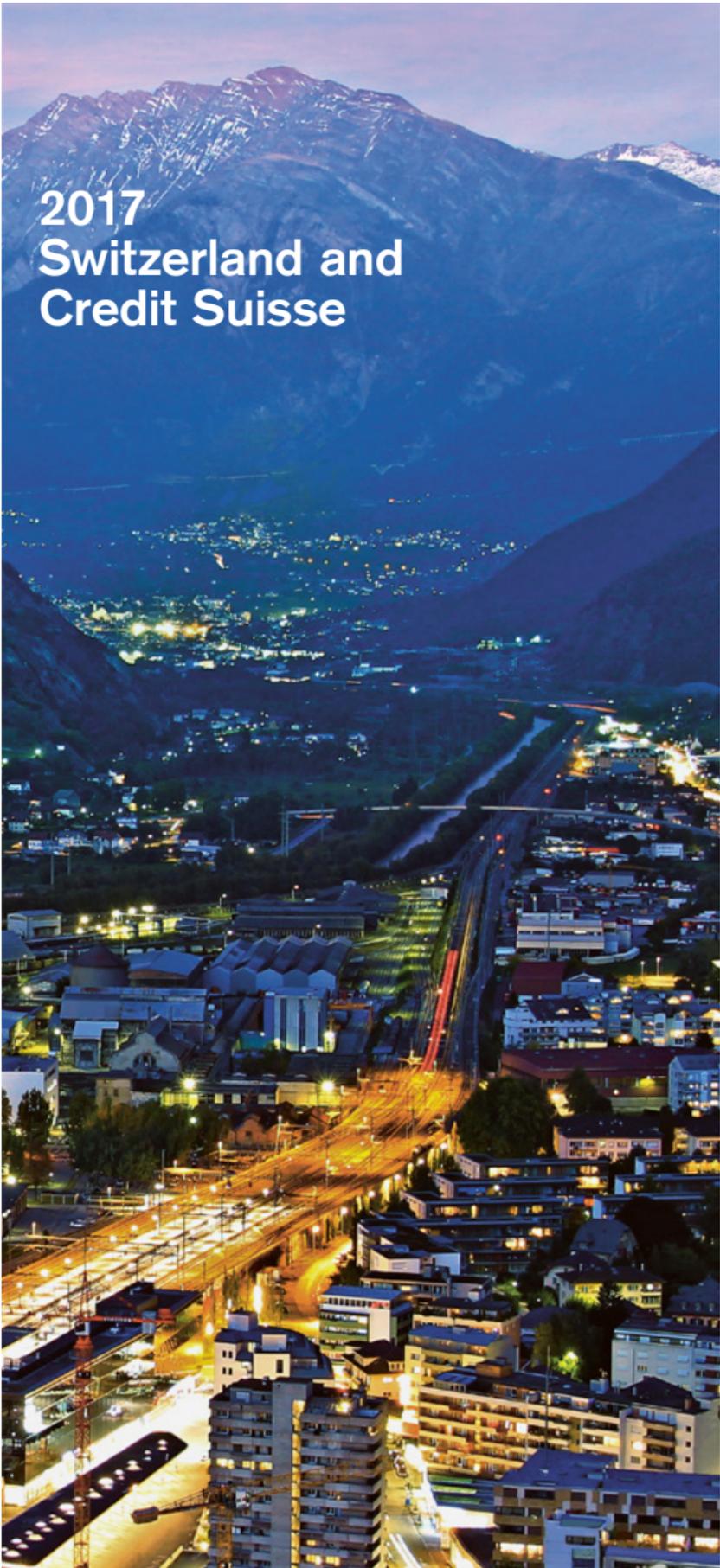


2017
Switzerland and
Credit Suisse



At a Glance

Commitment to Our Swiss Home Market

1 Bank
for Switzerland

170
branches ensure a presence throughout Switzerland

1.6 mn
clients – about one in five people in Switzerland – bank with Credit Suisse

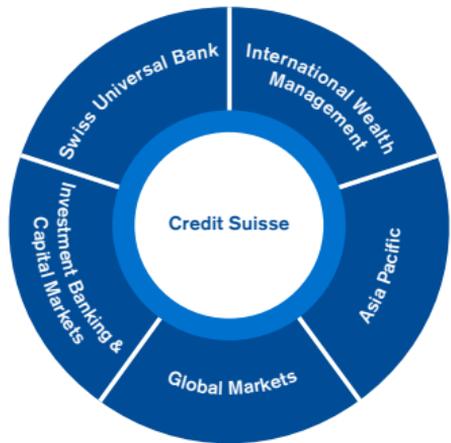
Around **30,000**
clients a day visit Credit Suisse branches

166 bn
outstanding loans granted to Swiss private and corporate clients (CHF)

1,970
relationship managers deliver customized advisory services

Structure of Credit Suisse

We serve our clients through three regionally focused divisions: Swiss Universal Bank, International Wealth Management and Asia Pacific. These are supported by two divisions that are specialized in investment banking: Global Markets and Investment Banking & Capital Markets.



