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Third Quarter 2010 Results

Zurich

October 21, 2010

Cautionary statement

Cautionary statement regarding forward-looking and non-GAAP information

This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements involve inherent risks and uncertainties, and we might not be able to achieve the predictions, forecasts, projections and other outcomes we describe or imply in forward-looking statements.

A number of important factors could cause results to differ materially from the plans, objectives, expectations, estimates and intentions we express in these forward-looking statements, including those we identify in "Risk Factors" in our Annual Report on Form 20-F for the fiscal year ended December 31, 2009 filed with the US Securities and Exchange Commission, and in other public filings and press releases. We do not intend to update these forward-looking statements except as may be required by applicable laws.

This presentation contains non-GAAP financial information. Information needed to reconcile such non-GAAP financial information to the most directly comparable measures under GAAP can be found in Credit Suisse Group's third quarter report 2010.

Introduction
Brady W. Dougan, Chief Executive Officer

Third quarter 2010 results detail
David Mathers, Chief Financial Officer

Regulatory capital review
David Mathers, Chief Financial Officer

Summary
Brady W. Dougan, Chief Executive Officer

Introduction

<u>3Q10:</u>

Good result in a quarter characterized by challenging conditions with low market volumes and subdued client activity

- Underlying net income of CHF 1 bn and underlying RoE of 11% (CHF 4.0 bn and 15% in 9M10)
- Solid pre-tax income in Private Bank with continued strong Wealth Management inflows of CHF 12.4 bn; gross margin at 118 bp
- Investment Banking with maintained market share performance in a weak revenue environment, exacerbated by the seasonal slowdown
- Asset Management with continued progress to grow its core business; net new assets of CHF 3.6 bn represent positive asset flows for the fifth consecutive quarter

Strongly positioned with a distinctive strategy

- Anticipated regulatory changes
- Client-focused and capital-efficient business model
- Ability to deliver high returns and book value accretion

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Third quarter 2010 results detail
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Results overview

Core results in CHF bn	3Q10	2Q10	3Q09	9M10	9M09
Net revenues	**6.3**	**8.4**	**8.9**	**23.7**	**27.1**
Pre-tax income	**0.8**	**1.8**	**2.6**	**5.5**	**7.2**
Net income attributable to shareholders	**0.6**	**1.6**	**2.4**	**4.3**	**5.9**
Diluted earnings per share in CHF	0.48	1.15	1.81	3.29	4.59
Return on equity	**7%**	**18%**	**25%**	**16%**	**22%**
Net new assets in CHF bn	14.6	14.5	16.7	55.1	31.7

Underlying results					
Net revenues	6.9	7.5	9.0	23.1	27.7
Pre-tax income	1.4	1.6	2.9	5.7	8.6
Net income	**1.0**	**1.1**	**2.2**	**4.0**	**6.3**
Return on equity	**11%**	**12%**	**23%**	**15%**	**23%**

Private Banking with continued strong asset inflows and solid pre-tax income, despite seasonally low client activity

- Continued **strong net new assets** evidencing the strength and resilience of our business model
  - Net new assets of CHF 12.4 bn in Wealth Management at 6.2% annualized growth rate with 20% growth in Asia Pacific
  - 9M10 net new assets in Wealth Management of CHF 37.2 bn and in total CHF 45.0 bn for Private Banking, already exceeding FY 2009 amounts
- **Solid pre-tax income**, despite seasonal summer slowdown leading to lower brokerage revenues
  - Underlying pre-tax income of CHF 880 m[1)] ahead of 2Q10 and 3Q09
  - Gross margin at 118 basis points in Wealth Management
- **Continued upgrading** of relationship managers (up 60 net, 140 gross)
- Corporate & Institutional Clients business continues to **deliver strong results**

1) Excluding non-credit related provisions of CHF 44 m related to ARS in 3Q10

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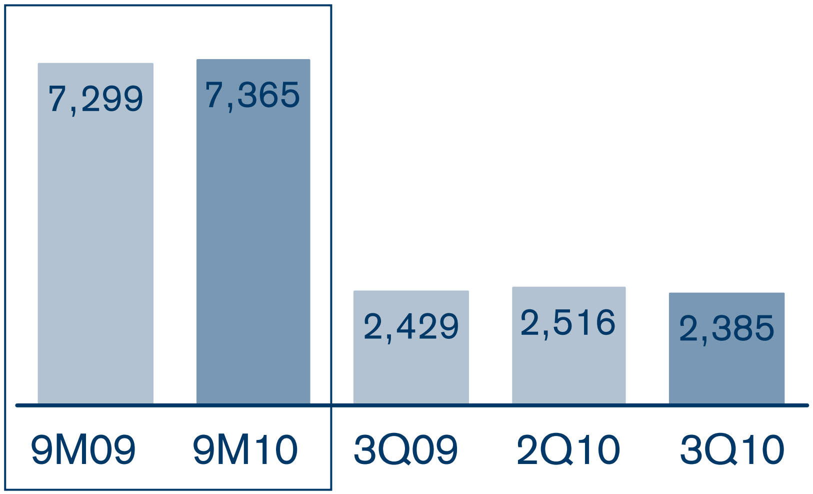
Wealth Management with solid pre-tax income, despite seasonal summer slowdown

Net revenues

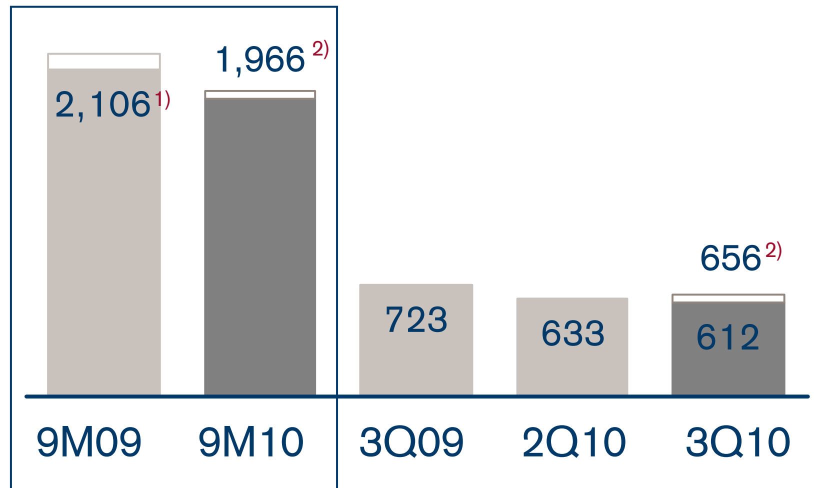
CHF m



- Client sentiment continued to be risk-averse
- Seasonal 3Q slowdown leading to low brokerage fees

Pre-tax income

CHF m



Pre-tax income margin in %

9M09	9M10	3Q09	2Q10	3Q10
29[1]	27[2]	30	25	28[2]

- Expenses down 8% vs. 2Q10[2]

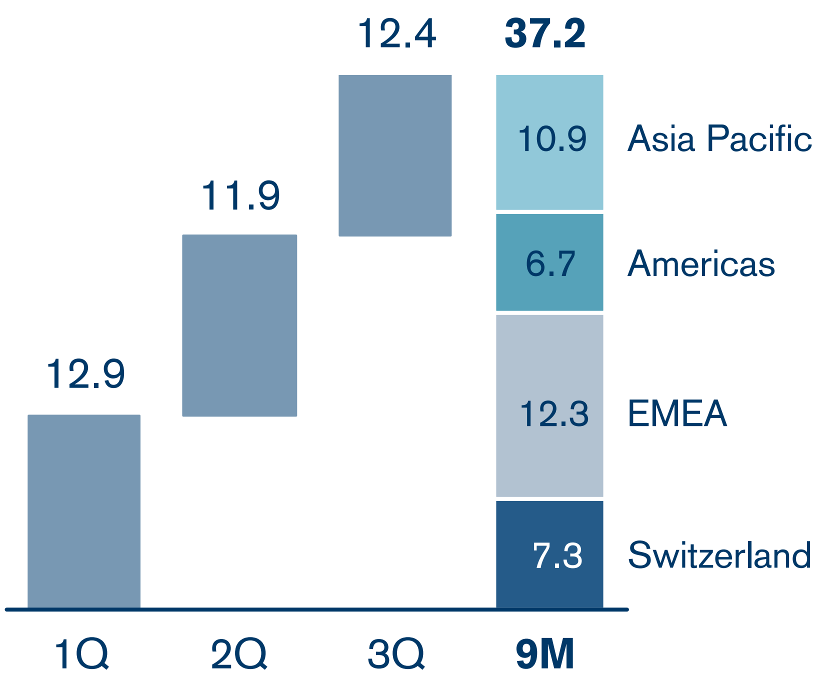
1) Excluding proceeds from captive insurance settlements of CHF 100 m in 1Q09

2) Excluding non-credit related provisions of CHF 44 m related to ARS in 3Q10

Wealth Management with continued strong asset inflows, but lower brokerage fees affecting the gross margin

