets and other regulatory adjustments and the phase-out of certain capital instruments

Unless otherwise noted, leverage exposure is based on the BIS leverage ratio framework and consists of period-end balance sheet assets and prescribed regulatory adjustments. The look-through tier 1 leverage ratio and CET1 leverage ratio are calculated as look-through BIS tier 1 capital and CET1 capital, respectively, divided by period-end leverage exposure. Swiss leverage ratios are measured on the same period-end basis as the leverage exposure for the BIS leverage ratio.

Sources

Certain material in this presentation has been prepared by Credit Suisse on the basis of publicly available information, internally developed data and other third-party sources believed to be reliable. Credit Suisse has not sought to independently verify information obtained from public and third-party sources and makes no representations or warranties as to accuracy, completeness or reliability of such information.

November 21, 2019
Going and gone concern compliance on a look-through basis

- Already compliant with 2020 look-through going and gone concern requirements
- Expect to continue to replace existing callable capital instruments with fully compliant high-trigger AT1 instruments
- Continue to replace a portion of maturing OpCo debt with TLAC eligible bail-in HoldCo debt
- No change to capital requirements expected based on current interpretation of the proposed amendment to Capital Adequacy Ordinance

Rounding differences may occur. CET1 = Common equity tier 1. AT1 = Additional tier 1. AT1 includes high-trigger tier 1 and low-trigger tier 1 instruments. Gone concern includes bail-in debt instruments and low-trigger tier 2 instruments.

1. In percentage of leverage exposure
2. Based on end 3Q19 leverage exposure of CHF 921 bn
3. In percentage of risk-weighted assets
4. Based on end 3Q19 look-through Swiss RWA of CHF 303 bn
5. Effective as of January 1 for the applicable year
6. Figures assume rebates for resolvability relating to the Group’s look-through capital ratios and leverage ratios of 2.288% and 0.80% respectively.
7. Based on current interpretation of the Swiss Federal Department of Finance’s proposed amendment to the Capital Adequacy Ordinance (CAO), submitted for public consultation on April 5, 2019.

Note: In May 2016 the Swiss Federal Council amended the Capital Adequacy Ordinance (CAO) which recalibrates and expands the existing “Too Big to Fail” regime in Switzerland. The amended CAO came into effect on July 1, 2016, subject to phase-in and grandfathering provisions for certain outstanding instruments, and has to be fully applied by January 1, 2020. Figures do not include the effects of the countercyclical buffers and any rebates for certain tier 2 low-trigger instruments recognized in gone concern capital. After January 1, 2020, the low-trigger tier 2 instruments receive gone concern treatment and the Group’s gone concern requirement is reduced by a factor of 0.5 for the outstanding amount of these instruments in relation to RWA and Leverage Exposure. In effect, the low-trigger tier 2 instruments receive 1.5x value in the gone concern ratio. The same principle applies after the first call date to low-trigger tier 1 instruments.
Issuances focused on HoldCo and AT1

- 2019 supply broadly in line with 2018 issuance volume
- Expect to be negative net issuer in 2019 as in 2018 and 2017
- 2019 YTD\textsuperscript{5} issuance:
  - CHF 2.8 bn AT1 notes
  - CHF 6.6 bn HoldCo notes
- Total of CHF 43.4 bn outstanding / CHF 40.3 bn eligible HoldCo notes as of 3Q19\textsuperscript{1}
- Short duration OpCo issuance considered for maturity diversification

### Long-term debt capital markets issuances in CHF bn

- **Capital instruments\textsuperscript{2}**
- **Senior bonds (HoldCo)**
- **Senior bonds (OpCo)\textsuperscript{3}**

### Estimated full year 2019 total issuance\textsuperscript{4} – 6 to 9

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2018</th>
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<td>Expected</td>
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<td>10</td>
<td>10</td>
<td>3</td>
<td>3</td>
<td>9</td>
</tr>
</tbody>
</table>

### Funding currency mix

- USD
- CHF
- EUR
- Other

\textsuperscript{1} Bail-in debt instruments recognized as gone concern capital under our regulatory capital framework
\textsuperscript{2} Includes AT1 high-bugger capital instruments, grandfathered tier 1 and tier 2 capital instruments, and legacy capital instruments
\textsuperscript{3} Includes senior debt and Pfandbrief/covered bonds
\textsuperscript{4} Issuance plans reflect projected business growth, development of the balance sheet, future funding needs and maturity profiles as well as the effects of changing market and regulatory conditions. Subject to change
\textsuperscript{5} As of September 30, 2019
\textsuperscript{6} Includes instruments redeemed in March 2017 cash buy back. Maturities and expected redemptions for 2020-22 based on September 30, 2019 FX rates.
Stable funding sources and liquidity strength provide strong foundation for creditors

