Credit Suisse at a Glance

As one of the world’s leading banks, we are committed to delivering our financial experience and expertise to corporate, institutional and government clients and to ultra-high-net-worth and high-net-worth individuals worldwide, in addition to affluent and retail clients in Switzerland. Our integrated business model combines the resources of our two divisions, allowing us to provide comprehensive solutions to our clients. Founded in 1856, we have operations in over 50 countries and employ 46,000 individuals from approximately 150 different nations.

In this report, adjusted cost run-rate results are measured against our annualized 1H11 expense run rate measured at constant foreign exchange rates and adjusted to exclude business realignment and other significant non-operating expenses and variable compensation expenses.

As of January 1, 2013, Basel III was implemented in Switzerland along with the “Too Big to Fail” legislation and regulations thereunder. Our related disclosures are in accordance with our current interpretation of such requirements, including relevant assumptions. Changes in the interpretation of these requirements in Switzerland or in any of our assumptions or estimates could result in different numbers from those shown herein. Capital and ratio numbers for periods prior to 2013 herein are based on estimates, which are calculated as if the Basel III framework had been in place in Switzerland during such periods.

Unless otherwise noted, leverage ratio, leverage exposure and total capital amounts included herein are based on the current FINMA framework. The Swiss leverage ratio is calculated as Swiss Total Capital, divided by a three-month average leverage exposure, which consists of balance sheet assets; off-balance sheet exposures, consisting of guarantees and commitments; and regulatory adjustments, including cash collateral netting reversals and derivative add-ons.

For the purposes of this report, unless the context otherwise requires, the terms “Credit Suisse,” “the Group,” “we,” “us” and “our” mean Credit Suisse Group and its consolidated subsidiaries.

Cover image: On the campus of the Swiss Federal Institute of Technology (EPFL) in Lausanne, Credit Suisse operates a “branch of the future,” where it tests new ideas and concepts in banking. The branch manager, Oliver Kratzer, and his colleagues, Yasmina Garchi (right) and Luana Conticello, ensure that Credit Suisse is an integral part of daily campus life at EPFL.

### Facts & Figures 2013

| **2.3 billion** | net income attributable to shareholders in CHF |
| **13%** | return on equity for strategic businesses |
| **0.70** | distribution per share in CHF |
| **1,282 billion** | assets under management in CHF |
| **872.8 billion** | total balance sheet assets in CHF |
| **3.7%** | Look-through Swiss leverage ratio |
| **10.0%** | Look-through Basel III CET1 ratio |
Dear Reader

The Company Profile provides you with a summary of Credit Suisse’s strategic direction, an overview of our organization and a brief description of our businesses.

Throughout its history, Credit Suisse has evolved its business model and organizational structure in line with changing client needs, regulation and market conditions. In 2013, we made substantial progress in the execution of our strategy, building on steps we have taken since 2008.

Since January 2013, Credit Suisse has been operating under the Basel III regulatory framework. Throughout the year, we made significant further progress in our efforts to address the “Too Big to Fail” topic. We largely completed our capital plan announced in July 2012 and further reduced leverage exposure.

In November 2013, we announced our program to evolve the Group’s legal entity structure, which is designed to meet future requirements for global recovery and resolution planning, and to result in a substantially less complex and more efficient operating infrastructure in view of the new regulatory requirements. In the course of the year, we made further progress toward achieving a more balanced allocation of capital between our two divisions and created non-strategic units to accelerate this process. We are confident that the continued momentum we see in our strategic businesses, combined with the successful execution of the run-off of positions and losses in our non-strategic units, will allow us to achieve our targeted return on equity of 15% over market cycles. We are active in attractive markets and we have transformed our integrated bank in recent years to further improve our profitability and returns in the evolving operating environment, while continuing to place our clients’ needs first and maintaining market share momentum across targeted businesses. To retain the trust of our stakeholders, we must consistently deliver on our targets – both financial and strategic. Although the banking sector has already undergone a significant transformation over the past few years, the industry landscape continues to evolve.

With our integrated Basel III-compliant business model, we are confident that we can continue to adapt to these changes while acting as a strong and reliable partner to our clients, shareholders and employees.