Net new assets (NNA) in 2010

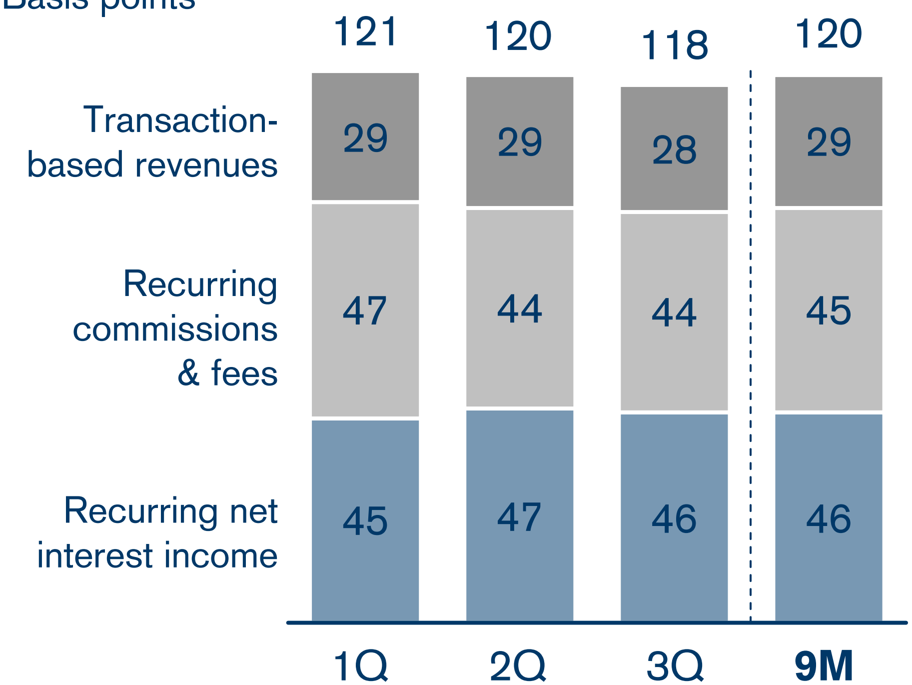
CHF bn



Net new assets growth rate in %			
6.4%	5.8%	6.2%	**6.2%**

Gross margin on revenues in 2010

Basis points



Average AuM in CHF bn			
814	837	809	**820**

NNA in CHF bn by region in 3Q10 were 1.2 from Switzerland, 4.3 from EMEA, 3.1 from Americas and 3.8 from Asia Pacific

NNA growth rates are annualized

Mature offshore business is shrinking – more than offset by growth in other businesses with similar margins

Wealth Management		Net new assets (CHF) 2009	Net new assets (CHF) 9M10	Gross margin (basis points) 2009	Gross margin (basis points) 9M10	
Swiss booking center		+8 bn	+12 bn	142	135	
	Switzerland (onshore)	+6 bn	+8 bn	HNWI+ only 119	114	▪ Further expanding of HNWI market share
	Mature markets (offshore)	(11) bn	(4) bn	119	111	▪ Western Europe "Big-4" (Germany, Italy, UK, France) account for AuM of CHF 106 bn ▪ AuM at risk of some CHF 25 to 35 bn, assuming adverse events in all markets
	Emerging markets (offshore)	+13 bn	+8 bn	114	103	▪ Globally diversified inflows ▪ Switzerland with superior value proposition beyond client confidentiality
International booking centers (excluding US)	Global, (onshore & offshore)	+24 bn	+20 bn	112	96	Further upside potential on margin ▪ Broadening product & service offering ▪ Reaching full productivity of recently added relationship managers

Breadth, depth and maturity of product offering: Higher ↑ / Lower ↓

- Current net new assets trends expected to continue
- Relative gross margin contribution expected to remain stable, with upside when markets improve

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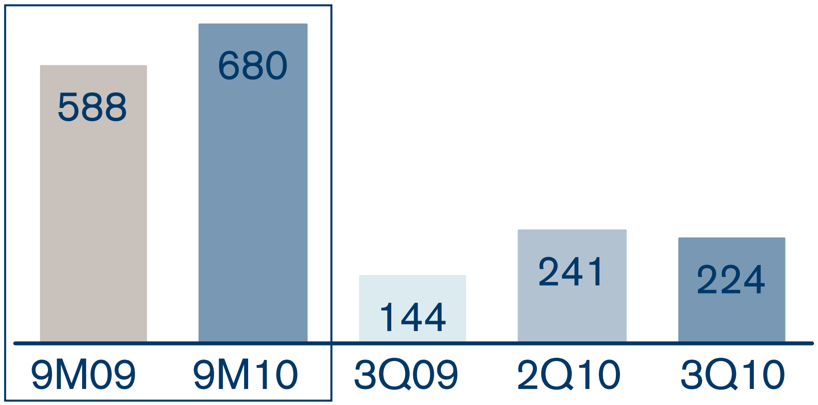
Corporate & Institutional Client business continues to deliver strong results

Pre-tax income

CHF m



	9M09	9M10	3Q09	2Q10	3Q10
Provision for credit losses	130	(42)	40	(13)	(16)
Fair value change on loan hedges	(88)	(34)	(61)	(1)	(21)
Pre-tax income margin in %	43	50	36	51	51

- Continued strong pre-tax margin
- Net releases from credit provisions, reflecting quality of the loan book
- Stable revenues[1)] with higher contribution from commissions and fees
- Strong net new assets of CHF 7.8 bn during 9M10

1) Excluding fair value change on loan hedges

Investment Banking results impacted by weaker client trading volumes, exacerbated by seasonality

- Results reflect a particularly weak July, normal summer seasonality in August and some **improvement in September**
- **Solid fixed income sales and trading results** driven by strong results in US RMBS trading and Credit businesses; solid contribution from Rates and Emerging Markets
- **Equity sales and trading results** impacted by lower industry-wide volumes in Cash Equities, seasonal decline in Prime Services and weaker client flows in Derivatives compared with a particularly strong 2Q10
- **Solid underwriting and advisory performance** in light of muted activity levels; continued strong pipeline; capital markets trends showed improvement in September

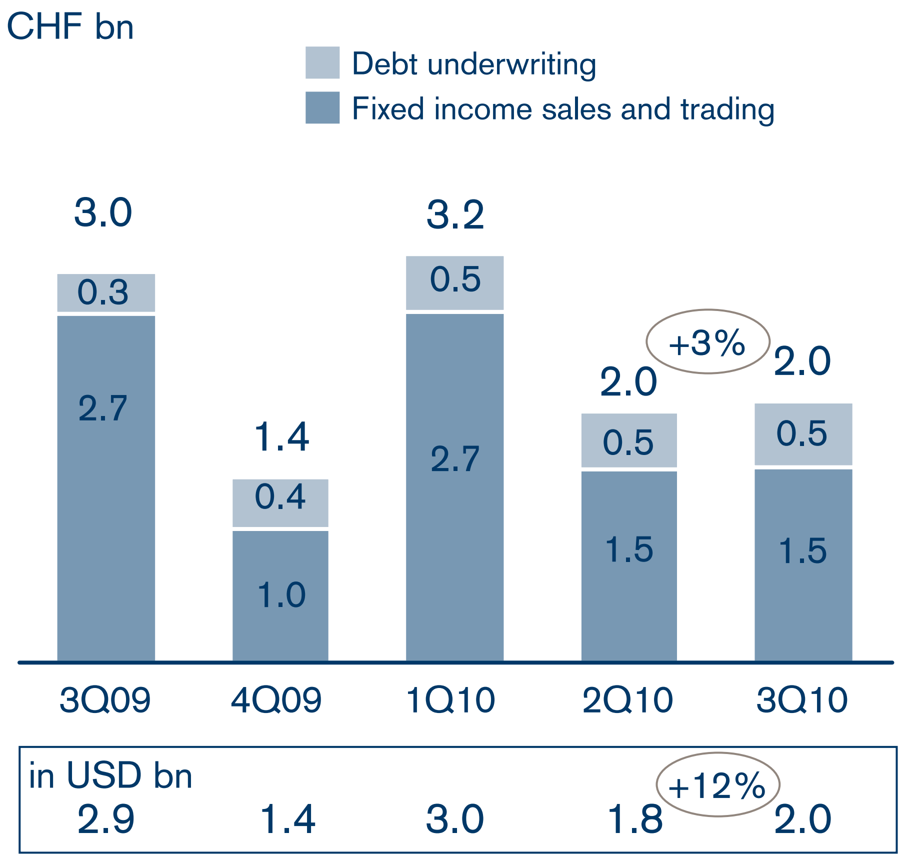
Investment Banking impacted by challenging market conditions, seasonal trends and the strengthening Swiss franc

Investment Banking (CHF bn)	3Q10		2Q10	3Q09	9M10	9M09
Net revenues in USD	3.5	(9)%	3.8	5.0	12.2	15.9
Net revenues in CHF	3.5	(16)%	4.2	5.3	12.9	17.7
Pre-tax income	0.5		0.8	2.0	3.2	6.0
Pre-tax income margin	13%		20%	38%	24%	34%
Pre-tax return on economic capital	9%		17%	41%	22%	38%

Note: Excluding impact of movements in spreads on own debt of CHF (57) m, CHF (62) m, CHF (251) m, CHF (178) m and CHF (155) m in 3Q10, 2Q10, 3Q09, 9M10 and 9M09, respectively.

