

Regulatory disclosures

Credit Suisse Group

Credit Suisse (Bank)

Credit Suisse (Bank) – parent company

Credit Suisse International

May 17, 2016

1Q16

REGULATORY DISCLOSURES

In connection with the implementation of Basel III, certain regulatory disclosures for Credit Suisse Group AG (Group), Credit Suisse AG (Bank), the parent company of Credit Suisse AG (Bank parent company) and Credit Suisse International are required. Certain liquidity disclosures and additional information on regulatory capital, reconciliation requirements, risk-weighted assets and leverage ratios for these entities are contained within this document.

► Refer to the Credit Suisse Financial Report 1Q16 and the Basel III Pillar 3 – disclosures report for further information on the liquidity coverage ratio, regulatory capital, risk-weighted assets and leverage metrics.

Credit Suisse Group

► Refer to "Liquidity and funding management" and "Capital management" in II – Treasury, risk, balance sheet and off-balance sheet in the Credit Suisse Financial Report 1Q16 for further information on the liquidity coverage ratio, regulatory capital, risk-weighted assets and leverage metrics.

LIQUIDITY COVERAGE RATIO – GROUP

► Refer to "Liquidity metrics" in II – Treasury, risk, balance sheet and off-balance sheet – Liquidity and funding management in the Credit Suisse Financial Report 1Q16 for information on the liquidity coverage ratio.

Liquidity coverage ratio

End of 1Q16	Unweighted value ¹	Weighted value ²
High Quality Liquid Assets (CHF million)		
1 High quality liquid assets	–	185,198
Cash outflows (CHF million)		
2 Retail deposits and deposits from small business customers	151,501	19,252
3 of which stable deposits	0	0
4 of which less stable deposits	151,501	19,252
5 Unsecured wholesale funding	202,032	81,833
6 of which operational deposits (all counterparties) and deposits in networks of cooperative banks	47,879	11,970
7 of which non-operational deposits (all counterparties)	85,407	54,349
8 of which unsecured debt	15,296	15,296
9 Secured wholesale funding	–	77,893
10 Additional requirements	214,086	53,859
11 of which outflows related to derivative exposures and other collateral requirements	93,224	25,109
12 of which outflows related to loss of funding on debt products	40	40
13 of which credit and liquidity facilities	120,822	28,710
14 Other contractual funding obligations	64,947	64,947
15 Other contingent funding obligations	248,416	2,681
16 Total cash outflows	–	300,465
Cash inflows (CHF million)		
17 Secured lending	133,248	81,187
18 Inflows from fully performing exposures	54,904	29,908
19 Other cash inflows	66,886	66,886
20 Total cash inflows	–	177,981
Liquidity cover ratio		
21 High quality liquid assets (CHF million)	–	185,198
22 Net cash outflows (CHF million)	–	122,484
23 Liquidity coverage ratio (%)	–	151

Calculated using a three-month average.

¹ Calculated as outstanding balances maturing or callable within 30 days.

² Calculated after the application of haircuts for high quality liquid assets or inflow and outflow rates.

RECONCILIATION REQUIREMENTS – GROUP**Balance sheet**

The following table shows the balance sheet as published in the consolidated financial statements of the Group and the balance sheet under the regulatory scope of consolidation. The reference indicates how such assets and liabilities are considered in the composition of regulatory capital.

Balance sheet

	Balance sheet		Reference to composition of capital
	Financial statements	Regulatory scope of consolidation	
end of 1Q16			
Assets (CHF million)			
Cash and due from banks	94,210	93,912	
Interest-bearing deposits with banks	868	1,349	
Central bank funds sold, securities purchased under resale agreements and securities borrowing transactions	136,211	136,150	
Securities received as collateral, at fair value	25,760	25,760	
Trading assets, at fair value	187,550	182,855	
Investment securities	3,143	2,077	
Other investments	6,294	6,463	
Net loans	270,248	278,172	
Premises and equipment	4,609	4,684	
Goodwill	4,688	4,688	a
Other intangible assets	186	186	
of which other intangible assets (excluding mortgage servicing rights)	80	80	b
Brokerage receivables	35,504	35,500	
Other assets	44,627	41,480	
of which tax charges deferred as other assets related to regulatory adjustments	1,335	1,335	c
of which deferred tax assets related to net operating losses	2,348	2,348	d
of which deferred tax assets from temporary differences	3,993	3,994	e
of which defined-benefit pension fund net assets	784	784	f
Total assets	813,898	813,276	

