Regulatory disclosures

Credit Suisse Group
Credit Suisse (Bank)
Credit Suisse (Bank) – parent company
Credit Suisse International

August 14, 2015

2Q15

Credit Suisse Group

▸ Refer to "Capital management" and "Liquidity and funding management" in II – Treasury, risk, balance sheet and off-balance sheet in the 2Q15 Credit Suisse Financial Report for information on regulatory capital and leverage metrics and the liquidity coverage ratio.

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		
end of 6M15	Financial statements	Regulatory scope of consolidation	Reference to composition of capital
Assets (CHF million)			
Cash and due from banks	104,054	102,489	
Interest-bearing deposits with banks	928	1,382	
Central bank funds sold, securities purchased under resale agreements and securities borrowing transactions	137,834	137,635	
Securities received as collateral, at fair value	28,851	28,851	
Trading assets, at fair value	205,688	200,907	
Investment securities	3,370	2,436	
Other investments	7,391	7,273	
Net loans	270,171	277,684	
Premises and equipment	4,429	4,437	
Goodwill	8,238	8,238	a
Other intangible assets	205	205	
of which other intangible assets (excluding mortgage servicing rights)	124	124	b
Brokerage receivables	48,414	48,327	
Other assets	59,749	44,344	
of which tax charges deferred as other assets related to regulatory adjustments	1,368	1,368	c
of which deferred tax assets related to net operating losses	1,119	1,119	d
of which deferred tax assets from temporary differences	4,035	4,035	e
of which defined-benefit pension fund net assets	1,068	1,068	f
Total assets	**879,322**	**864,208**	

Balance sheet (continued)

	Balance sheet		
end of 6M15	Financial statements	Regulatory scope of consolidation	Reference to composition of capital
Liabilities and equity (CHF million)			
Due to banks	30,205	30,852	
Customer deposits	356,453	365,853	
Central bank funds purchased, securities sold under repurchase agreements and securities lending transactions	58,567	65,605	
Obligation to return securities received as collateral, at fair value	28,851	28,851	
Trading liabilities, at fair value	59,390	59,561	
Short-term borrowings	26,401	16,711	
Long-term debt	182,655	170,354	
Brokerage payables	48,039	48,036	
Other liabilities	45,301	35,609	
Total liabilities	**835,862**	**821,432**	
of which additional tier 1 instruments, fully eligible	10,864	10,864	g
of which additional tier 1 instruments subject to phase-out	2,391	2,391	h
of which tier 2 instruments, fully eligible	6,496	6,496	i
of which tier 2 instruments subject to phase-out	4,675	4,675	j
Common shares [1]	65	65	
Additional paid-in capital [1]	25,860	25,860	
Retained earnings	34,188	34,171	
Treasury shares, at cost	(151)	(147)	
Accumulated other comprehensive income/(loss)	(17,320)	(17,287)	
Total shareholders' equity	**42,642**	**42,662**	
Noncontrolling interests [2]	818	114	
Total equity	**43,460**	**42,776**	
Total liabilities and equity	**879,322**	**864,208**	

1 Eligible as CET1 capital.
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 Bank for International Settlements (BIS) regulatory capital and details on common equity tier 1 (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	6M15
Eligible capital (CHF million)	
Shareholder's equity (US GAAP)	**42,642**
Regulatory adjustments	(64) [1]
Adjustments subject to phase-in	(3,461) [2]
CET1 capital	**39,117**
Additional tier 1 instruments	10,976 [3]
Additional tier 1 instruments subject to phase-out	2,392 [4]
Deductions from additional tier 1 capital	(5,409) [5]
Additional tier 1 capital	**7,959**
Total tier 1 capital	**47,076**
Tier 2 instruments	6,469 [6]
Tier 2 instruments subject to phase-out	3,274
Deductions from tier 2 capital	(158)
Tier 2 capital	**9,585**
Total eligible capital	**56,661**