Increased fixed income revenues

Fixed income sales & trading and underwriting revenues [1)]



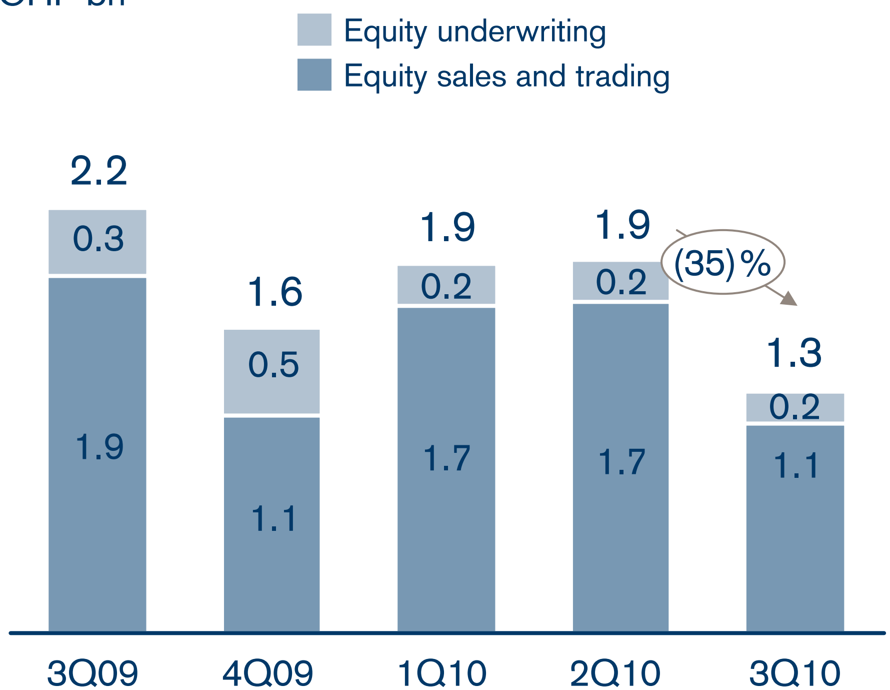
- Strong results in Structured Products driven by continued resilience in non-agency US RMBS trading
- Strong results in Credit businesses driven by client flows and record high yield new issue activity
- Solid contribution from Rates and Emerging Markets
- Flow-sales force expansion largely complete and impact of investments starting to materialize; better penetration with key clients and improved breadth and intensity of coverage

1) Excludes impact of movements in spreads on own debt

Equity revenues affected by lower industry-wide trading volumes

Equity sales & trading and underwriting revenues [1)]

CHF bn



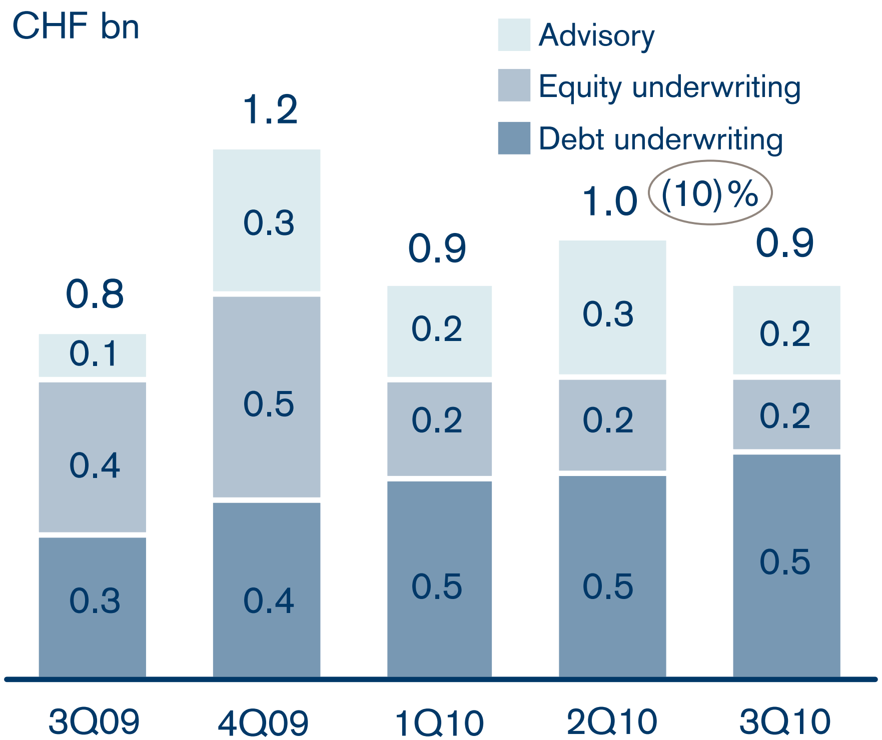
in USD bn			(30)%	
2.1	1.6	1.8	1.8	1.2

- Revenue decline across most major businesses despite continued market share strength
  - Lower revenues in Cash Equities driven by an industry-wide decline in volumes, particularly in electronic trading
  - Seasonal decline in Prime Services revenues
  - Lower revenues from Derivatives driven by weaker client flows
- Maintained market share strength
  - Ranked #1 in market share for global cash products [2)]
  - Top 3 position in Prime Services
- Revenues include debit valuation adjustments (DVA) on fair valued structured note liabilities of CHF (118) m, CHF 64 m and CHF (19) m in 3Q10, 2Q10 and 1Q10, respectively

1) Excludes impact of movements in spreads on own debt
2) Source: Leading market share analysis provider

Solid results in advisory and underwriting

Advisory and underwriting [1)]



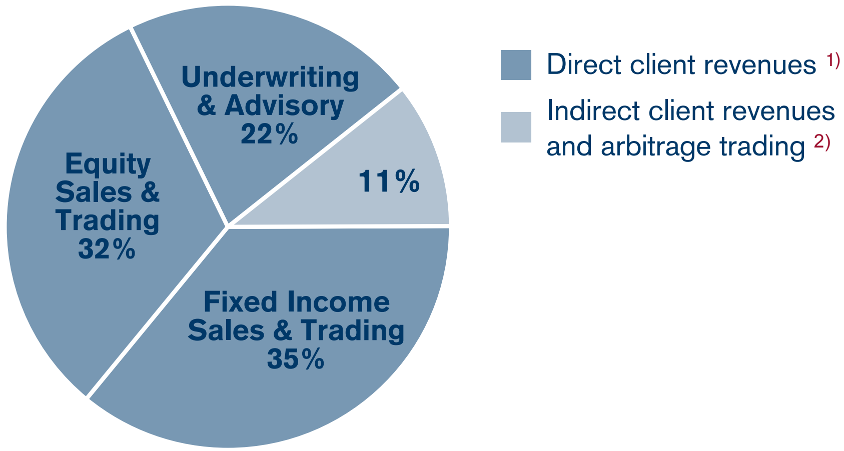
in USD bn					
	0.7	1.2	0.8	0.9 (2)%	0.9

- Resilient results driven by strong debt issuance levels, partially offset by continued weak equity issuance and lower completed M&A volumes
- Pipeline significantly above year-ago levels across products; execution of pipeline subject to market conditions

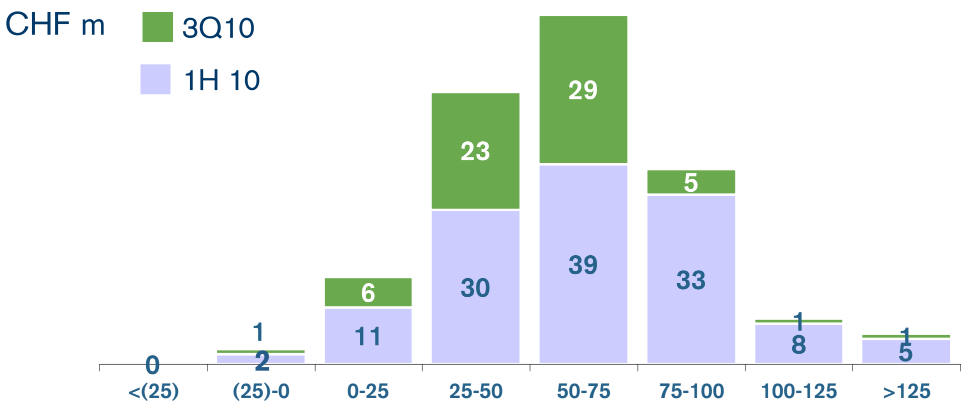
1) Underwriting revenues are also included in the Securities view revenues on slides 13 and 14

Client-focused model evident from revenue mix and lower daily revenue volatility

Contribution to Investment Banking net revenues (9M10)



Credit Suisse 9M10 daily revenue distribution



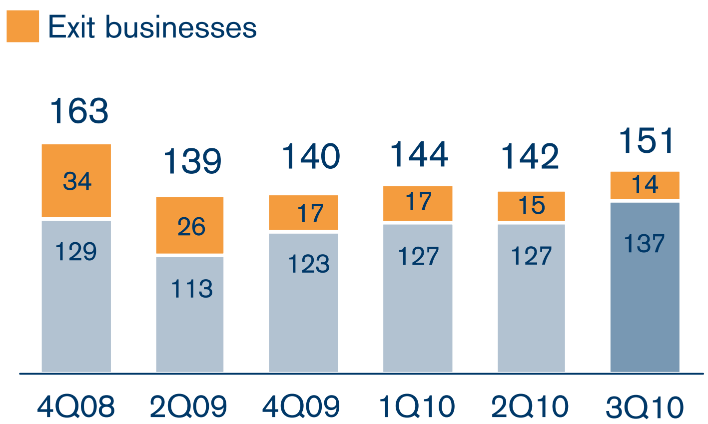
- Successful client-focused strategy resulting in 89% contribution from direct client revenues
- Indirect client revenues and arbitrage trading constitute 9% and 2% of total Investment Banking net revenues, respectively
- As in previous quarters, 3Q10 daily revenue distribution was generally tightly concentrated
  - No outsized daily gains or losses
  - Only one loss day in 3Q10 and three loss days YTD, each smaller than CHF (25)m

1) Direct client revenues consist primarily of fees and commissions, gains and losses from matching of client trades and revenues from client financing activities

2) Indirect client revenues consist of gains, losses and financing on inventory positions held for market making activities