Balance sheet (continued)

	Balance sheet		Reference to composition of capital
	Financial statements	Regulatory scope of consolidation	
end of 1Q16			
Liabilities and equity (CHF million)			
Due to banks	23,961	24,554	
Customer deposits	344,545	352,490	
Central bank funds purchased, securities sold under repurchase agreements and securities lending transactions	40,150	40,150	
Obligation to return securities received as collateral, at fair value	25,760	25,760	
Trading liabilities, at fair value	53,582	53,874	
Short-term borrowings	14,768	14,734	
Long-term debt	183,490	181,228	
Brokerage payables	41,880	41,879	
Other liabilities	40,315	33,450	
Total liabilities	768,451	768,119	
of which additional tier 1 instruments, fully eligible	10,153	10,153	g
of which additional tier 1 instruments subject to phase-out	2,580	2,580	h
of which tier 2 instruments, fully eligible	6,841	6,841	i
of which tier 2 instruments subject to phase-out	4,370	4,370	j
Common shares	78	78	
Additional paid-in capital	32,318	32,318	
Retained earnings	28,362	28,336	
Treasury shares, at cost	(158)	(154)	
Accumulated other comprehensive income/(loss)	(15,603)	(15,574)	
Total shareholders' equity ¹	44,997	45,004	
Noncontrolling interests ²	450	153	
Total equity	45,447	45,157	
Total liabilities and equity	813,898	813,276	

¹ Eligible as CET1 capital, prior to regulatory adjustments.

² The difference between the accounting and regulatory scope of consolidation primarily represents private equity and other fund type vehicles, which FINMA does not require to consolidate for capital adequacy reporting.

Composition of BIS regulatory capital

The following tables provide details on the composition of BIS regulatory capital and details on CET1 capital adjustments subject to phase-in as well as details on additional tier 1 capital and tier 2 capital.

Composition of BIS regulatory capital

end of	1Q16
Eligible capital (CHF million)	
Total shareholders' equity (US GAAP)	44,997
Regulatory adjustments	(591) ¹
Adjustments subject to phase-in	(5,724) ²
CET1 capital	38,682
Additional tier 1 instruments	10,696 ³
Additional tier 1 instruments subject to phase-out	2,579 ⁴
Deductions from additional tier 1 capital	(2,736) ⁵
Additional tier 1 capital	10,539
Tier 1 capital	49,221
Tier 2 instruments	6,809 ⁶
Tier 2 instruments subject to phase-out	2,231
Deductions from tier 2 capital	(93)
Tier 2 capital	8,947
Total eligible capital	58,168

¹ Includes regulatory adjustments not subject to phase-in, including a cumulative dividend accrual.

² Reflects 60% phase-in deductions, including goodwill, other intangible assets and certain deferred tax assets, and 40% of an adjustment primarily for the accounting treatment of pension plans pursuant to phase-in requirements.

³ Consists of high-trigger and low-trigger capital instruments. Of this amount, CHF 5.7 billion consists of capital instruments with a capital ratio write-down trigger of 7% and CHF 5 billion consists of capital instruments with a capital ratio write-down trigger of 5.125%.

⁴ Includes hybrid capital instruments that are subject to phase-out.

⁵ Includes 40% of goodwill and other intangible assets (CHF 1.9 billion) and other capital deductions, including gains/(losses) due to changes in own credit risk on fair-valued financial liabilities, that will be deducted from CET1 once Basel III is fully implemented.

⁶ Consists of high-trigger and low-trigger capital instruments. Of this amount, CHF 2.6 billion consists of capital instruments with a capital ratio write-down trigger of 7% and CHF 4.2 billion consists of capital instruments with a capital ratio write-down trigger of 5%.

The following tables provide details on CET1 capital adjustments subject to phase-in and details on additional tier 1 capital and tier 2 capital. The column "Transition amount" represents the amounts that have been recognized in eligible capital as of March 31, 2016. The column "Amount to be phased in" represents those amounts that are still to be phased in as CET1 capital adjustments through year-end 2018.