[1] Includes regulatory adjustments not subject to phase-in, including a cumulative dividend accrual.
[2] Reflects 40% phase-in deductions, including goodwill, other intangible assets and certain deferred tax assets, and 60% 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 6.2 billion consists of capital instruments with a capital ratio write-down trigger of 7% and CHF 4.8 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 60% of goodwill and other intangible assets (CHF 5.0 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 3.9 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 June 30, 2015. 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 6M15	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)						
Adjustment for accounting treatment of defined benefit pension plans	–		–	–	1,730	(1,730)
Common share capital issued by subsidiaries and held by third parties	–		–	–	69	(69)
Goodwill	8,238	a	(71) [3]	8,167	(3,267)	(4,900) [4]
Other intangible assets (excluding mortgage-servicing rights)	124	b	(28) [5]	96	(38)	(58) [4]
Deferred tax assets that rely on future profitability (excluding temporary differences)	2,487	c, d	–	2,487	(995)	(1,492) [6]
Shortfall of provisions to expected losses	–		–	–	(210)	(315) [7]
Gains/(losses) due to changes in own credit on fair-valued liabilities	–		–	–	(226)	(339) [8]
Defined-benefit pension assets	1,068	f	(216) [5]	852	(341)	(511) [6]
Investments in own shares	–		–	–	(10)	(15) [4]
Other adjustments [9]	–		–	–	(15)	(24) [4]
Amounts above 10% threshold	4,035		(3,639)	396	(158)	(238)
of which deferred tax assets from temporary differences	4,035	e	(3,639) [10]	396	(158)	(238) [6]
Adjustments subject to phase-in to CET1 capital					**(3,461)**	**(9,691)**

[1] Refer to the balance sheet under regulatory scope of consolidation in the table "Balance sheet" on pages 2 to 3. Only material items are referenced to the balance sheet.
[2] Reflects 40% phase-in deductions, including goodwill, other intangible assets and certain deferred tax assets, and 60% 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 (254) million related to debt instruments deducted from additional tier 1 capital.
[9] Includes cash flow hedge reserve.
[10] Includes threshold adjustments of CHF (3,928) million and an aggregate of CHF 289 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 6M15	Balance sheet	Reference to balance sheet [1]	Regulatory adjustments	Total	Transition amount
Additional tier 1 capital (CHF million)					
Additional tier 1 instruments [2]	10,864	g	112 [3]	10,976	10,976
Additional tier 1 instruments subject to phase-out [2]	2,391	h	1	2,392	2,392
Total additional tier 1 instruments					**13,368**
Deductions from additional tier 1 capital					
Goodwill					(4,900) [4]
Other intangible assets (excluding mortgage-servicing rights)					(58) [4]
Shortfall of provisions to expected losses					(158)
Gains/(losses) due to changes in own credit on fair-valued financial liabilities					(254)
Investments in own shares					(15)
Other deductions					(24)
Deductions from additional tier 1 capital					**(5,409)**
Additional tier 1 capital					**7,959**
Tier 2 capital (CHF million)					
Tier 2 instruments	6,496	i	(27) [5]	6,469	6,469
Tier 2 instruments subject to phase-out	4,675	j	(1,401) [6]	3,274	3,274
Total tier 2 instruments					**9,743**
Deductions from tier 2 capital					
Shortfall of provisions to expected losses					(158)
Deductions from tier 2 capital					**(158)**
Tier 2 capital					**9,585**

[1] Refer to the balance sheet under regulatory scope of consolidation in the table "Balance sheet" on pages 2 to 3. 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 and a regulatory haircut for Contingent Capital Awards that qualify as additional tier 1 and high-trigger capital instruments for regulatory capital purposes.
[4] Net of related deferred tax liability.
[5] 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.
[6] Primarily includes the impact of the prescribed amortization requirements as instruments move closer to their maturity.

Additional information

end of	6M15
Risk-weighted assets related to amounts subject to phase-in (CHF million) [1]	
Adjustment for accounting treatment of pension plans	2,208
Defined-benefit pension assets	511
Deferred tax assets	173
Risk-weighted assets related to amounts subject to phase-in	**2,892**
Amounts below the thresholds for deduction (before risk weighting) (CHF million)	
Non-significant investments in BFI entities	**3,018**
Significant investments in BFI entities	625
Mortgage servicing rights	77 [1]
Deferred tax assets arising from temporary differences	3,928 [1]
Exposures below 15% threshold	**4,630**

[1] Net of related deferred tax liability.

LEVERAGE METRICS – GROUP

▸ Refer to "Capital Management" in III – Treasury, Risk, Balance sheet and Off-balance sheet in the Credit Suisse Annual Report 2014 and II – Treasury, Risk, Balance sheet and Off-balance sheet in the 2Q15 Credit Suisse Financial Report for further information on the leverage exposure and the leverage ratio.