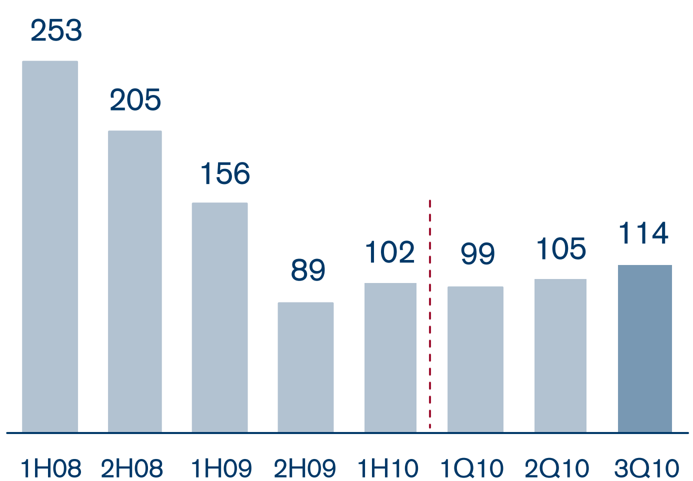
Continued discipline in allocating capital

Investment Banking RWAs (period end in USD bn)



- Continued focus on disciplined alignment of capital to high-returning, client businesses
- Increase from 2Q10 primarily relating to:
  - Higher lending commitments in Leveraged Finance and Corporate Banking
  - FX translation impact on operational risk component
  - Increases in other client-related RWA usage

Investment Banking average 1-Day VaR (USD m)



- The 9% increase in VaR from 2Q10 primarily reflects increased risk usage in support of client businesses, including interest rate and credit, foreign exchange and equities
- No backtesting exceptions in 3Q10

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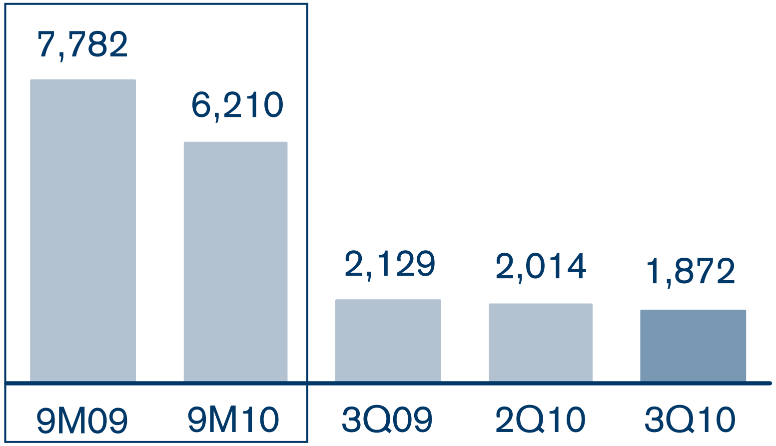
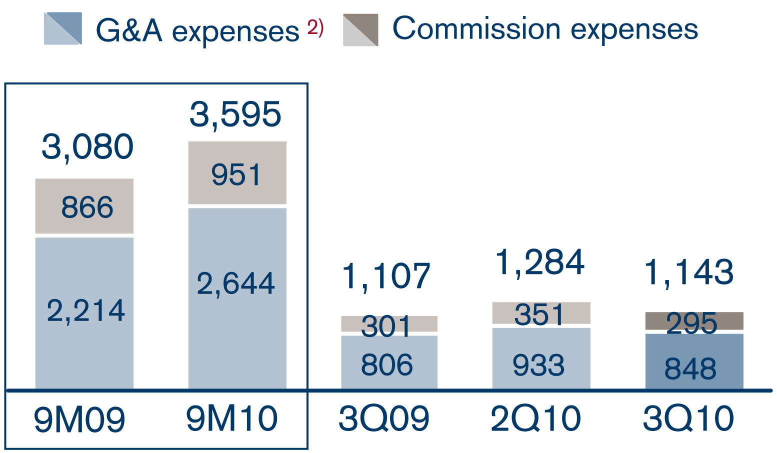
Compensation and non-compensation expenses

Investment Banking compensation expenses (CHF m)



- Consistent approach to compensation accrual reflecting risk-adjusted profitability and competitive market conditions
- 9M10 compensation expenses down 20% from 9M09; Investment Banking compensation/revenue[1)] ratio of 54% in 3Q10 and 48% for 9M10
- Credit Suisse Group compensation/revenue ratio[1)] of 50% in 3Q10 and 47% for 9M10

Investment Banking non-compensation expenses (CHF m)



- Decreases across most expense categories including legal, advertising and travel and entertainment expenses as well as favorable FX translation impact

1) Excluding fair value on own debt and excluding UK bonus levy
2) Excludes litigation charges of 29 m, 47 m, 383 m, 29 m and 430 m in 3Q10, 3Q09, 2Q09, 9M10 and 9M09

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Asset Management focused on core competencies that capitalize on the strength of Credit Suisse's global footprint

Competency	Product suite	Collaboration
Asset Allocation	▪ MACS (private & institutional clients)	▪ Key discretionary mandate capability for Private Bank
Alternative Investments	▪ Private Equity / Hedge Funds	▪ Access to UHNWI & HNWI and institutional clients
	▪ ETFs / Index strategies	▪ Utilizing technology & financing from the Investment Bank
	▪ Commodities	▪ Joint product development and sales with IB
Swiss platform	▪ Fixed Income and Equities	▪ Product for our Swiss and European clients in the Private Bank

Strategic Pillars

Leverage the integrated bank

Build higher margin, capital-efficient business

Build leading investment capabilities via in-house funds and partnerships

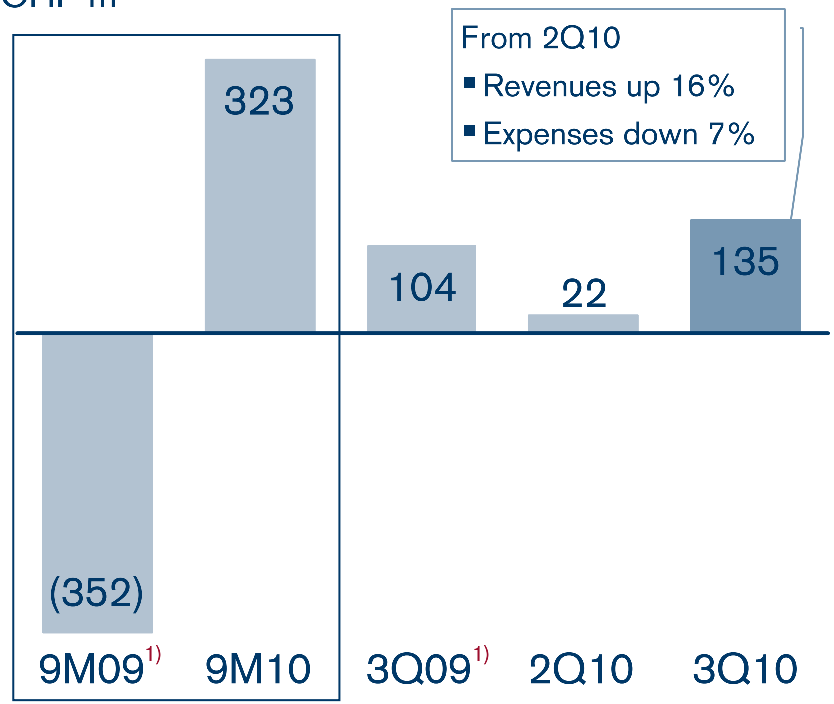
Pending acquisition of minority stake in York Capital important step in executing on Asset Management strategy

Leverage the integrated bank	▪ Fills gap in our product offering to institutional and wealth management clients ▪ Combines York's world-class product suite with Credit Suisse' global distribution
Build leading investment capabilities with superior performance	▪ York Capital Management is a premier USD 14 bn hedge fund with 19-year track record and broad-based product platform ▪ Joint equity ownership aligns interests and helps retain best investment talent
Build higher margin, capital-efficient business	▪ Investment in management company, not underlying funds – Reflects capital-light approach with focus on recurring fee income – Consistent with recently enacted US financial reforms