A Swiss Bank with Global Expertise

Credit Suisse (Switzerland) Ltd. began operations in 2016. Aside from a small number of exceptions it comprises the business of the Swiss Universal Bank division of Credit Suisse Group and offers comprehensive advice and a wide range of financial solutions to private, corporate, and institutional clients primarily domiciled in Switzerland. Thanks to a global network, clients enjoy worldwide access to all services.

Unless otherwise indicated, the figures in this publication refer to Credit Suisse in Switzerland. All figures refer to the end of 2016.

The Bank for Switzerland



Switzerland is a model of economic, political and social success. Despite being a small country, it has managed to retain its independence while playing an active role on the world stage. Since November 20, 2016, there has also been a

bank that is focused on Switzerland but is part of a global network: Credit Suisse (Switzerland) Ltd., a subsidiary of Credit Suisse AG.

Credit Suisse (Switzerland) Ltd. not only reflects our renewed focus on Switzerland and its strengths but is also a reaffirmation of our commitment to our home market – today and in the future. We are developing innovative products and services and we are investing in new technologies and in employee training in Switzerland. We are committed to fostering Swiss entrepreneurship and giving back to society, and are eager to share our expertise with clients, experts and the public.

This results in a real plus in terms of quality, proximity and our understanding of the local market. These advantages need to be safeguarded for this success story to continue. The signs are promising: Switzerland and Credit Suisse, a proven partnership for 161 years and in the future.

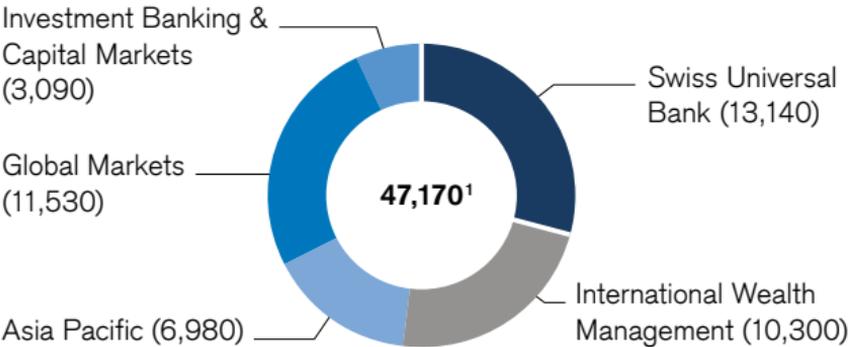
A handwritten signature in blue ink that reads "Thomas Gottstein".

Dr. Thomas Gottstein
CEO Credit Suisse (Switzerland) Ltd.

The State and Credit Suisse Strong Partners

Over 100,000 businesses and around one in five people in Switzerland choose to bank with Credit Suisse. We are one of the country's largest providers of jobs and training places. We are also a key purchaser of goods and services, as well as a major investor and taxpayer.

Number of Employees



Attractive Employer and Provider of Training Places

1 in 6

The financial center is of fundamental importance to Switzerland. Roughly one out of every six employees in the banking sector works for us

1,390

training places and internships offered by Credit Suisse to apprentices, students, as well as high school and university graduates

4 | 12 ¹ Including 300 positions in the Corporate Center and 1,830 positions in the Strategic Resolution Unit. Excluding temporary staff.

Capital Strength for Stability and Security²

25.6%

total loss-absorbing capacity (TLAC) ratio³

11.4%

common equity tier 1 ratio (CET1)

Purchaser and Builder-Owner in Switzerland

2.23 bn

expenditure on goods, services, and licenses in Switzerland (CHF)



10,500

suppliers – including many SMEs – sold products and services to Credit Suisse in 2016

184 mn

expenditure on the expansion, maintenance, and management of the building portfolio in Switzerland (CHF, average 2014–2016)

Taxes and Contributions to the Community

1.2 bn

total taxes on earnings and capital, plus social insurance contributions, paid by Credit Suisse, and including taxes on the income of employees in Switzerland in 2016 (CHF)