Reconciliation of consolidated assets to leverage exposure – Phase-in

end of		2Q15
Reconciliation of consolidated assets to leverage exposure (CHF million)		
1	Total consolidated assets as per published financial statements	879,322
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]	(17,426)
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	127,580
5	Adjustments for SFTs (i.e. repos and similar secured lending)	(16,607)
6	Adjustments for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	94,500
7	Other adjustments	0
8	**Total leverage exposure**	**1,067,369**

[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		2Q15
Reconciliation of consolidated assets to leverage exposure (CHF million)		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	653,008
2	Asset amounts deducted from Basel III Tier 1 capital	(10,193)
3	**Total on-balance sheet exposures**	**642,815**
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)	35,807
5	Add-on amounts for PFE associated with all derivatives transactions	118,229
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	31,550
7	Deductions of receivables assets for cash variation margin provided in derivatives transactions	(25,042)
8	Exempted CCP leg of client-cleared trade exposures	(13,904)
9	Adjusted effective notional amount of all written credit derivatives	507,237
10	Adjusted effective notional offsets and add-on deductions for written credit derivatives	(494,734)
11	**Derivative Exposures**	**159,143**
Securities financing transaction exposures (CHF million)		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	188,527
13	Netted amounts of cash payables and cash receivables of gross SFT assets	(29,860)
14	Counterparty credit risk exposure for SFT assets	12,240
15	Agent transaction exposures	4
16	**Securities financing transaction exposures**	**170,911**
Other off-balance sheet exposures (CHF million)		
17	Off-balance sheet exposure at gross notional amount	249,390
18	Adjustments for conversion to credit equivalent amounts	(154,890)
19	**Other off-balance sheet exposures**	**94,500**
Tier 1 capital (CHF million)		
20	**Tier 1 capital**	**47,076**
Leverage exposure (CHF million)		
21	**Total leverage exposure**	**1,067,369**
Leverage ratio (%)		
22	**Basel III leverage ratio**	**4.4**

LIQUIDITY COVERAGE RATIO – GROUP

▸ Refer to "Liquidity and funding management" in II – Treasury, risk, balance sheet and off-balance sheet in the 2Q15 Credit Suisse Financial Report for information on liquidity coverage ratio (LCR).

Liquidity coverage ratio

End of 2Q15	Unweighted value [1]	Weighted value [2]
High Quality Liquid Assets (HQLA) (CHF million)		
1 High quality liquid assets	–	166,359
Cash outflows (CHF million)		
2 Retail deposits and deposits from small business customers	143,612	18,367
3 of which stable deposits	3,275	164
4 of which less stable deposits	140,337	18,203
5 Unsecured wholesale funding	223,913	104,110
6 of which operational deposits (all counterparties) and deposits in networks of cooperative banks	55,911	13,883
7 of which non-operational deposits (all counterparties)	102,417	69,681
8 of which unsecured debt	18,454	18,454
9 Secured wholesale funding	–	90,226
10 Additional requirements	204,130	61,297
11 of which outflows related to derivative exposures and other collateral requirements	85,243	22,953
12 of which outflows related to loss of funding on debt products	3,409	3,409
13 of which credit and liquidity facilities	115,478	34,935
14 Other contractual funding obligations	3,259	3,259
15 Other contingent funding obligations	265,457	7,930
16 Total cash outflows	**–**	**285,189**
Cash inflows (CHF million)		
17 Secured lending	148,207	98,364
18 Inflows from fully performing exposures	66,214	42,830
19 Other cash inflows	10,704	10,704
20 Total cash inflows	**–**	**151,898**
Liquidity cover ratio (CHF million), except where indicated		
21 High quality liquid assets	–	166,359
22 Net cash outflows	–	133,291
23 Liquidity coverage ratio (%)	**–**	**124.8**

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.

Credit Suisse (Bank)

▸ Refer to "Capital Management" and "Liquidity and funding management" in II – Treasury, risk, balance sheet and off-balance sheet in the 2Q15 Credit Suisse Financial Report for information on regulatory capital and leverage metrics and the liquidity coverage ratio.

LIQUIDITY COVERAGE RATIO – BANK

▸ Refer to "Liquidity and funding management" in II – Treasury, risk, balance sheet and off-balance sheet in the 2Q15 Credit Suisse Financial Report for information on liquidity coverage ratio (LCR).