Asset Management continues progress in 2010

Pre-tax income

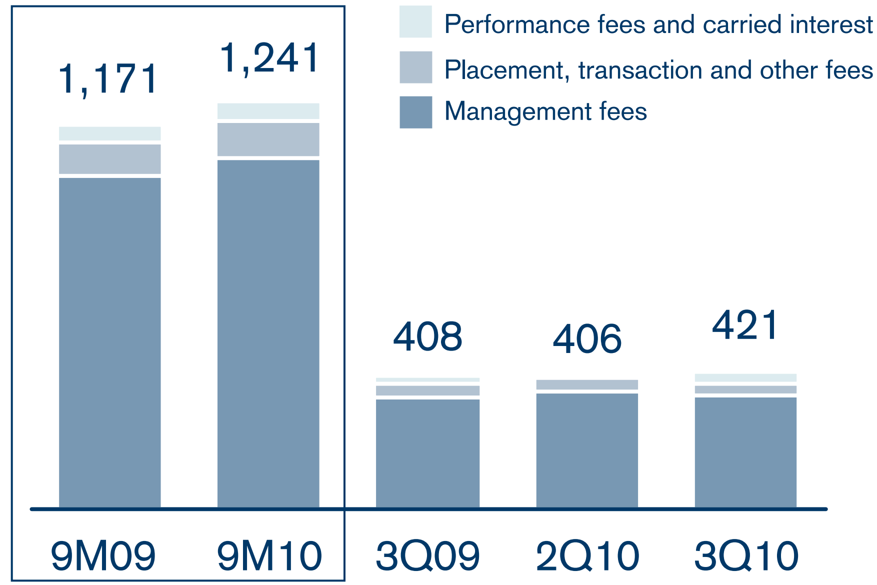
CHF m



Pre-tax income margin in %				
(36)	19	19	4	23

Fee-based revenues

CHF m



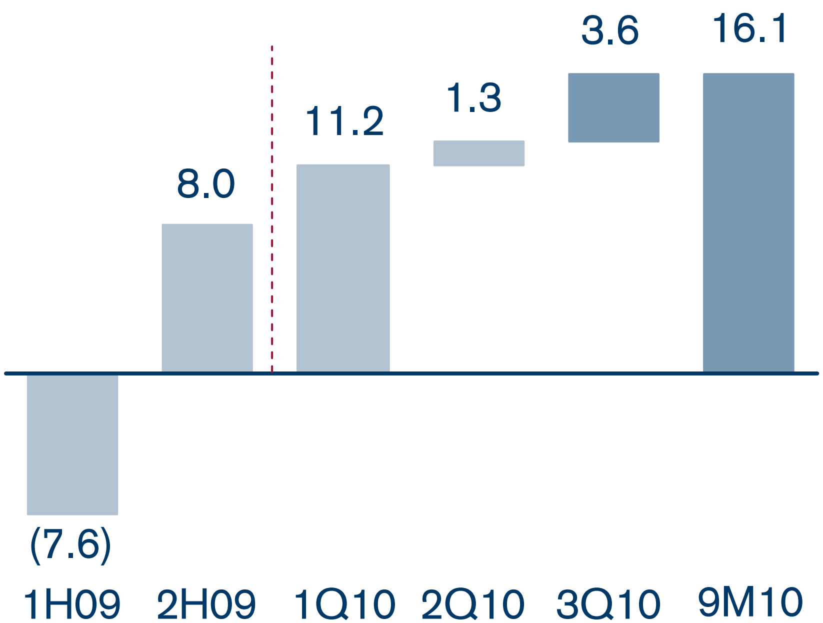
Fee-based margin on average AuM				
38	39	38	37	40

1) Excluding gain on sale of business of CHF 21 m in 2Q09 and CHF 207 m in 3Q09

Asset Management with positive asset inflows for the fifth consecutive quarter

Net new assets

CHF bn



Annualized net new asset growth %					
(3.7)	3.9	10.8	1.2	3.4	5.2

- Strong inflows of CHF 5.2 bn in alternative investments
  - Strong inflows in real estate, commodity funds and ETFs
  - Continued inflows from emerging market product offerings
  - Resilient private equity fund-of-fund flows
- Outflows of CHF 1.6 bn mainly in lower margin assets

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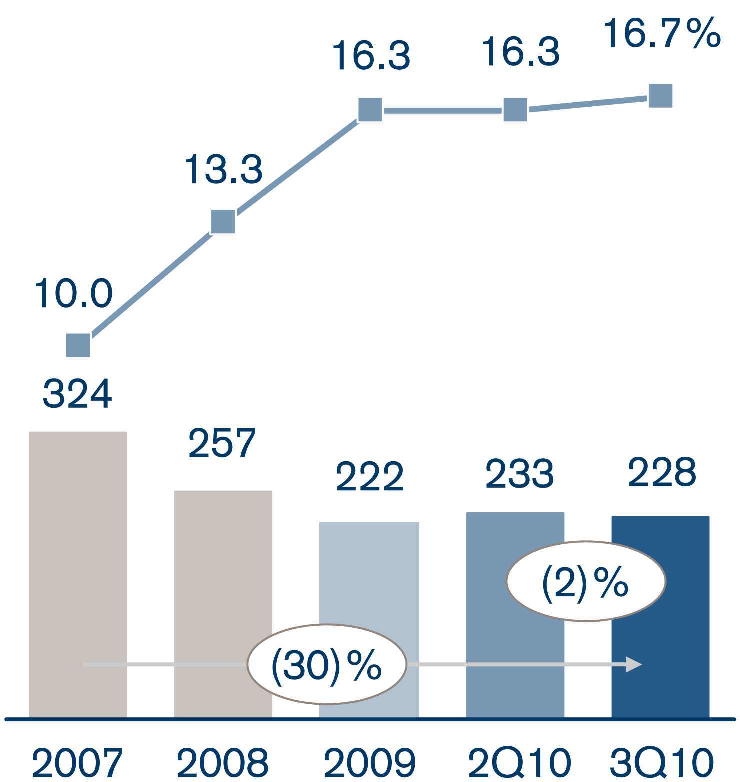
Maintained leading capital position

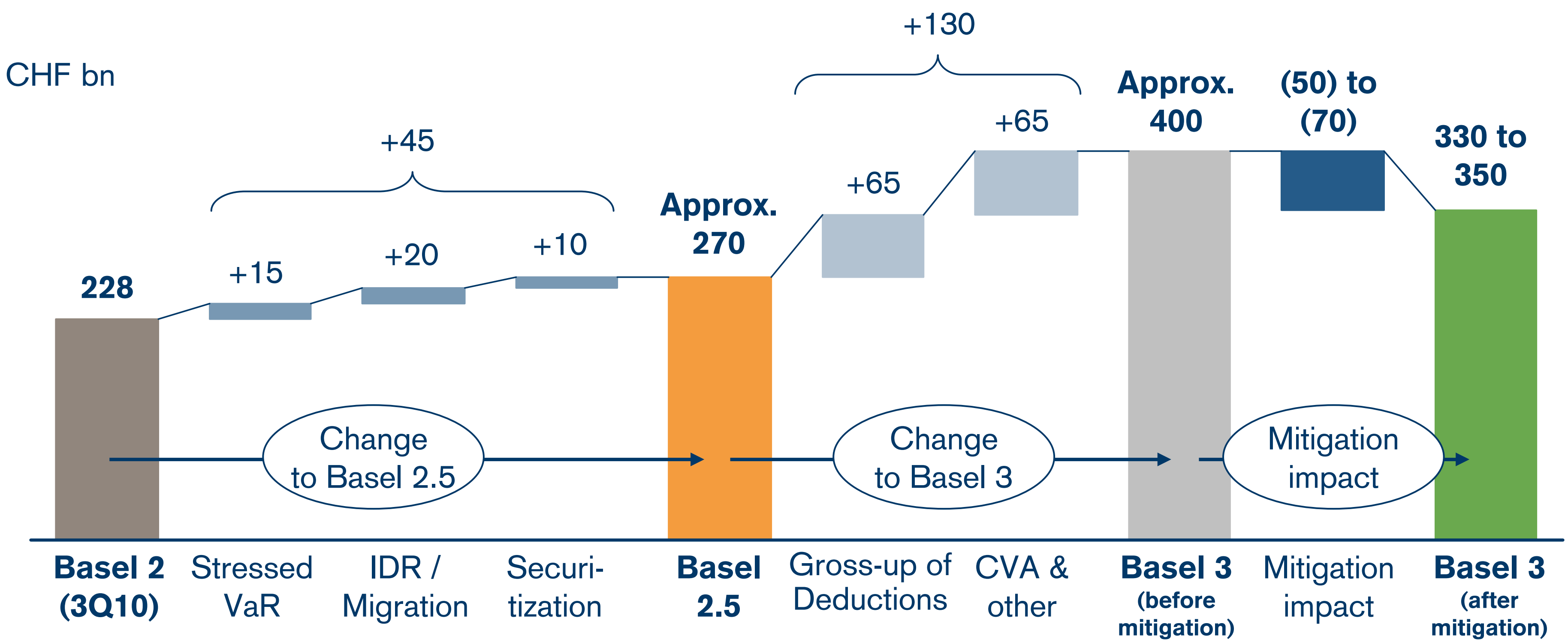
Basel 2 risk-weighted assets (in CHF bn) and capital ratios (in %)



- Increase strong Basel II tier 1 ratio to 16.7%
- Core tier 1 ratio of 12.1% [1)]
- Regulatory leverage ratio increased to 4.3% (vs. 3.9% in 2Q10)
- Consistent dividend accrual policy in line with historic payout ratio

1) Excluding hybrid capital of CHF 11.5 bn

Risk-weighted assets projection under Basel rule changes



Businesses primarily affected					
	▪ Emerging markets ▪ Credit ▪ Equity derivatives	▪ Emerging markets ▪ Credit	▪ Credit ▪ Structured products	▪ Structured products ▪ "Exit businesses"	▪ Rates ▪ Foreign exchange ▪ Equities