Best regards

Urs Rohner
Chairman of the Board of Directors

Brady W. Dougan
Chief Executive Officer

April 2014
Strategy
An integrated global bank with a strong local presence

We offer our clients in Switzerland and around the world a broad range of traditional and innovative banking services and products. We operate as an integrated bank, combining strengths and expertise in our two global divisions, Private Banking & Wealth Management (PB&WM) and Investment Banking. The two divisions are supported by Shared Services, which provide corporate services and business solutions. Our global structure comprises four regions: our home market, Switzerland; Europe, Middle East and Africa (EMEA); Americas; and Asia Pacific. To achieve our financial targets and create value for our clients, investors and society, we focus on the following six priorities:

The Six Pillars of Our Strategy

<table>
<thead>
<tr>
<th>Client Focus</th>
<th>Employees</th>
<th>Capital and Risk Management</th>
<th>Efficiency</th>
<th>Collaboration</th>
<th>Corporate Responsibility</th>
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<tr>
<td>We put our clients’ needs first. We aspire to be a reliable and flexible long-term partner to our clients at all times.</td>
<td>We strive to attract, develop and retain top talent in order to deliver outstanding financial products and services to our clients.</td>
<td>While prudent risk-taking aligned with our strategic priorities is fundamental to our business, we maintain a conservative framework to manage liquidity and capital.</td>
<td>We strive for superior efficiency levels, while not compromising growth or reputation.</td>
<td>Close collaboration between our divisions and regions is essential to delivering comprehensive solutions to meet the complex financial needs of our clients.</td>
<td>We assume our various responsibilities as a bank, an employer as well as toward the society and the environment.</td>
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2.2 million
clients served by Credit Suisse worldwide as of year-end 2013

46,000
employees worldwide as of year-end 2013 (full-time equivalents)

14 billion
in Look-through capital added during 2013 in CHF, including issued Buffer Capital Notes and contingent capital instruments

3.1 billion
cost base reduction in CHF, achieved by year-end 2013, measured against the annualized adjusted 1H11 expense run-rate

18%
of 2013 net revenues were from transactions in which both our divisions, or more than one business within PB&WM, were involved

2.4 million
people at the base of the income pyramid have benefited to date as a result of Credit Suisse’s microfinance activities

Chairman of the Board of Directors of Credit Suisse Group AG
Urs Rohner

Chief Executive Officer of Credit Suisse Group AG
Brady W. Dougan

Home Market
In Switzerland, Credit Suisse is a leading bank for retail, private, corporate and institutional clients. At the end of 2013, we had approximately CHF 150 billion of loans outstanding, including mortgages and loans to private sector companies, to the public sector and to private clients. As an employer, purchaser and investor, Credit Suisse makes a substantial contribution to economic output and employment in all Swiss regions.
Private Banking & Wealth Management
Serving the needs of more than two million clients around the globe

Private Banking & Wealth Management offers comprehensive advice and a broad range of financial solutions to private, corporate and institutional clients. Our service offering is based on our structured advisory process, comprehensive investment services and a wide product range that can be tailored to clients’ needs. During 2013, the division recorded net new assets of CHF 32.1 billion and managed CHF 1,282 billion of assets at year-end.

Members of the Executive Board heading the division
Hans-Ulrich Meister, Head Private Banking & Wealth Management and Chief Executive Officer Switzerland
Robert Shafir, Head Private Banking & Wealth Management and Chief Executive Officer Americas

Key Figures – Private Banking & Wealth Management

* Full-time equivalents, including Shared Services employees who work for Private Banking & Wealth Management.

Investment Banking
Focusing on client-driven and capital-efficient businesses

Investment Banking provides a broad range of financial products and services, focusing on client-driven and high-return businesses. Our products and services include global securities sales, trading and execution, prime brokerage as well as capital raising and advisory services. Our clients include corporations, governments and institutions around the world.

Members of the Executive Board heading the division
Gael de Boissard, Head Investment Banking and Chief Executive Officer Europe, Middle East and Africa
Eric Varvel, Head Investment Banking and Chief Executive Officer Asia Pacific

Key Figures – Investment Banking

* Full-time equivalents, including Shared Services employees who work for Investment Banking.
Shared Services
Providing centralized corporate services and business support

Shared Services provides centralized corporate services and business support for the bank’s two divisions – Private Banking & Wealth Management and Investment Banking – as well as effective and independent controls. The various functions provide the bank with an efficient infrastructure. Tasks are carried out from regional hubs in the areas described below. Other corporate services include One Bank Collaboration, Public Policy and Corporate Communications.