Funding sources
Conservative asset/liability management strategy aimed at maintaining long-term funding, including stable deposits, in excess of illiquid assets

Liquidity coverage ratio
Reflects a conservative liquidity position, including ensuring that the Group’s branches and subsidiaries meet applicable local liquidity requirements

Funding sources by type, total liabilities & equity as of end 3Q19
- Core customer deposits
- Long-term debt and total equity
- Match funded
- Due to banks, short-term borrowings and other short-term liabilities

Group LCR
<table>
<thead>
<tr>
<th></th>
<th>4Q16</th>
<th>4Q17</th>
<th>4Q18</th>
<th>1Q19</th>
<th>2Q19</th>
<th>3Q19</th>
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<tbody>
<tr>
<td>HQLA</td>
<td>190.6</td>
<td>166.1</td>
<td>161.2</td>
<td>161.4</td>
<td>161.3</td>
<td>163.5</td>
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<tr>
<td>Net cash outflow</td>
<td>94.3</td>
<td>89.9</td>
<td>87.8</td>
<td>84.5</td>
<td>83.4</td>
<td>86.5</td>
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<tr>
<td>LCR</td>
<td>202%</td>
<td>185%</td>
<td>184%</td>
<td>191%</td>
<td>193%</td>
<td>189%</td>
</tr>
</tbody>
</table>
Large capital buffers complimented by creditor-friendly note structure and strong capacity for capital coupon payments

- AT1 instruments include a contractual dividend stopper
- Credit Suisse Group AG will be prohibited from making any AT1 interest payment if:
  - Distributable profits of CHF 15.6 bn\(^1\) are less than such interest payment plus the aggregate amount of payments on tier 1 instruments
  - Minimum regulatory capital requirements are not met – transitional capital ratios
  - FINMA prohibits such interest payment

![Phase-in BIS CET1 ratio and capital](chart)

Distributable profits = aggregate of i) net profits carried forward and ii) freely available reserves (other than reserves for own shares), in each case, less any amounts that must be contributed to legal reserves under applicable law, all as appearing in the Relevant Accounts (i.e., the audited unconsolidated financial statements of the Issuer for the previous financial year)  
CET1 = Common equity tier 1  
Note: For presentation purposes the CET1 buffer for the 5.125% low-trigger capital instrument is not shown. The write-down trigger for certain capital instruments takes into account that other outstanding capital instruments that contain relatively higher capital ratios as part of their trigger feature are expected to convert into equity or be written down prior to the write down of such capital instruments  
1 As of the end of 2018, the distributable profits of Credit Suisse Group AG, under the terms of our regulatory capital instruments, consisted of statutory and discretionary reserves of CHF 10.5 bn, retained earnings brought forward of CHF 5.2 bn and net loss of CHF (0.1) bn  
2 Based on end 3Q19 phase-in risk-weighted assets of CHF 302 bn  
3 Conversion into equity upon Credit Suisse Group AG’s (the “Group”) reported phase-in CET1 ratio falling below 7%, or a determination by FINMA that conversion is necessary, or that the Group requires public sector capital support, to prevent it from becoming insolvent or otherwise failing  
4 The principal amount of the instrument would be written-down to zero and canceled if the following trigger events were to occur: A) the Group’s reported phase-in CET1 ratio falls below either 7% or 5%, subject to the terms of the particular instrument; or B) FINMA determines that cancellation of the instrument and other similar contingent capital instruments is necessary, or that the Group requires public sector capital support, in either case to prevent it from becoming insolvent or otherwise failing (“Customary Non-Viability Scenarios”)
Swiss bail-in regime similar to US and UK approach; build-up of HoldCo debt layer reduces loss given default and supports credit ratings

### FSB subordination forms

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<th>Structural</th>
<th>HoldCo</th>
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<td>Switzerland</td>
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<tr>
<td>UK/Ireland</td>
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<td>United States</td>
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<table>
<thead>
<tr>
<th>Statutory</th>
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<tbody>
<tr>
<td>Germany</td>
</tr>
<tr>
<td>Remaining EU countries¹</td>
</tr>
<tr>
<td>France/ Belgium/Spain/Italy</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contractual</th>
</tr>
</thead>
<tbody>
<tr>
<td>On a case-by-case basis²</td>
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</table>