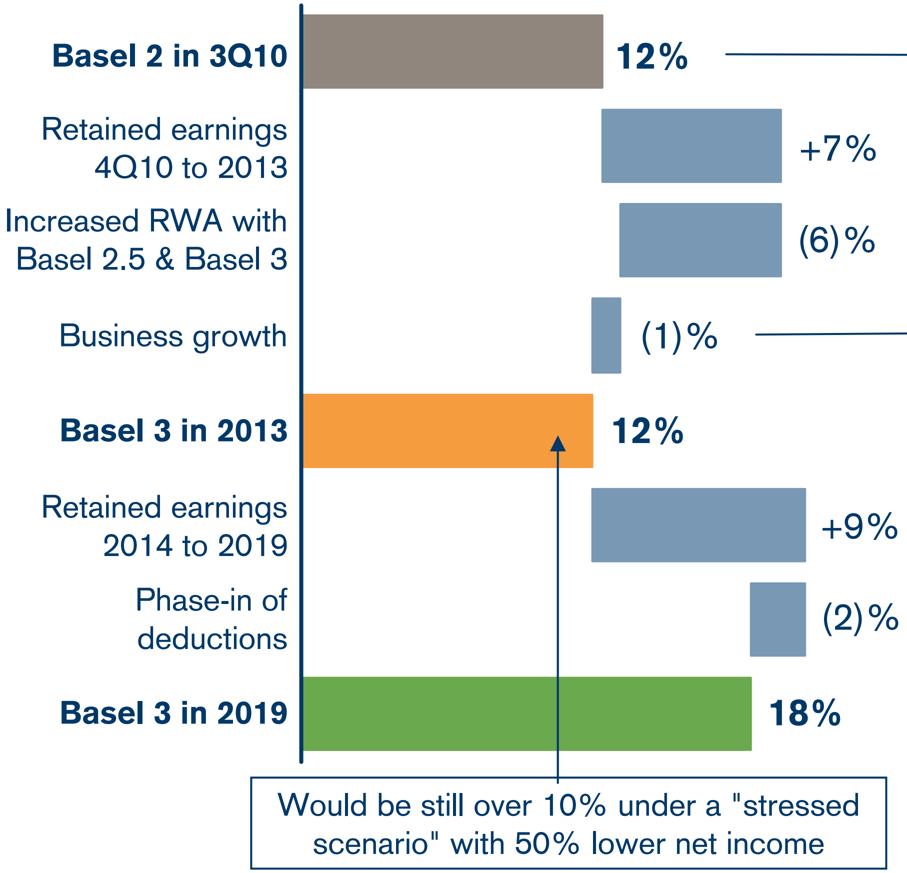
Note: Estimates based on current positions; certain Basel 3 methodology changes are still subject to validation

Background on CHF 50 to CHF 70 bn RWA mitigation impact

Businesses primarily affected	Mitigating and reduction impact (approximated amounts)
Exit businesses	▪ RWA-equivalent reduction of **CHF 20 to 25 bn**
Structured products	▪ Anticipate roughly CHF 3 bn nominal reduction in low rated positions, reflecting change in asset mix and risk reductions by 2012 ▪ RWA-equivalent reduction of **CHF 15 to 20 bn**
Emerging markets	▪ **CHF 5 bn** RWA-equivalent reduction achieved through refocusing the business towards a more flow-based model
Derivatives	▪ **CHF 5 to 10 bn** RWA-equivalent reduction related to uncollateralized exposures that will either mature by 2012, or that can be collateralized / hedged ▪ **CHF 5 to 10 bn** RWA-equivalent reduction resulting from a shift of OTC derivatives to central counterparties clearing

Capital simulation under Basel 3 (for illustrative purposes only)

Common Equity Capital Ratio



Assumptions underlying the capital projections

- Starting point: CHF 27.5 bn core tier 1 capital (excl. hybrids)
- Net income based on market expectations[1)]; assumes dividend payout ratio of 30%
- Based on Basel 3 RWA of CHF 340 bn (net of mitigation)
- 5% organic RWA growth p.a. to 2012 to CHF 375 bn; kept constant thereafter (i.e. in line with constant net income)
- Net income kept constant from 2013 level[1)]; dividend payout ratio of 30%
- Regulatory deductions to capital of approx. CHF 6 bn[2)] phased-in from 2014 to 2018 on a straight-line basis
- Deferred tax assets on net operating losses to be utilized by 2014 (only 50% utilized in "stressed scenario")
- Partial phase-out of "Claudius" notes by 2019

1) Bloomberg consensus to 2012. Kept constant for 2013. Net income shown is not endorsed or verified and is used solely for illustrative purposes. Actual net income may differ significantly.
2) Primarily for residual deferred tax assets, pension plan adjustments, and participations in financial institutions

Views on the viability of the contingent convertible market

Why

- In a continued low interest rates environment, there is significant institutional and retail investor appetite for higher-yielding assets
- Substantial current inventory of bank capital notes that will be called or mature
  - Current Tier 1 and Tier 2 capital market outstanding estimated at EUR 450 bn
- CoCo structure arguably a superior value to investors compared to a traditional bankruptcy / liquidation scenario
- Substantial 'out-of-the-money' conversion, especially on low-trigger CoCo, should allow for participation of traditional fixed income investor groups

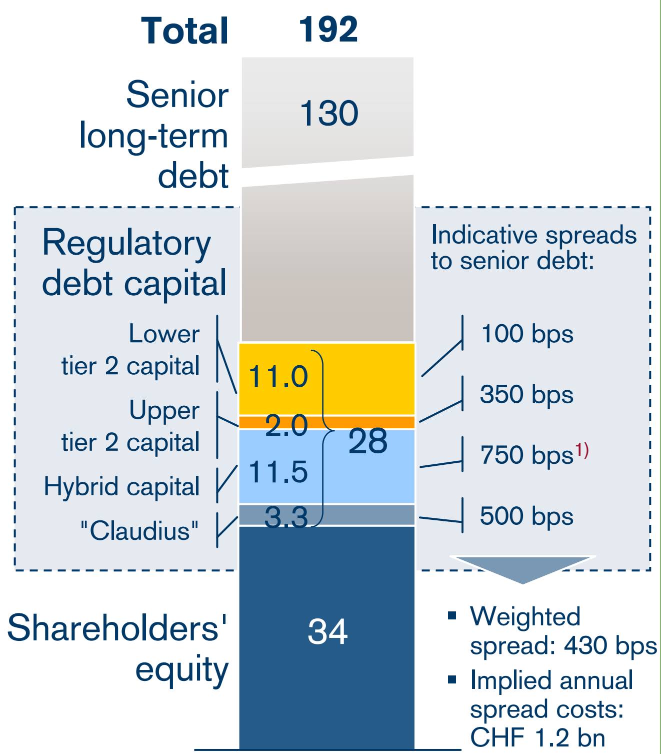
Who

- Traditional holders of bank capital notes will seek to replace holdings as they are being called or mature
- Sovereign Wealth Funds and other funds will seek opportunities to invest in new asset classes – especially as high-trigger CoCo mimics their deep-value investment thesis
- Superior economic value, higher yield and 'out-of-the-money' conversion may be viewed as an attractive investment proposition also for more traditional investor groups

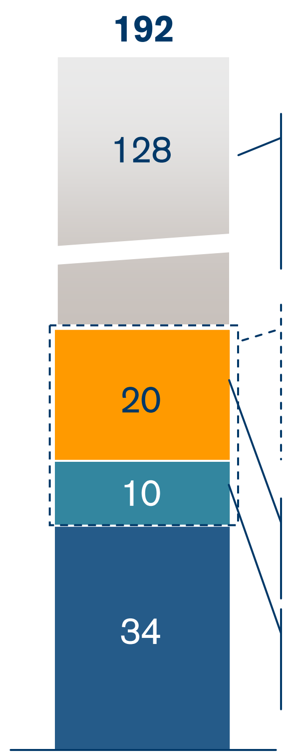
Note: source Dealogic

Changes in the capital structure (for illustrative purposes only)

Current capital/funding components



Future capital/funding components



Senior long term debt:
- Larger CoCo & equity balances imply a reduced requirement to fund via senior bond markets
- Spreads on senior bonds may price tighter, as the risk-profile of the issuer improves and the theoretical liquidation value increases

CoCo:
- CoCo structures (and excess equity) to fully substitute current subordinated capital bonds
- While the total amount of regulatory capital will increase, the average "unit price" may come down, depending on spread assumptions

Low trigger:
- 6% of RWA requirement; 5% tier 1 trigger point
- May replace existing Tier 2 capital

High trigger:
- 3% of RWA requirement; 7% tier 1 trigger point
- May replace existing hybrid capital

Note: Based on CHF 340 bn of Basel 3 risk-weighted assets

1) Inflated due to sizable issuance volumes in 2008; would be around 500 bps otherwise

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Questions & Answers

Summary

3Q10: Good result in a quarter characterized by challenging conditions with low market volumes and subdued client activity	▪ Underlying net income of CHF 1 bn and underlying RoE of 11% (CHF 4.0 bn and 15% in 9M10) ▪ Solid pre-tax income in Private Bank with continued strong Wealth Management inflows of CHF 12.4 bn; gross margin at 118 bp ▪ Investment Banking with maintained market share performance in a weak revenue environment, exacerbated by the seasonal slowdown ▪ Asset Management with continued progress to grow its core business; net new assets of CHF 3.6 bn represent positive asset flows for the fifth consecutive quarter
Strongly positioned with a distinctive strategy	▪ Anticipated regulatory changes ▪ Client-focused and capital-efficient business model ▪ Ability to deliver high returns and book value accretion

Appendix

	Slide
Reconciliation from reported to underlying results	34
Collaboration revenues	35
Gross margin analysis in Wealth Management Clients business	36
Market share momentum in the Investment Bank	37
Balance sheet structure	38
Commercial mortgage exposures detail	39
Loan portfolio characteristics	40 to 41
Underlying results in the Corporate Center	42

