

Regulatory disclosures

Credit Suisse Group

Credit Suisse (Bank)

Credit Suisse (Bank) – parent company

Credit Suisse International

August 15, 2016

2016

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 2Q16 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 2Q16 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 2Q16 for information on the liquidity coverage ratio.

Liquidity coverage ratio

End of 2Q16	Unweighted value ¹	Weighted value ²
High Quality Liquid Assets (CHF million)		
1 High quality liquid assets	–	195,343
Cash outflows (CHF million)		
2 Retail deposits and deposits from small business customers	152,196	19,011
3 of which stable deposits	0	0
4 of which less stable deposits	152,196	19,011
5 Unsecured wholesale funding	200,366	81,391
6 of which operational deposits (all counterparties) and deposits in networks of cooperative banks	48,279	12,070
7 of which non-operational deposits (all counterparties)	82,315	50,761
8 of which unsecured debt	18,387	18,387
9 Secured wholesale funding	–	70,464
10 Additional requirements	200,851	48,627
11 of which outflows related to derivative exposures and other collateral requirements	93,128	23,786
12 of which outflows related to loss of funding on debt products	411	411
13 of which credit and liquidity facilities	107,312	24,430
14 Other contractual funding obligations	68,484	68,484
15 Other contingent funding obligations	261,391	3,653
16 Total cash outflows	–	291,630
Cash inflows (CHF million)		
17 Secured lending	128,213	76,838
18 Inflows from fully performing exposures	55,634	30,827
19 Other cash inflows	70,642	70,642
20 Total cash inflows	–	178,307
Liquidity cover ratio		
21 High quality liquid assets (CHF million)	–	195,343
22 Net cash outflows (CHF million)	–	113,323
23 Liquidity coverage ratio (%)	–	172

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 2Q16			
Assets (CHF million)			
Cash and due from banks	114,049	113,561	
Interest-bearing deposits with banks	820	1,174	
Central bank funds sold, securities purchased under resale agreements and securities borrowing transactions	122,068	122,068	
Securities received as collateral, at fair value	25,993	25,993	
Trading assets, at fair value	177,619	172,836	
Investment securities	2,611	2,067	
Other investments	6,149	6,390	
Net loans	273,835	274,302	
Premises and equipment	4,693	4,765	
Goodwill	4,745	4,745	a
Other intangible assets	191	191	
of which other intangible assets (excluding mortgage servicing rights)	80	80	b
Brokerage receivables	42,108	42,102	
Other assets	46,283	44,218	
of which tax charges deferred as other assets related to regulatory adjustments	1,337	1,337	c
of which deferred tax assets related to net operating losses	2,594	2,594	d
of which deferred tax assets from temporary differences	3,725	3,726	e
of which defined-benefit pension fund net assets	756	756	f
Total assets	821,164	814,412	

Balance sheet (continued)

	Balance sheet		Reference to composition of capital
	Financial statements	Regulatory scope of consolidation	
end of 2Q16			
Liabilities and equity (CHF million)			
Due to banks	23,229	23,966	
Customer deposits	347,559	347,732	
Central bank funds purchased, securities sold under repurchase agreements and securities lending transactions	32,499	32,499	
Obligation to return securities received as collateral, at fair value	25,993	25,993	
Trading liabilities, at fair value	51,682	51,924	
Short-term borrowings	11,178	11,177	
Long-term debt	200,226	198,495	
Brokerage payables	43,944	43,939	
Other liabilities	39,525	33,538	
Total liabilities	775,835	769,263	
of which additional tier 1 instruments, fully eligible	10,440	10,440	g
of which additional tier 1 instruments subject to phase-out	2,674	2,674	h
of which tier 2 instruments, fully eligible	6,948	6,948	i
of which tier 2 instruments subject to phase-out	4,424	4,424	j
Common shares	84	84	
Additional paid-in capital	31,702	31,702	
Retained earnings	28,532	28,495	
Treasury shares, at cost	(94)	(90)	
Accumulated other comprehensive income/(loss)	(15,262)	(15,234)	
Total shareholders' equity ¹	44,962	44,957	
Noncontrolling interests ²	367	192	
Total equity	45,329	45,149	
Total liabilities and equity	821,164	814,412	

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	2Q16
Eligible capital (CHF million)	
Total shareholders' equity (US GAAP)	44,962
Regulatory adjustments	(223) ¹
Adjustments subject to phase-in	(5,806) ²
CET1 capital	38,933
Additional tier 1 instruments	10,957 ³
Additional tier 1 instruments subject to phase-out	2,672 ⁴
Deductions from additional tier 1 capital	(2,782) ⁵
Additional tier 1 capital	10,847
Tier 1 capital	49,780
Tier 2 instruments	6,916 ⁶
Tier 2 instruments subject to phase-out	2,257
Deductions from tier 2 capital	(103)
Tier 2 capital	9,070
Total eligible capital	58,850