Members of the Executive Board heading Shared Services
Romeo Cerutti, General Counsel
David Mathers, Chief Financial Officer
Joachim Oechslin, Chief Risk Officer
Pamela Thomas-Graham, Chief Marketing and Talent Officer

Finance, Operations and IT
Protects and enhances shareholder value through financial rigor, integrated operations as well as processing platforms and technology solutions.

General Counsel
Provides legal and compliance support to the two divisions and all functions of the bank and helps protect our reputation.

Risk
Ensures that an appropriate balance of capital levels, stability of earnings and returns versus assumed risk is maintained. Prudent risk-taking in line with our strategic priorities is fundamental to our business.

Talent, Branding and Centers of Excellence
Focuses on initiating, collaborating and improving our relationships with our current and prospective employees and clients.

Corporate Responsibility at Credit Suisse
Adopting a responsible approach to business in all aspects of our work

We believe that our responsible approach to business is a decisive factor determining Credit Suisse’s long-term success. We therefore strive to assume our corporate responsibilities and to comply with the professional standards and ethical values set out in our Code of Conduct in every aspect of our work. We do so based on our broad understanding of our duties as a financial services provider, member of society and employer. Our approach also reflects our commitment to the environment.

Responsibility in Banking
519 transactions were assessed for potential environmental and social risks

Responsibility in Society
17,583 employees engaged in volunteering

Responsibility as an Employer
> 1,250 full-time positions were filled by new university graduates worldwide

Responsibility for the Environment
137,011 hours of video conferencing were used as an alternative to business travel, helping to reduce our CO₂ emissions

Table: Responsibility in Banking

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<tr>
<th>Responsibility</th>
<th>Number</th>
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<tr>
<td>Transactions</td>
<td>519</td>
</tr>
<tr>
<td>Assets under management</td>
<td>7,304 million</td>
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*Figures as of end-2013. For further information see our Corporate Responsibility Report 2013.*
Regions
Our global footprint with over 300 offices across four regions

We run a global organization comprising four regions – Switzerland; Europe, Middle East and Africa; Americas and Asia Pacific. With our local presence and global approach, we are well-positioned to respond to changing client needs and market trends, while coordinating our activities on a cross-divisional basis.

Centers of Excellence
Our Centers of Excellence (CoEs) support our operations and are essential to the implementation of our strategy. Wroclaw in Poland, Mumbai and Pune in India and Raleigh-Durham in the US are home to our CoEs. At year-end 2013, almost 15,000 roles were located in our CoEs, including contractors, third-party affiliates and vendors working for Credit Suisse.
Corporate Governance
Ensuring compliance based on international best practices

The way we interact with our stakeholders is fundamental to our business and our success. Safeguarding our strong reputation is one of our core objectives. We strive to act with integrity, responsibility, fairness and transparency at all times in order to secure the trust of our stakeholders.

- **Our Corporate Governance Framework**
  Credit Suisse’s corporate governance complies with internationally accepted standards. The Board of Directors has adopted a set of corporate governance policies and procedures, forming the basis of a sound governance structure.

- **Code of Conduct**
  Our Code of Conduct establishes a common set of ethical values and professional standards across the bank and guides our efforts to maintain and strengthen our reputation for integrity, fair dealing and measured risk-taking.

- **Shareholder Rights**
  We are committed to the principle of equal treatment of all shareholders and encourage them to participate in the Annual General Meeting and execute their voting rights.

- **Managing Risk**
  Our Risk Management function fosters a disciplined risk culture and creates appropriate transparency, providing a sound basis for management to define suitable risk. Credit Suisse conducts a bank-wide, standardized Reputational Risk Review Process if there are grounds to believe that a potential transaction could pose an unacceptable risk or is not compatible with our internal guidelines.

- **Compensation Policy**
  We are committed to employing a responsible compensation approach that rewards excellence, ensures a prudent approach to risk-taking and aligns our employees’ interests with those of our shareholders.

Board of Directors
Responsible for the overall strategic direction, supervision and control of the bank

The Board of Directors is responsible for the overall strategic direction, supervision and control of Credit Suisse, while the Executive Board is responsible for the day-to-day operational management, and developing and implementing business plans.