### Bail-in hierarchy in Switzerland

<table>
<thead>
<tr>
<th>Deposits³, in so far as not privileged</th>
<th>Resolution (restructuring by FINMA)⁴</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other claims not excluded from conversion/write-down with the exception of deposits</td>
<td>insofar as not converted/written-off, prior to restructuring based on terms</td>
</tr>
<tr>
<td>Subordinated debt⁵ without capital adequacy eligibility</td>
<td></td>
</tr>
<tr>
<td>AT1 and tier 2 instruments</td>
<td></td>
</tr>
<tr>
<td>Equity capital</td>
<td></td>
</tr>
</tbody>
</table>

#### Loss absorption waterfall

- **CET 1**
  - Low-trigger tier 2 capital instruments
    - CET1 < 5%
    - between 5% and 5.125%
  - Low-trigger AT1 capital instruments
    - ≤ 5.125%
    - between 7% and 5.125%
  - High-trigger capital instruments
    - ≤ 7%
  - > 7%

---

1. Common equity tier 1  
2. Additional tier 1  
3. Risk-weighted assets  
4. Point of Non-Viability  
5. Under the amendment to BRRD Article 108, the European Commission has proposed to change national insolvency hierarchies in the EU member states in order to provide for a preferred and a non-preferred senior unsecured class. Selected issuers across the Netherlands and Belgium have begun adopting structural subordination through issuances of HoldCo notes  
6. In some instances only on a temporary basis  
7. There are no deposits at Credit Suisse Group AG level  
8. Bank Insolvency Ordinance (BIO-FINMA); single-point-of-entry approach assumed (announced as preferred by FINMA)
9. Be it structurally or contractually subordinated  
10. Trigger of regulatory capital instruments with PONV conversion/write-down
Swiss Resolution Regime is debt investor friendly

Swiss resolution regime
- All shareholders and capital instruments to be fully eliminated/fully written off, before FINMA has power to force losses into bail-in debt
- NCWOL principle
- Strict and complete hierarchy of losses is enforced by law
- Debt-for-equity swap (full or partial) transfers all remaining equity to bail-in debt investors; minimizing their economic loss

Credit Suisse Group AG
- Resolution entity
- Simple and clean balance sheet
- Liabilities are structurally subordinated to OpCo (Credit Suisse AG)

NCWOL = No creditor worse off than in liquidation
1 Swiss Bank Insolvency Ordinance; FINMA has the possibility but not the requirement to compensate former shareholders
2 Credit Suisse AG (OpCo) has issued tier capital instruments where the principal amount is written off upon certain triggering events, including Credit Suisse Group’s CET1 ratio falling below a specified threshold or Customary Non-Viability Scenarios
Down-streaming of bail-in bonds senior financing

Proceeds

- Proceeds are down-streamed initially to Credit Suisse AG
- The internal notes are senior unsecured debt aligned to the external notes (maturity, interest rate, etc.)
- Investors have no recourse to this intercompany instrument

Hierarchy

- HoldCo senior notes (external) structurally subordinated to OpCo liabilities
- Internal notes\(^1\):
  - subordinated to OpCo senior liabilities in restructuring
  - pari passu with OpCo senior liabilities in liquidation

CSG AG = Credit Suisse Group AG  CS AG = Credit Suisse AG  HoldCo = Holding Company  OpCo = Operating Company

\(^1\) Expected to be changed to contractual subordination in 4Q19 in order to comply with regulatory expectations

Credit Suisse Group AG
HoldCo senior notes issued over 2015-2016 period

Credit Suisse AG
HoldCo senior notes issued from 1.1.2017 onwards
### TBTF capital requirements for internationally operating SIBs in Switzerland – grandfathering rules