Details on CET1 capital adjustments subject to phase-in

end of 1Q16	Balance sheet	Reference to balance sheet ¹	Regulatory adjustments	Total	Transition amount ²	Amount to be phased in
CET1 capital adjustments subject to phase-in (CHF million)						
Accounting treatment of defined benefit pension plans	–		–	–	1,389	(1,389)
Common share capital issued by subsidiaries and held by third parties	–		–	–	62	(62)
Goodwill	4,688	a	(43) ³	4,645	(2,787)	(1,858) ⁴
Other intangible assets (excluding mortgage-servicing rights)	80	b	(12) ⁵	68	(41)	(27) ⁴
Deferred tax assets that rely on future profitability (excluding temporary differences)	3,683	c, d	–	3,683	(2,210)	(1,473) ⁶
Shortfall of provisions to expected losses	–		–	–	(278)	(185) ⁷
Gains/(losses) due to changes in own credit on fair-valued liabilities	–		–	–	(1,207)	(805) ⁸
Defined-benefit pension assets	784	f	(203) ⁵	581	(348)	(232) ⁶
Investments in own shares	–		–	–	(24)	(16) ⁴
Other adjustments ⁹	–		–	–	(39)	(26) ⁴
Amounts above 10% threshold	3,994		(3,593)	401	(241)	(160)
of which deferred tax assets from temporary differences	3,994	e	(3,593) ¹⁰	401	(241)	(160) ⁶
Adjustments subject to phase-in to CET1 capital					(5,724)	(6,233)

Rounding differences may occur.

¹ Refer to the balance sheet under regulatory scope of consolidation in the table "Balance sheet". Only material items are referenced to the balance sheet.

² Reflects 60% phase-in deductions, including goodwill, other intangible assets and certain deferred tax assets, and 40% of an adjustment primarily for the accounting treatment of pension plans pursuant to phase-in requirements.

³ Represents related deferred tax liability and goodwill on equity method investments.

⁴ Deducted from additional tier 1 capital.

⁵ Represents related deferred tax liability.

⁶ Risk-weighted.

⁷ 50% deducted from additional tier 1 capital and 50% from tier 2 capital.

⁸ Includes CHF (716) million related to debt instruments deducted from additional tier 1 capital.

⁹ Includes cash flow hedge reserve.

¹⁰ Includes threshold adjustments of CHF (3,892) million and an aggregate of CHF 300 million related to the add-back of deferred tax liabilities on goodwill, other intangible assets, mortgage servicing rights and pension assets that are netted against deferred tax assets under US GAAP.

Details on additional tier 1 capital and tier 2 capital

end of 1Q16	Balance sheet	Reference to balance sheet ¹	Regulatory adjustments	Total	Transition amount
Additional tier 1 capital (CHF million)					
Additional tier 1 instruments ²	10,153	g	543 ³	10,696	10,696
Additional tier 1 instruments subject to phase-out ²	2,580	h	(1)	2,579	2,579
Total additional tier 1 instruments					13,275
Deductions from additional tier 1 capital					
Goodwill					(1,858) ⁴
Other intangible assets (excluding mortgage-servicing rights)					(27) ⁴
Shortfall of provisions to expected losses					(93)
Gains/(losses) due to changes in own credit on fair-valued financial liabilities					(716)
Investments in own shares					0
Other deductions					(42)
Deductions from additional tier 1 capital					(2,736)
Additional tier 1 capital					10,539
Tier 2 capital (CHF million)					
Tier 2 instruments	6,841	i	(32) ³	6,809	6,809
Tier 2 instruments subject to phase-out	4,370	j	(2,139) ⁵	2,231	2,231
Total tier 2 instruments					9,040
Deductions from tier 2 capital					
Shortfall of provisions to expected losses					(93)
Deductions from tier 2 capital					(93)
Tier 2 capital					8,947

¹ Refer to the balance sheet under regulatory scope of consolidation in the table "Balance sheet". Only material items are referenced to the balance sheet.

² Classified as liabilities under US GAAP.

³ Includes the reversal of gains/(losses) due to changes in own credit spreads on fair valued capital instruments that will be deducted from CET1 once Basel III is fully implemented.

⁴ Net of related deferred tax liability.

⁵ Primarily includes the impact of the prescribed amortization requirements as instruments move closer to their maturity.