Reconciliation to underlying results

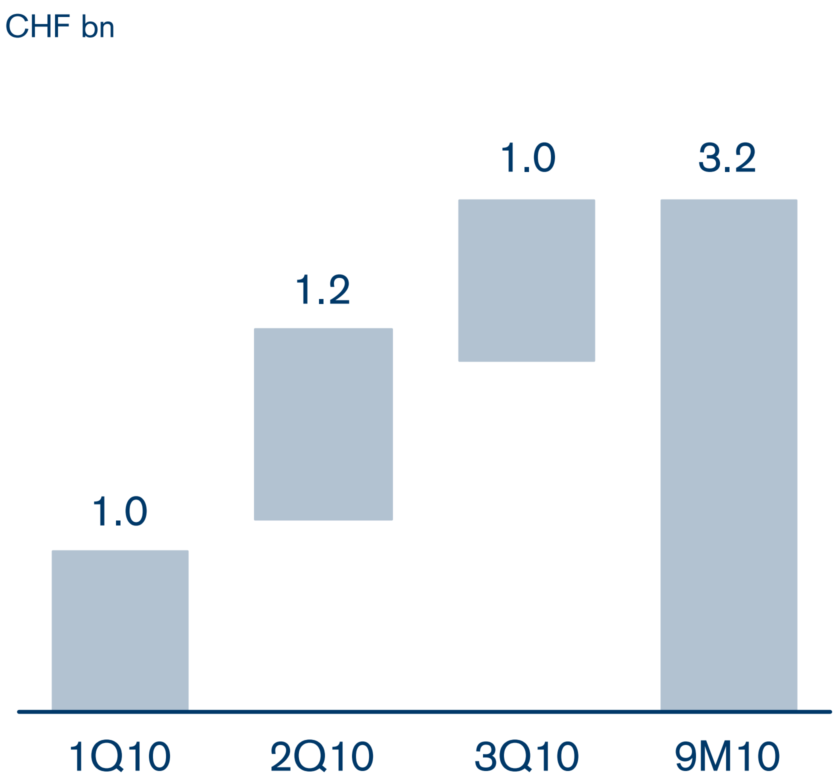
CHF bn	3Q10 reported	Impact from the tightening of spreads on own debt[1)]	UK bonus levy	Litigation provisions	Normalization to tax rate of 28%	3Q10 underlying
Net revenues	**6,284**	**589**	**–**	**–**	**–**	**6,873**
Prov. for credit losses / (release)	(26)	–	–	–	–	(26)
Total operating expenses	5,557	–	43	(73)	–	5,527
Pre-tax income	**753**	**589**	**(43)**	**73**	**–**	**1,372**
Income tax expense	117	170	–	30	67	384
Noncontrolling interests	(27)	–	–	–	–	(27)
Net income	**609**	**419**	**(43)**	**43**	**(67)**	**961**
Return on equity	7.0%					11.2%

Underlying return on equity of 14.9% in 9M10

1) Including fair valuation gains/losses on cross currency swaps relating to our long-term debt

Note: numbers may not add to total due to rounding

Collaboration revenues



Collaboration revenues

- Stable revenues, whilst impacted by lower client activity
- The pipeline on tailored-solutions for Private Banking clients continues to build

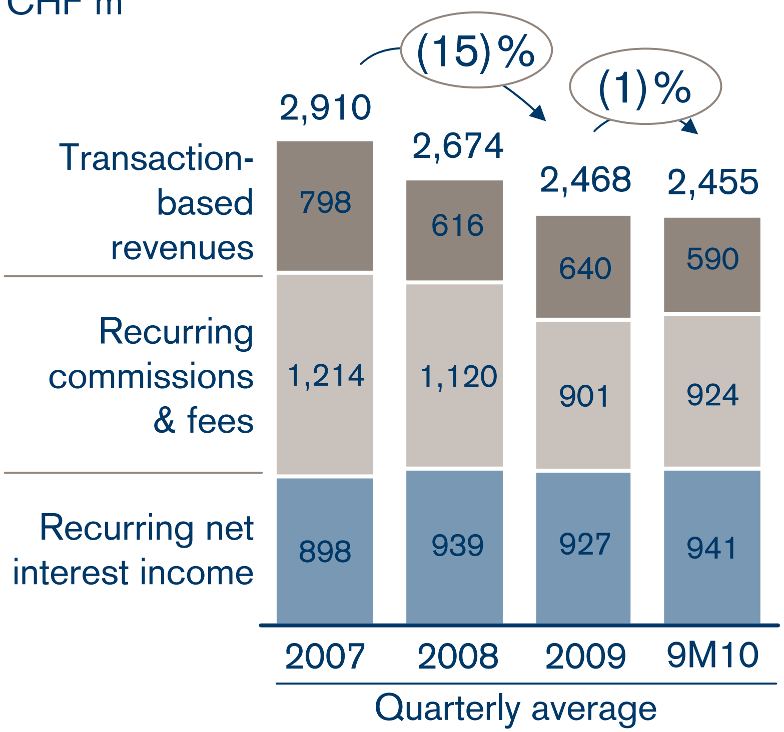
Asset referrals

- 9M10 already significantly exceeds FY 2009
- CHF 8.6 bn of assets referrals for Private Banking
  - Net new assets of CHF 3.6 bn
  - Custody assets of CHF 5.0 bn
- Generated CHF 2.0 bn in new mandates for Asset Management

Wealth Management with stable revenues but reduction in transaction-related and interest-related gross margin

Net revenues

CHF m

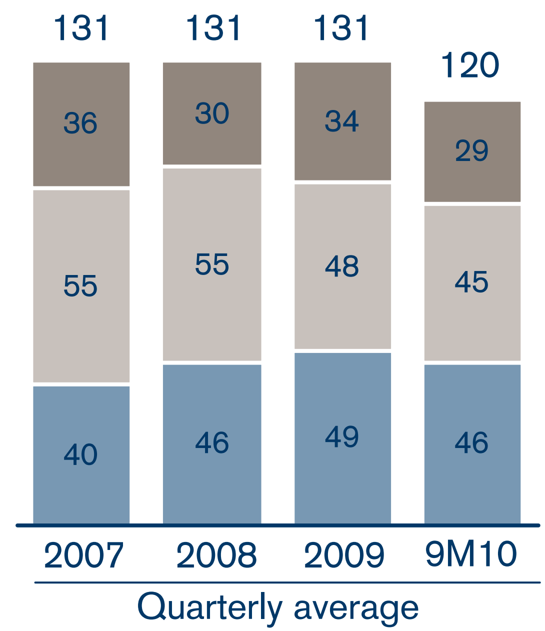


Revenue drivers going forward

- Overall: Higher AuM
- Client activity (brokerage, product issuing fees)
- Integrated solutions revenues
- Level and mix of managed investment products
- Performance fees
- Increase in overall interest rate environment

Gross margin

Basis points



Avg. AuM (CHF bn)	888	817	755	820

(15)% +9%

AuM = Assets under Management

Continued client market share momentum; upside potential remains

Securities

(Rank/market share)		2007	2008	2009	YTD 9M10 [1]	Trend [2]
Equities	**US cash equities** [2]	#4/12%	#5/12%	#2/12%	**#1/13%**	↑
Equities	**US electronic trading** [2]	#1/8%	#1/8%	#1/8%	**#1/11%**	↑
Equities	**Prime services** [2]	Top 6/ ~6%	Top 3/ >10%	Top 3/ >10%	**#3/13%**	↑
Fixed Income	**US rates**	#10/5%	#8/6%	#6/9%	**#5 - #6 9% - 10%** [3]	↑
Fixed Income	**Foreign exchange**	#14/2%	#9/3%	#8/4%	**NA**	↑
Fixed Income	**RMBS pass-throughs**	#1/18%	#1/18%	#1/19%	**#1/19%**	↔
Fixed Income	**Leveraged loans** [4]	#4/13%	#2/16%	#2/19%	**#3/13%** [3]	↓

Underwriting and advisory

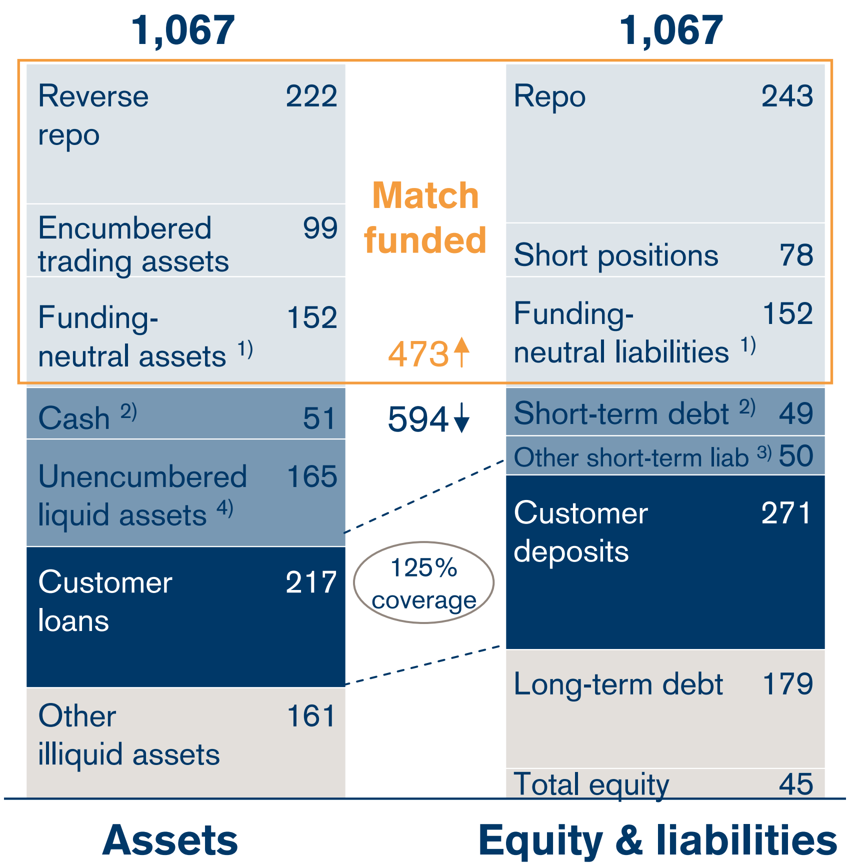
(Rank/market share)		2007	2008	2009	YTD 9M10	Trend [2]
M&A	**Global announced**	#6/20%	#7/17%	#5/16%	**#4/16%**	↔
M&A	**Global completed**	#8/18%	#7/19%	#8/15%	**#5/16%**	↑
DCM	**Investment grade global**	#13/3%	#12/4%	#10/4%	**#5/5%**	↑
DCM	**High yield global**	#2/11%	#3/11%	#4/9%	**#3/10%**	↑
ECM	**ECM global**	#7/6%	#7/5%	#7/6%	**#7/5%**	↓
Emerging Markets	**Total fees**	#2/8%	#1/8%	#1/12%	**#2/7%**	↓

