

2019 Switzerland and Credit Suisse

Key facts and figures



Peter A. Derendinger, Chairman of the Board of Directors, and Thomas Gottstein, Chief Executive Officer of Credit Suisse (Switzerland) Ltd.

This year, Credit Suisse is celebrating the 200th anniversary of the birth of its founder, Alfred Escher. The politician and entrepreneur helped Switzerland pull together with combined strengths and put it on the map of the most competitive countries.

Escher's recipe for success still guides us to this day: Entrepreneurship, expertise, and innovative spirit are the strengths with which we aim to impress our clients. In putting Switzerland and Credit Suisse on the map, we are underscoring our role as the bank that accompanies entrepreneurs, supports progress with digital solutions, and helps people of all generations to reach their goals. And, as a leading Swiss full-service bank, we are also the Bank for Switzerland – for you, the economy, and society. This leaflet shows you the key facts and figures.

Yours sincerely

CREDIT SUISSE (Switzerland) Ltd.

Peter A. Derendinger
Chairman of the Board of Directors

Thomas Gottstein
Chief Executive Officer

Structure of Credit Suisse

Business areas



Credit Suisse serves its clients in five divisions. Three of these are regionally aligned: Swiss Universal Bank, International Wealth Management, and Asia Pacific. Two divisions are specialized in investment banking: Global Markets and Investment Banking & Capital Markets. The front-office divisions are supported by the Corporate Functions. These provide centralized services and business support, and carry out effective and independent control procedures.

The Swiss Universal Bank as of year-end 2018

11,950
employees (full-time)

5,506 million
net revenues (in CHF)

547 billion
managed client deposits (in CHF)

168 billion
net loans (in CHF)

Results of the Swiss Universal Bank at a glance

Underlying results (in CHF million, unless stated otherwise) in 2018

Net revenues	5,506
Provision for credit losses	126
Total operating expenses	3,175
Income before taxes	2,205
Cost/income ratio	58%

Key figures (in CHF billion, unless stated otherwise) in 2018

Total assets	224
Net loans	168
Risk-weighted assets	76
Leverage risk exposure	255
Assets under management	547
Return on regulatory capital	17%
Number of employees (full-time)	11,950

The results and key figures presented show adjusted financial highlights of the Swiss Universal Bank division within Credit Suisse Group AG. Adjusted results are non-GAAP financial highlights. The results of the Swiss Universal Bank division are not identical to the results of the Credit Suisse (Switzerland) Ltd. legal entity.

Our four main areas

In order to fulfill our clients' requirements, we focus on the following four main areas:

Bank for Switzerland

We are committed to our home market of Switzerland. As a full-service bank, we serve private, corporate, and institutional clients and act as a responsible partner for the economy and society.

Bank for Entrepreneurs

We have expanded our business with entrepreneurs and their companies with the goal of establishing ourselves as the "Bank for Entrepreneurs." Our success is inextricably linked with Swiss entrepreneurship.

Bank for the Digital World

We invest in digitalization and focus on proximity to clients, self-service options, and simplified business processes. For this reason, it is of key importance that we develop our client advice model further.

Bank for the Next Generation

We are mindful of the needs of all clients and we particularly want to support the next generation in Switzerland with achieving its goals. The career development of our apprentices is also important to us and underscores our long-term, cross-generational commitment. In the area of sustainable investing – especially impact investment – we have been leading the market for 15 years and we are continuing to enhance our offering.

Bank for Switzerland

CHF **1.65** billion

was the amount spent on goods, services, and licenses throughout Switzerland

1 in **7**

bank employees in Switzerland work at Credit Suisse

CHF **1.3** billion

was the total amount paid in taxes on profit and capital and social security contributions, as well as the income tax on employee salaries in Switzerland

7,900 hours

were spent training 5,400 employees on the subject of occupational health management

Bank for the Digital World

Over **16** million

visits were registered on Credit Suisse websites in 2018

Over **84%**

of new private clients opened the banking relationship digitally in a branch or online

Around **23,000**

orders were received for our "Digipigi" digital money box – it helps to teach children how to handle money responsibly

Around **185,000**

clients contact us a day; 69% through our digital channels



Bank for Entrepreneurs

Over **100,000**

companies and institutions are among our valued clients

Over CHF **32** billion

in credit has been granted to Swiss SMEs alone

CHF **200** million

is being provided in venture capital to SMEs through Credit Suisse Entrepreneur Capital Ltd.

35

start-ups have received support from CS and our partners in the "Kickstart Accelerator" program

Bank for the Next Generation

3,190 tons

of greenhouse gas emissions were reduced compared to the previous year

1,174

graduates of different education levels receive training from us

With CHF **2.5** billion,

Credit Suisse has one of the leading sustainable real estate funds in Switzerland

49,703 hours

of volunteering work was carried out by our employees for charitable causes

We are here for you!



Social media We will be happy to answer your questions on Twitter @CSsuisse. Discover us on Facebook, YouTube and LinkedIn.



Online You will find further information on Credit Suisse at credit-suisse.com.



By phone You can reach us from Monday to Friday at 0848 880 844*.



In person The branches can be found at credit-suisse.com/locations.

* Please note that telephone conversations may be recorded. We assume that, by calling us, you accept this business practice.

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