² Look-through Swiss capital ratios for Credit Suisse Group

³ Total of going-concern and gone-concern capital ratios

Private and Corporate Clients

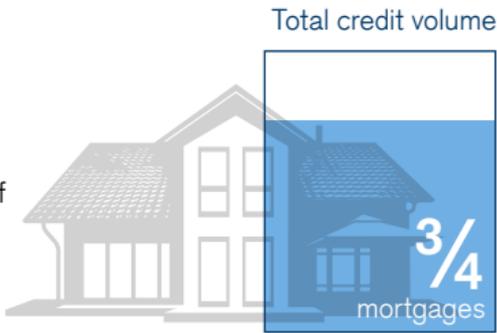
A Reliable Partner

Credit Suisse is noted for the high quality of its advisory services and expertise, making it a strong partner for 1.6 million private and 100,000 corporate clients. Mutual trust is the basis for lasting success.

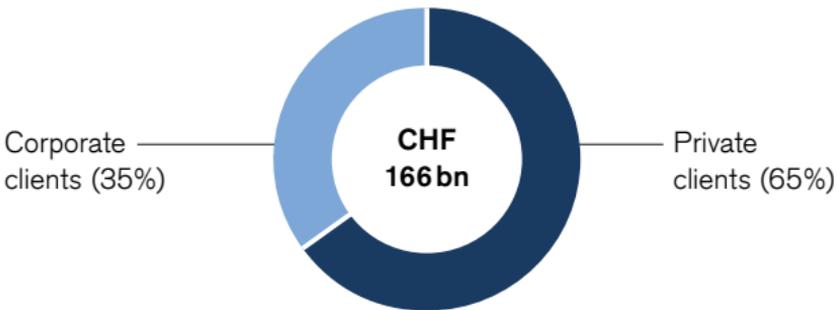
89% of our private clients in Switzerland are satisfied with our services

A Mortgage Bank to Build On

We support many people in Switzerland in achieving their dream of building or buying their own home. More than three-quarters of all loans are mortgages.



Consistently High Credit Volume



Customized Advice is Central

Every day **1,970** client advisors at our **170** branches ensure that the individual needs of about **30,000** clients are optimally met.

Small, Medium-Sized and Large Enterprises Promoting Innovation and Prosperity across Generations

By financing the innovation and growth plans of Swiss businesses, Credit Suisse promotes economic growth and the creation of new jobs. We understand the complex needs of businesses operating in the domestic market and worldwide. As the bank for entrepreneurs, we cover all business as well as private financial needs.

100,000

corporate clients served –
in some cases, spanning
several generations

161 years

of business experi-
ence at Credit Suisse

289 bn

corporate and institutional client
assets managed by us in Swit-
zerland (CHF)

54 bn

amount of capital loans and
mortgages supporting businesses
in Switzerland (CHF)

Capital for Swiss SMEs

31 bn

in loans granted by Credit Suisse to Swiss
SMEs (CHF)

100 mn

in venture capital provided to SVC Ltd. for
Risk Capital for Entrepreneurs (SVC Ltd.) in
collaboration with the Swiss Venture Club to
support the development of innovative
SMEs (CHF). One of the goals of SVC Ltd.,
a wholly-owned subsidiary of Credit Suisse,
is to strengthen Switzerland's position as a
center for industry

1,945

employees work at the 23 active companies
in the SVC Ltd. portfolio (total investment of
CHF 90 mn)

www.svc-riskcapital.ch/en

Commitment to Society

Shared Commitment to Progress

Credit Suisse and its employees have been committed to Switzerland for more than 160 years. We are a part of society and dedicate ourselves to the country and its people in myriad ways – whether through knowledge-sharing, development programs or voluntary work in the community.

12

key publications were produced in 2016 by our Economic Research team on Swiss regions, the Swiss real estate sector, SMEs and the Swiss economy and its sectors

30

start-ups were selected by Credit Suisse together with partners in the “Kickstart Accelerator” Fintech development program, with a view to putting Switzerland on the map as of the world’s best venues for Fin-Tech start-ups

Around
30mn

provided by Credit Suisse for the initiative “Together We Can Tackle Youth Unemployment” (CHF). The successful work of the initiative has been continued under the “Check Your Chance” umbrella association since 2015

For more than
40years,

Credit Suisse has been compiling its Worry Barometer, which provides an insight into the most pressing problems of the Swiss population by means of a representative survey

1,390

young adults work for us as apprentices, as interns during their studies, or as high-school or university graduates

370

employees hold
elected public office

20,027

employee days spent on youth
and sporting events, or serving in
the military or civil defense (2016)

49,812

hours of charitable work
performed by employees
for our partner organizations
(e.g. Swiss Red Cross,
Pro Juventute)