Additional information

end of	1Q16
Risk-weighted assets related to amounts subject to phase-in (CHF million) ¹	
Adjustment for accounting treatment of pension plans	1,642
Defined-benefit pension assets	232
Deferred tax assets	163
Risk-weighted assets related to amounts subject to phase-in	2,037
Amounts below the thresholds for deduction (before risk weighting) (CHF million)	
Non-significant investments in BFI entities	
Significant investments in BFI entities	615
Mortgage servicing rights	89 ¹
Deferred tax assets arising from temporary differences	3,892 ¹
Exposures below 15% threshold	4,596

¹ Net of related deferred tax liability.

LEVERAGE METRICS – GROUP

► Refer to "Leverage metrics" in II – Treasury, risk, balance sheet and off-balance sheet – Capital management in the Credit Suisse Financial Report 1Q16 for further information on the leverage exposure and the leverage ratio.

Reconciliation of consolidated assets to leverage exposure – Phase-in

end of	1Q16
Reconciliation of consolidated assets to leverage exposure (CHF million)	
1 Total consolidated assets as per published financial statements	813,898
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation ¹	(11,903)
3 Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
4 Adjustments for derivatives financial instruments	100,417
5 Adjustments for SFTs (i.e. repos and similar secured lending)	(14,147)
6 Adjustments for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	85,446
7 Other adjustments	0
8 Total leverage exposure	973,711

¹ Includes adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation and tier 1 capital deductions related to balance sheet assets.

BIS leverage ratio common disclosure template – Phase-in

end of	1Q16
Reconciliation of consolidated assets to leverage exposure (CHF million)	
1 On-balance sheet items (excluding derivatives and SFTs, but including collateral)	602,853
2 Asset amounts deducted from Basel III tier 1 capital	(7,996)
3 Total on-balance sheet exposures	594,857
Reconciliation of consolidated assets to leverage exposure (CHF million)	
4 Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	33,463
5 Add-on amounts for PFE associated with all derivatives transactions	91,757
6 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	34,437
7 Deductions of receivables assets for cash variation margin provided in derivatives transactions	(30,457)
8 Exempted CCP leg of client-cleared trade exposures	(8,547)
9 Adjusted effective notional amount of all written credit derivatives	378,515
10 Adjusted effective notional offsets and add-on deductions for written credit derivatives	(368,386)
11 Derivative Exposures	130,782
Securities financing transaction exposures (CHF million)	
12 Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	171,380
13 Netted amounts of cash payables and cash receivables of gross SFT assets	(20,368)
14 Counterparty credit risk exposure for SFT assets	11,607
15 Agent transaction exposures	7
16 Securities financing transaction exposures	162,626
Other off-balance sheet exposures (CHF million)	
17 Off-balance sheet exposure at gross notional amount	244,552
18 Adjustments for conversion to credit equivalent amounts	(159,106)
19 Other off-balance sheet exposures	85,446
Tier 1 capital (CHF million)	
20 Tier 1 capital	49,221
Leverage exposure (CHF million)	
21 Total leverage exposure	973,711
Leverage ratio (%)	
22 Basel III leverage ratio	5.1

Credit Suisse (Bank)

► Refer to "Liquidity and funding management" and "Capital management" in II – Treasury, risk, balance sheet and off-balance sheet in the Credit Suisse Financial Report 1Q16 for information on the liquidity coverage ratio, regulatory capital and leverage metrics.

LIQUIDITY COVERAGE RATIO – BANK

► Refer to "Liquidity metrics" in II – Treasury, risk, balance sheet and off-balance sheet – Liquidity and funding management in the Credit Suisse Financial Report 1Q16 for information on the liquidity coverage ratio.

Liquidity coverage ratio

End of 1Q16	Unweighted value ¹	Weighted value ²
High Quality Liquid Assets (CHF million)		
1 High quality liquid assets	–	182,308
Cash outflows (CHF million)		
2 Retail deposits and deposits from small business customers	141,424	18,199
3 of which stable deposits	0	0
4 of which less stable deposits	141,424	18,199
5 Unsecured wholesale funding	200,811	82,290
6 of which operational deposits (all counterparties) and deposits in networks of cooperative banks	46,576	11,644
7 of which non-operational deposits (all counterparties)	85,643	55,156
8 of which unsecured debt	15,294	15,294
9 Secured wholesale funding	–	77,893
10 Additional requirements	213,531	53,772
11 of which outflows related to derivative exposures and other collateral requirements	93,058	25,111
12 of which outflows related to loss of funding on debt products	27	27
13 of which credit and liquidity facilities	120,446	28,634
14 Other contractual funding obligations	64,943	64,943
15 Other contingent funding obligations	242,924	2,681
16 Total cash outflows	–	299,778
Cash inflows (CHF million)		
17 Secured lending	133,254	81,187
18 Inflows from fully performing exposures	56,367	31,817
19 Other cash inflows	66,885	66,885
20 Total cash inflows	–	179,889
Liquidity cover ratio		
21 High quality liquid assets (CHF million)	–	182,308
22 Net cash outflows (CHF million)	–	119,889
23 Liquidity coverage ratio (%)	–	152

Calculated using a three-month average.