#### Outstanding regulatory capital instruments as of September 30, 2019

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<thead>
<tr>
<th>Currency</th>
<th>Notional (in million)</th>
<th>Coupon</th>
<th>Maturity</th>
<th>First call</th>
<th>Qualifies as</th>
<th>Recognized as</th>
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<tr>
<td>EUR</td>
<td>1,250</td>
<td>5.75%</td>
<td>2025</td>
<td>09/2020</td>
<td>First call or end 2019 (whichever is first)</td>
<td>Going / Gone concern</td>
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<tr>
<td>USD</td>
<td>2,500</td>
<td>6.5%</td>
<td>2023</td>
<td>08/2023</td>
<td></td>
<td></td>
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<tr>
<td>USD</td>
<td>2,250</td>
<td>7.5%</td>
<td>perpetual</td>
<td>12/2023</td>
<td>First call (even if beyond 2019)</td>
<td>Going / Gone concern</td>
</tr>
<tr>
<td>USD</td>
<td>2,500</td>
<td>6.25%</td>
<td>perpetual</td>
<td>12/2024</td>
<td></td>
<td></td>
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<tr>
<td>USD</td>
<td>1,500</td>
<td>7.125%</td>
<td>perpetual</td>
<td>07/2022</td>
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<td>Going concern</td>
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<tr>
<td>USD</td>
<td>2,000</td>
<td>7.5%</td>
<td>perpetual</td>
<td>07/2023</td>
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<td>CHF</td>
<td>200</td>
<td>3.875%</td>
<td>perpetual</td>
<td>09/2023</td>
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<tr>
<td>SGD</td>
<td>750</td>
<td>5.625%</td>
<td>perpetual</td>
<td>06/2024</td>
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<tr>
<td>CHF</td>
<td>300</td>
<td>3.5%</td>
<td>perpetual</td>
<td>09/2024</td>
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<tr>
<td>USD</td>
<td>1,500</td>
<td>7.25%</td>
<td>perpetual</td>
<td>09/2025</td>
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<td>CHF</td>
<td>525</td>
<td>3.0%</td>
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<td>USD</td>
<td>1,750</td>
<td>6.375%</td>
<td>perpetual</td>
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<td>CHF</td>
<td>380¹</td>
<td>floating</td>
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<td>n.a.</td>
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<td>Going concern</td>
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#### TBTF rules

**Low-trigger**
- **Write-down**
- **Tier 2**
- **AT1**

**High-trigger**
- **Conversion**
- **AT1**
- **Write-down**

**Grandfathering rules**

**TBTF = Too Big to Fail**  
**SIBs = Systemically important banks**  
**AT1 = Additional tier 1**  
¹ Represents the amount recognized in regulatory capital as of end 3Q19  
Note: In May 2016 the Swiss Federal Council amended the Capital Adequacy Ordinance (CAO) which recalibrates and expands the existing “Too Big to Fail” regime in Switzerland. The amended CAO came into effect on July 1, 2016, subject to phase-in and grandfathering provisions for certain outstanding instruments, and has to be fully applied by January 1, 2020. After January 1, 2020, the low-trigger tier 2 instruments receive gone concern treatment and the Group’s gone concern requirement is reduced by a factor of 0.5 for the outstanding amount of these instruments in relation to risk-weighted assets and leverage exposure. In effect, the low-trigger tier 2 instruments receive 1.5x value in the gone concern ratio. The same principle applies after the first call date to low-trigger tier 1 instruments.
Principal Legal Entities Overview – Credit Suisse Group AG

Information as of September 30, 2019. This Principal Legal Entities Overview shows information for selected entities and branches only. Note: This chart reflects voting interests only. All entities are 100% owned unless indicated otherwise.

IBCM = Investment Banking & Capital Markets  DIFC = Dubai International Financial Centre  1 Indirectly held by Credit Suisse (USA), Inc.  2 CSI: Credit Suisse AG [Bank] directly and indirectly owns 97.59% of total voting and Credit Suisse Group AG owns 2.41% of total voting  3 Indirectly held by Credit Suisse AG [Bank]  4 Credit Suisse AG directly owns 75.34% and indirectly owns 24.66% of total voting  5 33.33% of total voting held by third party
## Bank Holding Companies
### Credit rating peer comparison

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<tr>
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<td>M</td>
<td>S*</td>
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<td>S</td>
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<td>Bank of America</td>
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<td>S</td>
<td>R*</td>
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<td>M</td>
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<td>Barclays</td>
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**Rating legend**
- M: Moody's
- S: S&P
- F: Fitch
- R: R&I

Source: Bloomberg. Ratings shown are current senior unsecured long-term debt ratings and are subject to change without notice. Latest rating action on November 21, 2019.

- Long-term rating on positive outlook
- * Rating watch negative
- 1 UBS Group Funding (Switzerland) AG. This rating was initiated by Moody’s and was not requested by the rated entity

Note: Ratings not shown for BNP Paribas SA, Deutsche Bank AG and Société Générale SA, given there is no holding company structure or holding company rating.
## Bank Operating Companies
### Credit rating peer comparison

