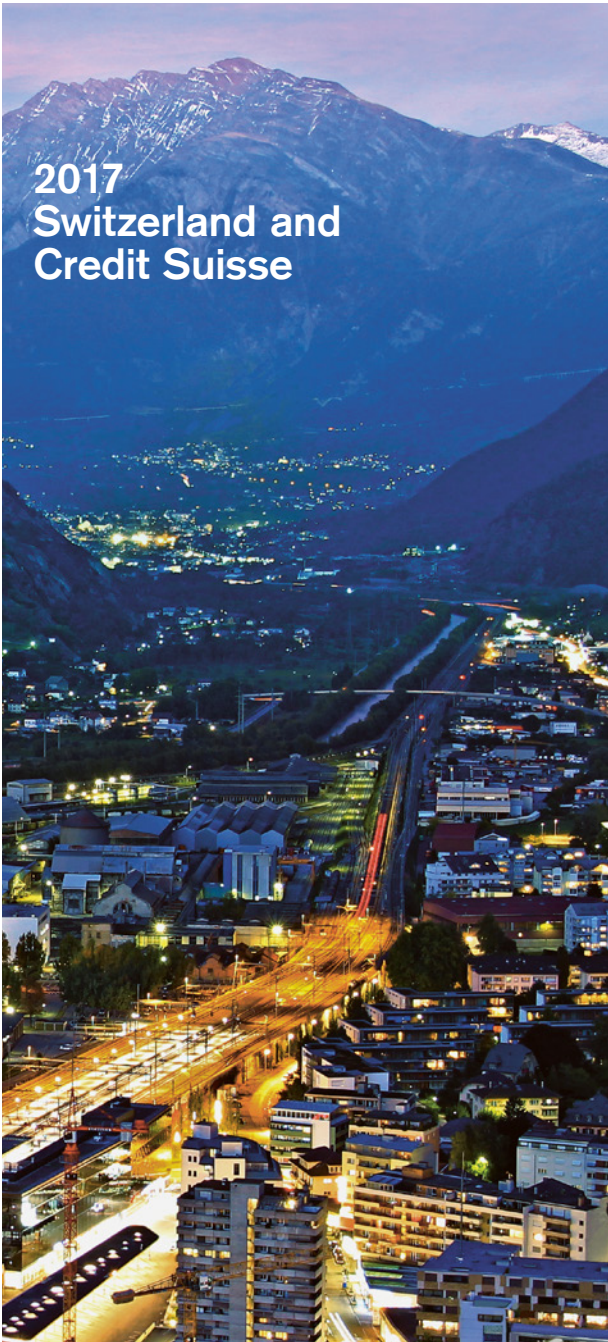


2017  
Switzerland and  
Credit Suisse



# 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

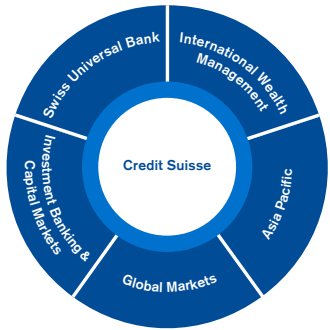
Around **30,000**  
clients a day visit Credit Suisse branches

**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.

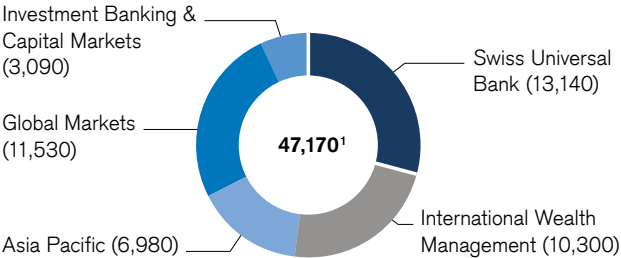
A handwritten signature in blue ink that reads "Thomas Gottstein".

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

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## Capital Strength for Stability and Security<sup>2</sup>

**25.6%**

total loss-absorbing capacity (TLAC) ratio<sup>3</sup>

**11.4%**

common equity tier 1 ratio (CET1)

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## Purchaser and Builder-Owner in Switzerland

**2.23 bn**

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

**184 mn**

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



**10,500**

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

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## 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)

<sup>2</sup> Look-through Swiss capital ratios for Credit Suisse Group

<sup>3</sup> Total of going-concern and gone-concern capital ratios

# Private and Corporate Clients

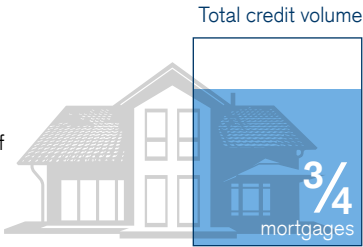
## A Reliable Partner

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.

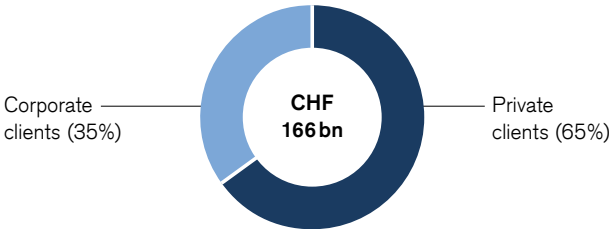
**89%** of our private clients in Switzerland are satisfied with our services

### 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)

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## 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](http://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

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**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

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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

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For more than  
**40 years,**

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

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**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

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## 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 m<sup>2</sup>**

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](http://credit-suisse.com/committedtoswitzerland).



**By phone** Just give us a call. You can reach us from Monday to Friday at 0848 880 844<sup>4</sup>.



**In person** Visit us at your nearest branch. The office locator can be found at [credit-suisse.com/locations](http://credit-suisse.com/locations).

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



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