2019 Switzerland and Credit Suisse

Key facts and figures
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

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

<table>
<thead>
<tr>
<th>Employees (full-time)</th>
<th>Net Revenues (in CHF)</th>
</tr>
</thead>
<tbody>
<tr>
<td>11,950</td>
<td>5,506 million</td>
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<table>
<thead>
<tr>
<th>Managed Client Deposits (in CHF)</th>
<th>Net Loans (in CHF)</th>
</tr>
</thead>
<tbody>
<tr>
<td>547 billion</td>
<td>168 billion</td>
</tr>
</tbody>
</table>
Results of the Swiss Universal Bank at a glance

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

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net revenues</td>
<td>5,506</td>
</tr>
<tr>
<td>Provision for credit losses</td>
<td>126</td>
</tr>
<tr>
<td>Total operating expenses</td>
<td>3,175</td>
</tr>
<tr>
<td>Income before taxes</td>
<td>2,205</td>
</tr>
<tr>
<td>Cost/income ratio</td>
<td>58%</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total assets</td>
<td>224</td>
</tr>
<tr>
<td>Net loans</td>
<td>168</td>
</tr>
<tr>
<td>Risk-weighted assets</td>
<td>76</td>
</tr>
<tr>
<td>Leverage risk exposure</td>
<td>255</td>
</tr>
<tr>
<td>Assets under management</td>
<td>547</td>
</tr>
<tr>
<td>Return on regulatory capital</td>
<td>17%</td>
</tr>
<tr>
<td>Number of employees (full-time)</td>
<td>11,950</td>
</tr>
</tbody>
</table>

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.

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.
Bank for Switzerland

CHF 1.65 billion was the amount spent on goods, services, and licenses throughout Switzerland.

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.

1 in 7 bank employees in Switzerland work at Credit Suisse.

7,900 hours were spent training 5,400 employees on the subject of occupational health management.

Bank for Entrepreneurs

Over 100,000 companies and institutions are among our valued clients.

CHF 200 million is being provided in venture capital to SMEs through Credit Suisse Entrepreneur Capital Ltd.

Over CHF 32 billion in credit has been granted to Swiss SMEs alone.

35 start-ups have received support from CS and our partners in the “Kickstart Accelerator” program.

Bank for the Digital World

Over 16 million visits were registered on Credit Suisse websites in 2018.

Around 23,000 orders were received for our “Digipigi” digital money box – it helps to teach children how to handle money responsibly.

Over CHF 1.3 billion 7,900 hours

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

Around 23,000 Around 185,000

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.

Around 185,000 clients contact us a day; 69% through our digital channels.

Over 16 million

graduates of different education levels receive training from us.

Around 185,000

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.

Unless stated otherwise, the figures on this page refer to all Swiss-based units of the various divisions and functions of Credit Suisse as of the end of 2018.
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