¹ Calculated as outstanding balances maturing or callable within 30 days.

² Calculated after the application of haircuts for high quality liquid assets or inflow and outflow rates.

The business of the Bank is substantially the same as that of the Group, including business drivers and trends relating to the liquidity coverage ratio.

Credit Suisse (Bank) – parent company

► Refer “Liquidity and funding management” and “Capital management” in II – Treasury, risk, balance sheet and off-balance sheet in the Credit Suisse Financial Report 1Q16 for further information on the liquidity coverage ratio, regulatory capital and leverage metrics.

LIQUIDITY COVERAGE RATIO – BANK PARENT COMPANY

► Refer to “Liquidity metrics” in II – Treasury, risk, balance sheet and off-balance sheet – Liquidity and funding management in the Credit Suisse Financial Report 1Q16 for information on the liquidity coverage ratio.

Liquidity coverage ratio

End of 1Q16	Unweighted value ¹	Weighted value ²
High Quality Liquid Assets (CHF million)		
1 High quality liquid assets	–	96,702
Cash outflows (CHF million)		
2 Retail deposits and deposits from small business customers	132,378	16,828
3 of which stable deposits	0	0
4 of which less stable deposits	132,378	16,828
5 Unsecured wholesale funding	243,779	97,648
6 of which operational deposits (all counterparties) and deposits in networks of cooperative banks	70,080	37,520
7 of which non-operational deposits (all counterparties)	75,013	45,754
8 of which unsecured debt	14,374	14,374
9 Secured wholesale funding	–	9,265
10 Additional requirements	125,916	36,126
11 of which outflows related to derivative exposures and other collateral requirements	18,649	11,736
12 of which outflows related to loss of funding on debt products	27	27
13 of which credit and liquidity facilities	107,240	24,363
14 Other contractual funding obligations	1,978	1,978
15 Other contingent funding obligations	226,633	176
16 Total cash outflows	–	162,021
Cash inflows (CHF million)		
17 Secured lending	11,263	3,334
18 Inflows from fully performing exposures	113,432	92,759
19 Other cash inflows	6,505	6,505
20 Total cash inflows	–	102,598
Liquidity cover ratio		
21 High quality liquid assets (CHF million)	–	96,702
22 Net cash outflows (CHF million)	–	59,423
23 Liquidity coverage ratio (%)	–	163

Calculated using a three-month average.

¹ Calculated as outstanding balances maturing or callable within 30 days.

² Calculated after the application of haircuts for high quality liquid assets or inflow and outflow rates.

The business of the Bank Parent Company is substantially the same as that of the Group and the Bank, including business drivers and trends relating to the liquidity coverage ratio, with the exception of the secured lending and borrowing activity which is mainly reflected at the Group and Bank level.

Credit Suisse (Bank) – parent company

SWISS CAPITAL METRICS – BANK PARENT COMPANY

In December 2013, FINMA issued a decree (FINMA Decree) specifying capital adequacy requirements for the Bank, on a stand-alone basis (Bank parent company), and the Bank and the Group, each on a consolidated basis, as systemically relevant institutions. The FINMA Decree became effective on February

2, 2014 and required the Group to fully comply with the special requirements for systemically important banks set out in the Capital Adequacy Ordinance.

► Refer to “Swiss capital metrics” in II – Treasury, risk, balance sheet and off-balance sheet – Capital management in the Credit Suisse Financial Report 1Q16 for further information on Swiss regulatory capital.