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<tr>
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<th>A2</th>
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<td>A</td>
<td>A-</td>
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<td>F *(F1+)</td>
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<td>M (P-1)</td>
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<tr>
<td>HSBC</td>
<td>M (P-1)</td>
<td>S* *(A-1)</td>
<td>F* *(F1+)</td>
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<tr>
<td>BNP Paribas</td>
<td>M (P-1)</td>
<td>F *(F1+)</td>
<td>S (A-1)</td>
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<tr>
<td>UBS</td>
<td>M (P-1)</td>
<td>F *(F1+)</td>
<td>S (A-1)</td>
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<tr>
<td>Citigroup</td>
<td>M (P-1)</td>
<td>S (A-1)</td>
<td>F *(F1)</td>
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<tr>
<td>Morgan Stanley</td>
<td>M (P-1)</td>
<td>S (A-1)</td>
<td>F *(F1)</td>
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<tr>
<td>Goldman Sachs</td>
<td>M (P-1)</td>
<td>S (A-1)</td>
<td>F *(F1)</td>
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<tr>
<td>Credit Suisse AG (Bank)</td>
<td>M (P-1)</td>
<td>S (A-1)</td>
<td>F* *(F1)</td>
<td></td>
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</tr>
<tr>
<td>Société Générale</td>
<td>M (P-1)</td>
<td>F *(F1)</td>
<td>S* *(A-1)</td>
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<tr>
<td>Barclays</td>
<td>F* *(F1)</td>
<td>M* *(P-1)</td>
<td>S (A-1)</td>
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<td>Deutsche Bank</td>
<td>M* *(P-2)</td>
<td>S (A-2)</td>
<td>F** *(F2)</td>
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</table>

**Rating legend**
- **M**: Moody's
- **S**: S&P
- **F**: Fitch

*Long-term rating on positive outlook* • *Rating on negative outlook/Rating watch negative* **Outlook evolving**

Source: Bloomberg. Ratings shown are current non-preferred senior unsecured long-term ratings and short-term issuer ratings (below each symbol) and are subject to change without notice. Latest rating action on November 12, 2019. *Refers to “preferred senior unsecured long-term” ratings. Non-preferred senior unsecured long-term ratings for Société Générale are Baa2/A/BBB+ (M/F/S) and for Deutsche Bank are Baa3/BBB/BBB- (M/F/S).*

November 21, 2019
Credit Suisse Group – a diversified loan book

Gross loans in CHF bn, as of end 3Q19

Corporate & institutional
CHF 140 bn or 47%

Governments and public institutions
Financial institutions
Commercial and industrial loans
Real Estate

CHF 300 bn

Consumer
CHF 159 bn or 53%

Mortgages
Loans collateralized by securities
Consumer finance

Gross loans by location

Switzerland

Foreign

55%
45%

Loan metrics\(^3\) as of end

<table>
<thead>
<tr>
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<th>3Q19</th>
<th>3Q18</th>
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<tr>
<td>Non-performing and non-interest-earning loans / Gross loans</td>
<td>0.5%</td>
<td>0.5%</td>
</tr>
<tr>
<td>Gross impaired loans / Gross loans</td>
<td>0.7%</td>
<td>0.7%</td>
</tr>
<tr>
<td>Allowance for loan losses / Gross loans</td>
<td>0.3%</td>
<td>0.3%</td>
</tr>
<tr>
<td>Specific allowance for loan losses / Gross impaired loans</td>
<td>28.0%</td>
<td>32.0%</td>
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Gross loan book reported at fair value as of end 3Q19

<table>
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<tr>
<th></th>
<th>SUB</th>
<th>IWM</th>
<th>APAC</th>
<th>GM</th>
<th>IBCM</th>
<th>Total(^6)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0%</td>
<td>0%</td>
<td>9%</td>
<td>39%</td>
<td>13%</td>
<td>4%</td>
</tr>
</tbody>
</table>

Divisional\(^6\) gross loans in CHF bn, as of end 3Q19

SUB
CHF 172 bn

IWM
CHF 55 bn

APAC
CHF 47 bn

GM
CHF 17 bn

IBCM
CHF 6 bn

Non-performing and non-interest-earning loans include loans collateralized by securities.
Gross impaired loans, allowance for loan losses, and specific allowance for loan losses reflect the allowance for loan losses is only based on loans that are not carried at fair value.
Data points are only shown for major classes.
Including Corporate Center.

DIVISIONAL GROSS LOANS

SUB = Swiss Universal Bank
IWM = International Wealth Management
APAC = Asia Pacific
GM = Global Markets
IBCM = Investment Banking & Capital Markets

\(^1\) Classified by counterparty type
\(^2\) Classified by product type
\(^3\) Gross loans and gross impaired loans exclude loans carried at fair value and the allowance for loan losses is only based on loans that are not carried at fair value
\(^4\) Data points are only shown for major classes
\(^5\) Including Corporate Center

November 21, 2019
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