Liquidity coverage ratio

End of 2Q15		Unweighted value [1]	Weighted value [2]
High Quality Liquid Assets (HQLA) (CHF million)			
1	High quality liquid assets	–	163,791
Cash outflows (CHF million)			
2	Retail deposits and deposits from small business customers	135,198	17,493
3	of which stable deposits	3,268	163
4	of which less stable deposits	131,929	17,330
5	Unsecured wholesale funding	221,124	103,437
6	of which operational deposits (all counterparties) and deposits in networks of cooperative banks	54,207	13,463
7	of which non-operational deposits (all counterparties)	101,320	69,428
8	of which unsecured debt	18,448	18,448
9	Secured wholesale funding	–	90,226
10	Additional requirements	203,440	60,950
11	of which outflows related to derivative exposures and other collateral requirements	85,177	22,952
12	of which outflows related to loss of funding on debt products	3,409	3,409
13	of which credit and liquidity facilities	114,854	34,589
14	Other contractual funding obligations	2,892	2,892
15	Other contingent funding obligations	260,319	7,930
16	**Total cash outflows**	**–**	**282,928**
Cash inflows (CHF million)			
17	Secured lending	148,209	98,364
18	Inflows from fully performing exposures	65,509	42,366
19	Other cash inflows	10,687	10,687
20	**Total cash inflows**	**–**	**151,417**
Liquidity cover ratio (CHF million), except where indicated			
21	High quality liquid assets	–	163,791
22	Net cash outflows	–	131,511
23	**Liquidity coverage ratio (%)**	**–**	**124.5**

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.

Credit Suisse (Bank) – parent company

SWISS CAPITAL METRICS – BANK PARENT COMPANY

In December 2013, the Swiss Financial Market Supervisory Authority FINMA (FINMA) issued a decree (FINMA Decree) specifying capital adequacy requirements for the Bank, on a standalone 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 "Capital Management" in III – Treasury, Risk, Balance sheet and Off-balance sheet in the Credit Suisse Annual Report 2014 and "Capital Management" and "Liquidity and funding management" in II – Treasury, risk, balance sheet and off-balance sheet in the 2Q15 Credit Suisse Financial Report for further information on regulatory capital and leverage metrics and the liquidity coverage ratio.

Swiss statistics – Bank parent company

end of	2Q15	4Q14
Eligible capital (CHF million)		
Swiss CET1 capital	43,626	43,687
High-trigger capital instruments [1]	8,163	8,407
Low-trigger capital instruments [2]	7,826	8,491
Additional tier 1 and tier 2 instruments subject to phase-out	5,035	5,972
Deductions from additional tier 1 and tier 2 instruments	(588)	(919)
Swiss total eligible capital	**64,062**	**65,638**
Risk-weighted assets (CHF million)		
Swiss risk-weighted assets	403,099	416,733
Capital ratios (%)		
Swiss CET1 ratio	10.8%	10.5%
Swiss total capital ratio	15.9%	15.8%

1 Consists of CHF 5.5 billion additional tier 1 instruments and CHF 2.6 billion tier 2 instruments.
2 Consists of CHF 3.9 billion additional tier 1 instruments and CHF 3.9 billion tier 2 instruments.

Swiss capital requirements and coverage – Bank parent company

	Capital requirements				
end of	Minimum component	Buffer component	Progressive component	Excess	2Q15
Risk-weighted assets (CHF billion)					
Swiss risk-weighted assets	–	–	–	–	**403.1**
2015 Swiss capital requirements [1]					
Minimum Swiss total capital ratio	4.5%	7.2% [2]	2.3%	–	**14.0%**
Minimum Swiss total eligible capital (CHF billion)	18.1	29.0	9.3	–	**56.4**
Swiss capital coverage (CHF billion)					
Swiss CET1 Capital	18.1	22.2	–	3.3	**43.6**
High-trigger capital instruments	–	6.9	–	1.3	**8.2**
Low-trigger capital instruments	–	–	4.8	3.0	**7.8**
Additional tier 1 and tier 2 instruments subject to phase-out	–	–	5.0	–	**5.0**
Deductions from additional tier 1 and tier 2 capital	–	–	(0.6)	–	**(0.6)**
Swiss total eligible capital	**18.1**	**29.0**	**9.3**	**7.6**	**64.1**
Swiss capital ratios (%)					
Swiss total capital ratio	4.5%	7.2%	2.3%	1.9%	**15.9%**

Rounding differences may occur.
1 The Swiss capital requirements are based on a percentage of risk-weighted assets.
2 Excludes countercyclical buffer that was required as of September 30, 2013. As of the end of 2Q15, the countercyclical buffer was CHF 278.0 million, which is equivalent to an additional requirement of 0.07% of CET1 capital.

LEVERAGE METRICS – BANK PARENT COMPANY

Beginning in 1Q15, Credit Suisse adopted the BIS leverage ratio framework, as issued by the Basel Committee on Banking Supervision (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.

Leverage amounts for 4Q14, which are presented to show meaningful comparative information, are based on estimates which are calculated as if the FINMA leverage ratio framework had been effective in Switzerland at such time.