Swiss statistics – Bank parent company

end of	1Q16	4Q15
Eligible capital (CHF million)		
Swiss CET1 capital	43,671	44,700
High-trigger capital instruments ¹	8,083	8,514
Low-trigger capital instruments ²	8,312	8,326
Additional tier 1 and tier 2 instruments subject to phase-out	4,579	5,342
Deductions from additional tier 1 and tier 2 instruments	(791)	(477)
Swiss total eligible capital	63,854	66,405
Risk-weighted assets (CHF million)		
Swiss risk-weighted assets	406,016	408,614
Swiss capital ratios (%)		
Swiss CET1 ratio	10.8%	10.9%
Swiss total capital ratio	15.7%	16.3%

¹ Consists of CHF 5.4 billion additional tier 1 instruments and CHF 2.7 billion tier 2 instruments.

² Consists of CHF 4.2 billion additional tier 1 instruments and CHF 4.1 billion tier 2 instruments.

Swiss capital requirements and coverage – Bank parent company

end of	Capital requirements			Excess	1Q16
	Minimum component	Buffer component	Progressive component		
Risk-weighted assets (CHF billion)					
Swiss risk-weighted assets	–	–	–	–	406.0
2016 Swiss capital requirements ¹					
Minimum Swiss capital ratio	4.5%	7.0% ²	2.5%	–	14.0%
Minimum Swiss capital (CHF billion)	18.3	28.4	10.2	–	56.8
Swiss capital coverage (CHF billion)					
Swiss CET1 Capital	18.3	22.4	–	3.0	43.7
High-trigger capital instruments	–	6.0	–	2.1	8.1
Low-trigger capital instruments	–	–	6.4	1.9	8.3
Additional tier 1 and tier 2 instruments subject to phase-out	–	–	4.6	–	4.6
Deductions from additional tier 1 and tier 2 capital	–	–	(0.8)	–	(0.8)
Swiss total eligible capital	18.3	28.4	10.2	7.0	63.9
Swiss capital ratios (%)					
Swiss total capital ratio	4.5%	7.0%	2.5%	1.7%	15.7%

Rounding differences may occur.

¹ The Swiss capital requirements are based on a percentage of risk-weighted assets.

² Excludes the countercyclical buffer that was required as of September 30, 2013. As of the end of 1Q16, the countercyclical buffer was CHF 309.9 million, which is equivalent to an additional requirement of 0.08% of CET1 capital.

SWISS LEVERAGE METRICS – BANK PARENT COMPANY

Beginning in the first quarter of 2015, the Group adopted the BIS leverage ratio framework, as issued by the BCBS and implemented in Switzerland by FINMA. The leverage amounts are calculated based on our interpretation of, and assumptions and estimates related to, the FINMA requirements. Changes in the interpretation of these requirements in Switzerland or in any of

our interpretations, assumptions or estimates could result in different numbers from those shown here. As used herein, leverage exposure is based on the FINMA leverage ratio framework and consists of period-end balance sheet assets and prescribed regulatory adjustments.

► Refer to "Swiss leverage metrics" in II – Treasury, risk, balance sheet and off-balance sheet – Capital management in the Credit Suisse Financial Report 1Q16 for further information on the Swiss leverage ratio.

Swiss leverage metrics – Bank parent company

end of	1Q16	4Q15
Swiss leverage metrics (CHF million, except where indicated)		
Swiss total eligible capital	63,854	66,405
Leverage exposure	924,749	946,973
Swiss leverage ratio (%)	6.9%	7.0%

Swiss leverage requirements and coverage – Bank parent company

end of	Capital requirements			Excess	1Q16
	Minimum component	Buffer component	Progressive component		
Exposure (CHF billion)					
Leverage exposure	–	–	–	–	924.7
2016 Swiss leverage requirements					
Minimum Swiss leverage ratio	1.08%	1.68%	0.60%	–	3.36%
Minimum Swiss capital (CHF billion)	10.0	15.5	5.6	–	31.1
Swiss capital coverage (CHF billion)					
Swiss CET1 capital	10.0	12.2	–	21.5	43.7
High-trigger capital instruments	–	3.3	–	4.8	8.1
Low-trigger capital instruments	–	–	1.8	6.5	8.3
Additional tier 1 and tier 2 instruments subject to phase-out	–	–	4.6	–	4.6
Deductions from additional tier 1 and tier 2 capital	–	–	(0.8)	–	(0.8)
Swiss total eligible capital	10.0	15.5	5.6	32.8	63.9
Swiss leverage ratio (%)					
Swiss leverage ratio	1.08%	1.68%	0.60%	3.54%	6.91%

Rounding differences may occur.