- **The Board of Directors is composed as follows:** (as of December 31, 2013)
  - Urs Rohner, Chairman
  - Peter Brabeck-Letmathe, Vice-Chairman
  - Jassim Bin Hamad J.J. Al Thani
  - Iris Bohnet
  - Noreen Doyle
  - Jean-Daniel Gerber
  - Walter B. Kielholz
  - Andreas N. Koopmann
  - Jean Lanier
  - Kai S. Nargolwala
  - Anton van Rossum
  - Richard E. Thornburgh
  - John Tiner

- **Chairman’s and Governance Committee**
- **Compensation Committee**
- **Audit Committee**
- **Risk Committee**
- **Committee Chairman**

### Board Composition

<table>
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<tr>
<th>Industry Experience</th>
<th>Geographical Origin</th>
<th>Length of Tenure</th>
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<tr>
<td><img src="chart1.png" alt="Industry Experience Chart" /></td>
<td><img src="chart2.png" alt="Geographical Origin Chart" /></td>
<td><img src="chart3.png" alt="Length of Tenure Chart" /></td>
</tr>
</tbody>
</table>

- Financial services
- Manufacturing & technology
- Law, government & academia
- Switzerland
- Americas
- Europe, Middle East and Africa
- Asia Pacific
- Less than 5 years
- Between 5 and 10 years
- 10 years or more
Key Developments 2011–2013
Events that shaped the markets and developments at Credit Suisse

Global 2011
Throughout 2011 and 2012: The indebtedness of several developed countries is cause for substantial concern. In the third quarter of 2011, ratings of several European countries are downgraded and Standard & Poor’s downgrades the US long-term debt rating to AA+.

September: Following a sharp and sustained appreciation of the Swiss franc against major currencies, which sparked concerns of dampening economic growth, the Swiss National Bank announces a floor of 1.20 CHF per euro.

Global 2012
January: Central banks across the globe remain concerned about the growth outlook, and further eased monetary policy in 2012. The US Federal Reserve notes that monetary policy would remain highly accommodative after the recovery strengthens.

June: The Swiss National Bank advises in its Financial Stability Report at the end of June that the large Swiss banks (including Credit Suisse) should expand their loss-absorbing capital more rapidly in view of the marked deterioration in the economic environment – especially following the escalation of the eurozone debt crisis.

September: The eurozone sovereign debt crisis is a key theme in 2012. In September, European leaders agree on a single banking supervisory mechanism to be run by the European Central Bank.

Global 2013
January: Bilateral tax agreements between Switzerland and the UK and Austria, respectively, enter into force, allowing for the regularization of assets in Switzerland of UK and Austrian residents.

February: Switzerland and the US sign an agreement which will enable Foreign Financial Institutions in Switzerland to comply with the Foreign Account Tax Compliance Act (FATCA) while remaining in compliance with Swiss law.

July: The Swiss Federal Council announces that it would provide authorizations to banks to transfer information about the destination of assets belonging to US clients who closed their Swiss bank accounts. Credit Suisse receives the relevant authorization from the Swiss Federal Council.

October: On October 16, the US Senate and House Leaders reach an accord to end the government shutdown that started on October 1, increase the debt limit and convene members from both chambers of Congress to negotiate a broader and longer-term budget deal.

Credit Suisse 2011
February: Credit Suisse was among the earliest sponsors of ideas like contingent convertible capital and bail-in capital. The bank leads the way by structuring highly successful Buffer Capital Note (BCN) transactions.

April: Urs Rohner succeeds Hans-Ulrich Doerig as Chairman of the Board.

July: The US investigations of Swiss banks’ legacy cross-border businesses remain ongoing. Credit Suisse continues to cooperate with the authorities in the US and Switzerland to resolve these investigations consistent with its legal obligations.

November: In view of the fundamental changes in the industry and to enhance its client-focused, efficient service offering, Credit Suisse begins to integrate Clariden Leu fully into its organization in November 2011 and completes this process in 2012.

Credit Suisse 2012
June: As part of an industry-wide ratings review, Moody’s Investors Service announces a downgrade of Credit Suisse AG’s deposit and senior debt ratings from A1 to A1. With this A1 Moody’s rating, Credit Suisse AG maintains its position as one of the best-rated global banks.