Over
100,000

children and young
people participate annu-
ally in the Credit Suisse
Cup – the Swiss schools'
football championship

1.8 mn

donated to nonprofit
organizations by the
Credit Suisse Foundation
(CHF)

100% of Swiss francs
donated by clients
via the Credit Suisse Micro-
Donations program goes to aid
organizations

Key Partnerships (selection)

Sports

- Swiss Football Association
- Credit Suisse Sports Awards
- Omega European Masters Crans-Montana
- White Turf St. Moritz
- Roger Federer

Culture

- Kunsthaus Zürich
- Zurich Opera House
- Lucerne Festival
- Kunstmuseum Basel
- Orchestre de la Suisse Romande
- Tonhalle-Orchester Zurich
- LAC Lugano Arte e Cultura
- Zurich Film Festival
- Kunstmuseum Bern

Responsibility for the Environment

Sustainable Use of Natural Resources

Credit Suisse achieved greenhouse gas neutrality in Switzerland in 2006 and in its worldwide operations in 2010. We are committed to the sustainable use of natural resources, and consider environmental concerns in our products and business partnerships.

1 mn m²

Minergie-standard floor space shows Credit Suisse to be one of Switzerland's largest investors in environmentally friendly construction

5,500 t

Switzerland-wide reduction in greenhouse gas emissions year-on-year

19.7 bn

in assets invested according to sustainability criteria (CHF)

133 mn

kilowatt hours of energy from certified hydropower plants for the Switzerland region (excluding electricity from pump storage power stations)

3.3 mn kWh

Through a total of 86 different energy efficiency measures, energy savings of 3.3 mn kWh were achieved in 2016

Switzerland's Oldest Big Bank In Tune with the Times



1856

Alfred Escher founds Switzerland's first commercial bank, "Schweizerische Kreditanstalt" (today's Credit Suisse), in order to finance the construction of Switzerland's railroad network

1857

Alfred Escher and the "Kreditanstalt" set up the Swiss Life Insurance and Pension Company (today's Swiss Life). The "Kreditanstalt" becomes the engine of lending to the Swiss economy



1876

The "Kreditanstalt" moves into its new headquarters at Paradeplatz. The architect is Jakob Friedrich Wanner, who also designed Zurich's main railway station

1882

Opening of the Gotthard Railroad. The "Schweizerische Kreditanstalt" is the leading Swiss bank for the financing of this Alpine transit route – an epic feat of engineering



1940

The "Schweizerische Kreditanstalt" opens its first foreign branch in New York, followed by a second in London in 1954

1980

The "Kreditanstalt" commissions its first major administrative building at the Uetlihof



2016: anniversary year

Switzerland's oldest big bank establishes "Credit Suisse (Switzerland) Ltd.," underscoring its commitment to the Swiss home market

Contact Us



Social Media Do you have any questions about our services or our products? Get in touch with us on Twitter. @CSServiceCH will be happy to answer your questions. You'll also find us on Facebook, YouTube, LinkedIn and Flickr.



Online You will find further information on Credit Suisse (Switzerland) Ltd. at credit-suisse.com/committedtoswitzerland.



By phone Just give us a call. You can reach us from Monday to Friday at 0848 880 844⁴.



In person Visit us at your nearest branch. The office locator can be found at credit-suisse.com/locations.

⁴ Please note that telephone conversations may be recorded. We assume that, by calling us, you accept this business practice.



CREDIT SUISSE (Switzerland) Ltd.

P. O. Box 100
CH-8070 Zurich

credit-suisse.com

The information provided herein constitutes marketing material. It is not investment advice or otherwise based on a consideration of the personal circumstances of the addressee nor is it the result of objective or independent research. The information provided herein is not legally binding and it does not constitute an offer or invitation to enter into any type of financial transaction. The information provided herein was produced by Credit Suisse Group AG and/or its affiliates (hereafter "CS") with the greatest of care and to the best of its knowledge and belief. The information and views expressed herein are those of CS at the time of writing and are subject to change at any time without notice. They are derived from sources believed to be reliable. CS provides no guarantee with regard to the content and completeness of the information and does not accept any liability for losses that might arise from making use of the information. If nothing is indicated to the contrary, all figures are unaudited. The information provided herein is for the exclusive use of the recipient. Neither this information nor any copy thereof may be sent, taken into or distributed in the United States or to any US person (within the meaning of Regulation S under the US Securities Act of 1933, as amended). It may not be reproduced, either in part nor in full, without the written permission of CS. Copyright © 2017 Credit Suisse Group AG and/or its affiliates. All rights reserved.