Credit Suisse International

REGULATORY CAPITAL METRICS – CREDIT SUISSE INTERNATIONAL

The FINMA requires banks with capital adequacy requirements for credit risk of more than CHF 4 billion and significant international activities to publish regulatory data on a quarterly basis. In the case of foreign subsidiaries, figures calculated according to local rules may be used.

PRA statistics – Credit Suisse International

end of	1Q16	4Q15
Eligible capital (USD million)		
CET1 capital	20,845	21,258
Additional tier 1 instruments	0	0
Deductions from additional tier 1 instruments	0	0
Additional tier 1 capital	0	0
Total tier 1 capital	20,845	21,258
Tier 2 instruments	7,719	7,720
Deductions from tier 2 capital	0	0
Tier 2 capital	7,719	7,720
Total eligible capital	28,564	28,977
Risk-weighted assets (USD million)		
Risk-weighted assets	164,857	163,723
Capital ratios (%)		
CET1 ratio	12.6%	13.0%
Tier 1 ratio	12.6%	13.0%
Total capital ratio	17.3%	17.7%

LEVERAGE METRICS – CREDIT SUISSE INTERNATIONAL

Beginning in the first quarter of 2015, the Group adopted the BIS leverage ratio framework, as issued by the BCBS. Under the BIS framework, the leverage ratio measures tier 1 capital against the end of period exposure. BIS leverage amounts are calculated based on our interpretation of, and assumptions and estimates

related to, the BIS requirements. Changes in the interpretation of these requirements or in any of our interpretations, assumptions or estimates would result in different numbers from those shown here. As used herein, leverage exposure is based on the BIS leverage ratio framework and consists of period-end balance sheet assets and prescribed regulatory adjustments.

Tier 1 leverage ratio – Credit Suisse International

end of	1Q16	4Q15
USD million, except where indicated		
Tier 1 capital	20,845	21,258
Leverage exposure	299,320	339,539
Tier 1 leverage ratio (%)	7.0%	6.3%

LIQUIDITY COVERAGE RATIO – CREDIT SUISSE INTERNATIONAL

► Refer to "Liquidity metrics" in II – Treasury, risk, balance sheet and off-balance sheet – Liquidity and funding management in the Credit Suisse Financial Report 1Q16 for information on the liquidity coverage ratio.

Liquidity coverage ratio

End of 1Q16	Unweighted value ¹	Weighted value ²
High Quality Liquid Assets (USD million)		
1 High quality liquid assets	–	32,992
Cash outflows (USD million)		
2 Retail deposits and deposits from small business customers	0	0
3 of which stable deposits	0	0
4 of which less stable deposits	0	0
5 Unsecured wholesale funding	212	212
6 of which operational deposits (all counterparties) and deposits in networks of cooperative banks	0	0
7 of which non-operational deposits (all counterparties)	22	22
8 of which unsecured debt	0	0
9 Secured wholesale funding	–	821
10 Additional requirements	29,945	26,594
11 of which outflows related to derivative exposures and other collateral requirements	18,174	17,532
12 of which outflows related to loss of funding on debt products	1,447	1,447
13 of which credit and liquidity facilities	10,324	7,615
14 Other contractual funding obligations	5,726	5,538
15 Other contingent funding obligations	1,028	1,028
16 Total cash outflows	–	34,193
Cash inflows (USD million)		
17 Secured lending	830	830
18 Inflows from fully performing exposures	51	38
19 Other cash inflows	9,609	9,609
20 Total cash inflows	–	10,477
Liquidity cover ratio		
21 High quality liquid assets (USD million)	–	32,992
22 Net cash outflows (USD million)	–	23,716
23 Liquidity coverage ratio (%)	–	139

Calculated using a three-month average.

¹ Calculated as outstanding balances maturing or callable within 30 days.

² Calculated after the application of haircuts for high quality liquid assets or inflow and outflow rates.

List of abbreviations

B

BCBS	Basel Committee on Banking Supervision
------	--

BIS	Bank for International Settlements
-----	------------------------------------

C

CCP	Central counterparties
-----	------------------------

CET1	Common equity tier 1
------	----------------------

F

FINMA	Swiss Financial Market Supervisory Authority FINMA
-------	--

P

PFE	Potential future exposure
-----	---------------------------

PRA	Prudential Regulatory Authority
-----	---------------------------------

S

SFT	Securities financing transactions
-----	-----------------------------------

U

US GAAP	Accounting principles generally accepted in the US
---------	--