Source: Thomson Financial, Dealogic, Tradeweb, *Euromoney* magazine and *Greenwich Associates*
Note: Emerging markets fee data includes India, China, Indonesia, Brazil, Mexico, Russia, Middle East and Africa
1) YTD 9M10 represents most current data available
2) Represents trend compared to FY09

2)Rank based on a leading market share analysis provider; market share based on Credit Suisse estimates
3) Based on Credit Suisse estimates
4) Represents leveraged loans secondary trading

Maintained strong funding structure

Asset and liabilities by category (end 3Q10 in CHF bn)

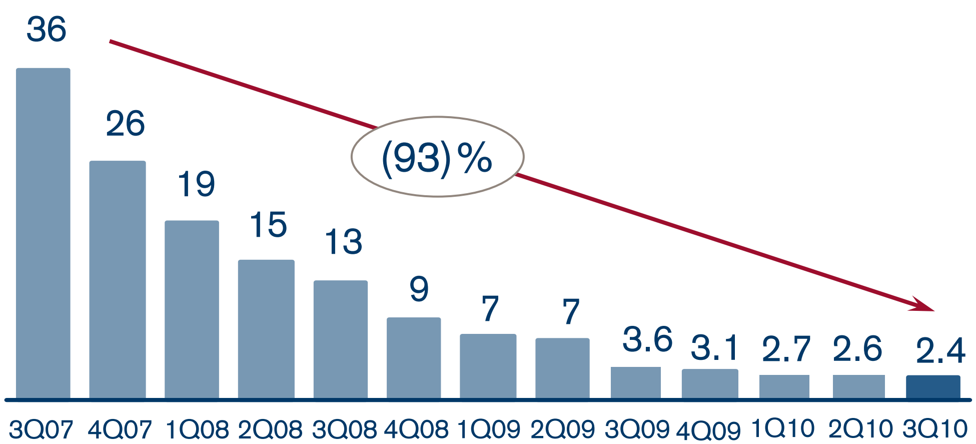


- Strong balance sheet structure and liquidity maintained; well-positioned to succeed in changing regulatory environment
- 44% of balance sheet is match funded
- Stable and low cost deposit base as key funding advantage
- Regulatory leverage ratio at 4.3%
- 17% of balance sheet financed by long-term debt (vs. 12% at end 2006)
- Further lengthened long-term debt profile to 6.6 years duration (vs. 4.9 at end 2006) [5]

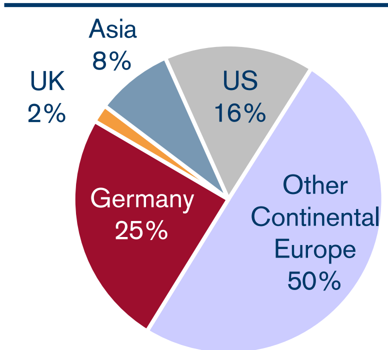
1) Primarily brokerage receivables/payables, positive/negative replacement values and cash collateral
2) Includes due from/to banks
3) Primarily includes excess of funding neutral liabilities (brokerage payables) over corresponding assets
4) Primarily includes unencumbered trading assets, investment securities and excess reverse repo agreements, after haircuts
5) weighted average, assuming that callable securities are redeemed at final maturity, latest in 2030

Commercial mortgage exposure reduction in Investment Banking

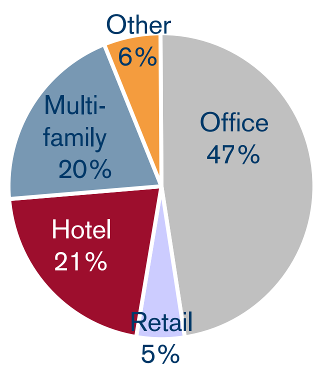
Commercial mortgages (CHF bn)



Exposure by region



Exposure by loan type



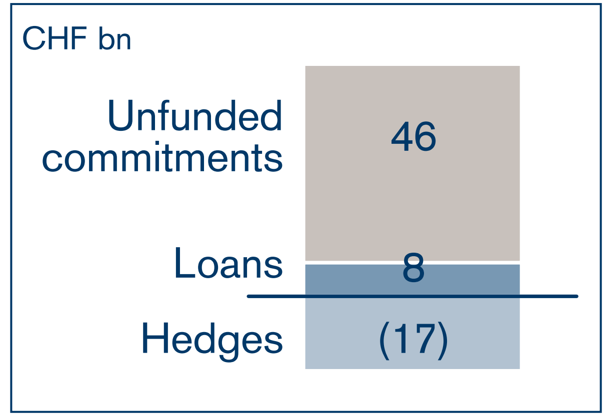
- Further reductions in exposure achieved in 3Q10 due to sales and FX movements
- Average price of remaining positions is 48% (from 44% in 2Q10)[1)]
- Positions are fair valued; no reclassifications to accrual book

1) This price represents the average mark on loans and bonds combined

Investment Banking loan book

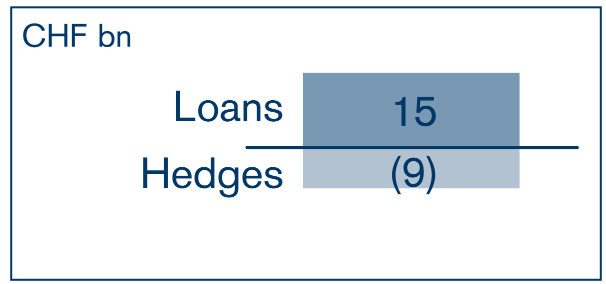
Developed market lending

- Corporate loan portfolio 78% is investment grade, and is **mostly (91%) accounted for on a fair value basis**
- Fair value **is a forward looking** view which balances accounting risks, matching treatment of loans and hedges
- Loans are carried at an **average mark of approx. 99%** with average mark of **96% in non-investment grade portfolio**
- Continuing **good performance** of individual credits: limited specific provisions during the quarter



Emerging market lending

- Well-diversified by name and evenly spread between EMEA, Americas and Asia and **approx. 30% accounted for on a fair value basis**
- Emerging market loans are carried at an **average mark of approx. 97%**
- **No significant provisions** during the quarter



Note: Average mark data is net of fair value discounts and credit provisions

Private Banking loan book

Total loan book of CHF 182 bn focused on Switzerland and 85% collateralized; primarily on accrual accounting basis

Wealth Management Clients: CHF 132 bn

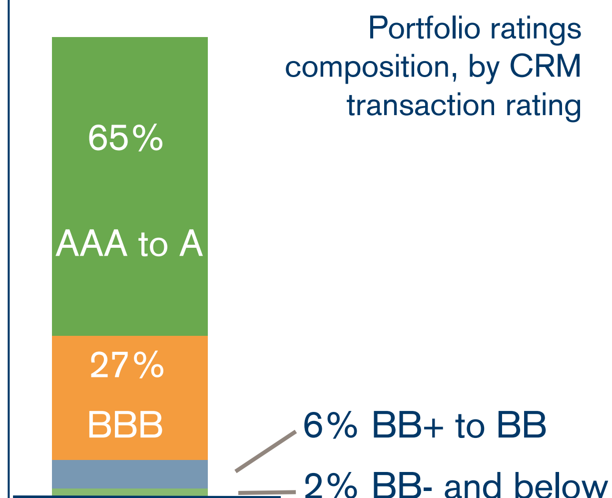
- Portfolio remains geared towards mortgages (CHF 90 bn) and securities-backed lending (CHF 35 bn) with conservative lending standards
- Residential real-estate: Prices for real-estate increase in most regions, especially in Zurich, lake Geneva region and major tourist spots, slightly declining in structurally weaker regions; outlook: flat with risk of some price falls only conceivable in the Lake Geneva region and certain tourist regions

Corporate & Institutional Clients: CHF 50 bn

- Over 67% collateralized by mortgages and securities
- Counterparties mainly Swiss corporates incl. real-estate industry
- Sound credit quality with relatively low concentrations;
- Stabilization of portfolio quality in line with continued recovery of Swiss economy
- Ship finance portfolio (CHF 6 bn) remains under special focus due to increased risk level caused by overcapacity in the market
- Commercial real-estate: Prices slightly increase for office space, prices for retail space move sideways; outlook negative for both office and retail space due to a slack/ decrease in demand coupled with still growing floorspace; central and prime locations less affected by this decline in prices

Private Banking Loan Book

Total: CHF 182 bn



LTV = Loan to value

Underlying results in the Corporate Center

CHF m	1Q10	2Q10	3Q10	9M10
Reported pre-tax income / (loss)	**82**	**126**	**(613)**	**(405)**
Impact from the movement of spreads on own debt[1)]	(266)	(982)	528	(720)
Litigation provisions	–	216	–	216
UK bonus levy	–	447	(43)	404
Underlying pre-tax income / (loss)	**(184)**	**(193)**	**(128)**	**(505)**

The underlying Corporate Center pre-tax loss for 9M10 of CHF (505) m reflects

- consolidation and elimination adjustments
- expenses for centrally sponsored projects
- certain expenses and revenues that have not been allocated to the segments

1) Including fair valuation gains/losses on cross currency swaps relating to our long-term debt

Note: numbers may not add to total due to rounding

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