July: Credit Suisse announces capital measures to accelerate the strengthening of its capital position in light of the regulatory and market environment. Measures include capital raising from key strategic investors and shareholders, strategic divestments and real estate sales.

November: Credit Suisse announces a settlement with the US Securities and Exchange Commission (SEC) that resolves investigations relating to residential mortgage-backed securities (RMBS) transactions.

November: Credit Suisse integrates its former Private Banking and Asset Management divisions into a single, new Private Banking & Wealth Management division.

Credit Suisse 2013
January: As of January 1, 2013, Credit Suisse begins to operate under the Basel III framework, which is implemented in Switzerland along with the Swiss “Too Big to Fail” (TBTF) legislation.

March: To accelerate its growth momentum in international markets and in the ultra-high-net-worth client segment, Credit Suisse agrees to acquire Morgan Stanley’s Private Wealth Management businesses in EMEA, excluding Switzerland.

October: Credit Suisse creates non-strategic units in both divisions and the Corporate Center to accelerate the reduction of capital and costs associated with non-strategic activities and to focus resources on its strategic businesses and growth initiatives.

November: Credit Suisse announces key components of its program to evolve the Group’s legal entity structure. The program addresses developing and future regulatory requirements and marks a major next step in the implementation of the TBTF legislation.
Financial Highlights

Cautionary Statement Regarding Forward-Looking Information

This report contains statements that constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. In addition, in the future we, and others on our behalf, may make statements that constitute forward-looking statements. Such forward-looking statements may include, without limitation, statements relating to the following:

- our plans, objectives or goals;
- our future economic performance or prospects;
- the potential effect on our future performance of certain contingencies; and
- assumptions underlying any such statements.

Words such as “believes,” “anticipates,” “expects,” “intends” and “plans” and similar expressions are intended to identify forward-looking statements but are not the exclusive means of identifying such statements. We do not intend to update these forward-looking statements except as may be required by applicable securities laws. By their very nature, forward-looking statements involve inherent risks and uncertainties, both general and specific, and risks exist that predictions, forecasts, projections and other outcomes described or implied in forward-looking statements will not be achieved.

We caution you that a number of important factors could cause results to differ materially from the plans, objectives, expectations, estimates and intentions expressed in such forward-looking statements. These factors include:

- the ability to maintain sufficient liquidity and access capital markets;
- market and interest rate fluctuations and interest rate levels;
- the strength of the global economy in general and the strength of the economies of the countries in which we conduct our operations, in particular the risk of continued slow economic recovery or downturn in the US or other developed countries in 2014 and beyond;
- the direct and indirect impacts of deterioration or slow recovery in residential and commercial real estate markets;
- adverse rating actions by credit rating agencies in respect of sovereign issuers, structured credit products or other credit-related exposures;
- the ability to achieve our strategic objectives, including improved performance, reduced risks, lower costs and more efficient use of capital;
- the ability of counterparties to meet their obligations to us;
- the effects of, and changes in, fiscal, monetary, trade and tax policies, and currency fluctuations;
- political and social developments, including war, civil unrest or terrorist activity;
- the possibility of foreign exchange controls, expropriation, nationalization or confiscation of assets in countries in which we conduct our operations;
- operational factors such as systems failure, human error, or the failure to implement procedures properly;
- actions taken by regulators with respect to our business and practices in one or more of the countries in which we conduct our operations;
- the effects of changes in laws, regulations or accounting policies or practices;
- competition in geographic and business areas in which we conduct our operations;
- the ability to retain and recruit qualified personnel;
- the ability to maintain our reputation and promote our brand;
- the ability to increase market share and control expenses;
- technological changes;
- the timely development and acceptance of our new products and services and the perceived overall value of these products and services by users;
- acquisitions, including the ability to integrate acquired businesses successfully, and divestitures, including the ability to sell non-core assets;
- the adverse resolution of litigation and other contingencies;
- the ability to achieve our cost-efficiency goals and cost targets; and
- our success at managing the risks involved in the foregoing.

We caution you that the foregoing list of important factors is not exclusive. When evaluating forward-looking statements, you should carefully consider the foregoing factors and other uncertainties and events, including the information set forth in “Risk factors” in chapter I – Information on the Company in our Annual Report 2013.

For further information on our financial results refer to our Annual Report 2013.

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