Swiss leverage metrics – Bank parent company

end of	**2Q15**	4Q14
Swiss leverage metrics (CHF million, except where indicated)		
Swiss total eligible capital	64,062	65,638
Leverage exposure	959,931	992,630
Swiss leverage ratio (%)	6.7%	6.6%

Swiss leverage requirements and coverage – Bank parent company

	Capital requirements				
end of	Minimum component	Buffer component	Progressive component	Excess	**2Q15**
Exposure (CHF billion)					
Leverage exposure	–	–	–	–	**959.9**
2015 Swiss leverage requirements					
Minimum Swiss leverage ratio	1.08%	1.73%	0.55%	–	**3.36%**
Minimum Swiss leverage (CHF billion)	10.4	16.6	5.3	–	**32.3**
Swiss capital coverage (CHF billion)					
Swiss CET1 capital	10.4	12.7	–	20.5	**43.6**
High-trigger capital instruments	–	3.9	–	4.2	**8.2**
Low-trigger capital instruments	–	–	0.9	7.0	**7.8**
Additional tier 1 and tier 2 instruments subject to phase-out	–	–	5.0	–	**5.0**
Deductions from additional tier 1 and tier 2 capital	–	–	(0.6)	–	**(0.6)**
Swiss total eligible capital	**10.4**	**16.6**	**5.3**	**31.8**	**64.1**
Swiss leverage ratio (%)					
Swiss leverage ratio	1.08%	1.73%	0.55%	3.31%	**6.67%**

Rounding differences may occur.

LIQUIDITY COVERAGE RATIO – BANK PARENT COMPANY

▸ Refer to "Liquidity and funding management" in II – Treasury, risk, balance sheet and off-balance sheet in the 2Q15 Credit Suisse Financial Report for information on liquidity coverage ratio (LCR).

Liquidity coverage ratio

End of 2Q15		Unweighted value [1]	Weighted value [2]
High Quality Liquid Assets (HQLA) (CHF million)			
1	High quality liquid assets	–	88,381
Cash outflows (CHF million)			
2	Retail deposits and deposits from small business customers	123,923	15,741
3	of which stable deposits	2,110	106
4	of which less stable deposits	121,813	15,635
5	Unsecured wholesale funding	270,370	120,547
6	of which operational deposits (all counterparties) and deposits in networks of cooperative banks	90,079	51,678
7	of which non-operational deposits (all counterparties)	83,570	52,943
8	of which unsecured debt	15,927	15,927
9	Secured wholesale funding	–	14,697
10	Additional requirements	126,330	47,685
11	of which outflows related to derivative exposures and other collateral requirements	15,030	9,058
12	of which outflows related to loss of funding on debt products	33	33
13	of which credit and liquidity facilities	111,267	38,595
14	Other contractual funding obligations	363	363
15	Other contingent funding obligations	210,084	129
16	**Total cash outflows**	**–**	**199,162**
Cash inflows (CHF million)			
17	Secured lending	21,931	12,922
18	Inflows from fully performing exposures	137,807	116,192
19	Other cash inflows	5,291	5,291
20	**Total cash inflows**	**–**	**134,405**
Liquidity cover ratio (CHF million), except where indicated			
21	High quality liquid assets	–	88,381
22	Net cash outflows	–	64,757
23	**Liquidity coverage ratio (%)**	**–**	**136.5**

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.

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 on a quarterly basis. In the case of foreign group companies, figures calculated according to local rules may be used.

PRA statistics – Credit Suisse International

end of	**2Q15**	4Q14
Eligible capital (USD million)		
CET1 capital	**22,296**	**22,364**
Additional tier 1 instruments	0	0
Deductions from additional tier 1 instruments	0	0
Additional tier 1 capital	**0**	**0**
Total tier 1 capital	**22,296**	**22,364**
Tier 2 instruments	7,985	7,988
Deductions from tier 2 capital	0	0
Tier 2 capital	**7,985**	**7,988**
Total eligible capital	**30,281**	**30,352**
Risk-weighted assets (USD million)		
Risk-weighted assets	176,021	180,941
Capital ratios (%)		
CET1 ratio	12.7%	12.4%
Tier 1 ratio	12.7%	12.4%
Total capital ratio	17.2%	16.8%

PRA = Prudential Regulation Authority

LEVERAGE METRICS – CREDIT SUISSE INTERNATIONAL

Beginning in 1Q15, Credit Suisse 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.

Leverage amounts for 4Q14, which are presented to show meaningful comparative information, are based on estimates which are calculated as if the BIS leverage ratio framework had been effective at such time.

Tier 1 leverage ratio – Credit Suisse International

end of	**2Q15**	4Q14
USD million, except where indicated		
Tier 1 capital	22,296	22,364
Leverage exposure	375,003	426,542
Tier 1 leverage ratio (%)	5.9%	5.2%