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 5.8 billion consists of capital instruments with a capital ratio write-down trigger of 7% and CHF 5.2 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 4.3 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, 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 2Q16	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	–		–	–	1,362	(1,362)
Common share capital issued by subsidiaries and held by third parties	–		–	–	73	(73)
Goodwill	4,745	a	(46) ³	4,699	(2,819)	(1,879) ⁴
Other intangible assets (excluding mortgage-servicing rights)	80	b	(15) ⁵	65	(39)	(26) ⁴
Deferred tax assets that rely on future profitability (excluding temporary differences)	3,931	c, d	–	3,931	(2,359)	(1,572) ⁶
Shortfall of provisions to expected losses	–		–	–	(310)	(207) ⁷
Gains/(losses) due to changes in own credit on fair-valued liabilities	–		–	–	(1,225)	(817) ⁸
Defined-benefit pension assets	756	f	(197) ⁵	559	(336)	(224) ⁶
Investments in own shares	–		–	–	(22)	(15) ⁴
Other adjustments ⁹	–		–	–	(54)	(37) ⁴
Amounts above 10% threshold	3,726		(3,598)	128	(77)	(51)
of which deferred tax assets from temporary differences	3,726	e	(3,598) ¹⁰	128	(77)	(51) ⁶
Adjustments subject to phase-in to CET1 capital					(5,806)	(6,263)

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 (722) million related to debt instruments deducted from additional tier 1 capital.

⁹ Includes cash flow hedge reserve.

¹⁰ Includes threshold adjustments of CHF (3,901) million and an aggregate of CHF 303 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 2Q16	Balance sheet	Reference to balance sheet ¹	Regulatory adjustments	Total	Transition amount
Additional tier 1 capital (CHF million)					
Additional tier 1 instruments ²	10,440	g	517 ³	10,957	10,957
Additional tier 1 instruments subject to phase-out ²	2,674	h	(2)	2,672	2,672
Total additional tier 1 instruments					13,629
Deductions from additional tier 1 capital					
Goodwill					(1,879) ⁴
Other intangible assets (excluding mortgage-servicing rights)					(26) ⁴
Shortfall of provisions to expected losses					(103)
Gains/(losses) due to changes in own credit on fair-valued financial liabilities					(722)
Investments in own shares					(15)
Other deductions					(37)
Deductions from additional tier 1 capital					(2,782)
Additional tier 1 capital					10,847
Tier 2 capital (CHF million)					
Tier 2 instruments	6,948	i	(32) ³	6,916	6,916
Tier 2 instruments subject to phase-out	4,424	j	(2,167) ⁵	2,257	2,257
Total tier 2 instruments					9,173
Deductions from tier 2 capital					
Shortfall of provisions to expected losses					(103)
Deductions from tier 2 capital					(103)
Tier 2 capital					9,070

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	2Q16
Risk-weighted assets related to amounts subject to phase-in (CHF million) ¹	
Adjustment for accounting treatment of pension plans	1,662
Defined-benefit pension assets	224
Deferred tax assets	162
Risk-weighted assets related to amounts subject to phase-in	2,048
Amounts below the thresholds for deduction (before risk weighting) (CHF million)	
Non-significant investments in BFI entities	
Significant investments in BFI entities	649
Mortgage servicing rights	91 ¹
Deferred tax assets arising from temporary differences	3,901 ¹
Exposures below 15% threshold	4,641

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 2Q16 for further information on the leverage exposure and the leverage ratio.

Reconciliation of consolidated assets to leverage exposure – Phase-in

end of	2Q16
Reconciliation of consolidated assets to leverage exposure (CHF million)	
1 Total consolidated assets as per published financial statements	821,164
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	(11,067)
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	95,582
5 Adjustments for SFTs (i.e. repos and similar secured lending)	(15,710)
6 Adjustments for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	80,788
7 Other adjustments	0
8 Total leverage exposure	970,757

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	2Q16
Reconciliation of consolidated assets to leverage exposure (CHF million)	
1 On-balance sheet items (excluding derivatives and SFTs, but including collateral)	624,849
2 Asset amounts deducted from Basel III tier 1 capital	(8,084)
3 Total on-balance sheet exposures	616,765
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)	33,147
5 Add-on amounts for PFE associated with all derivatives transactions	89,323
6 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	39,600
7 Deductions of receivables assets for cash variation margin provided in derivatives transactions	(36,627)
8 Exempted CCP leg of client-cleared trade exposures	(7,309)
9 Adjusted effective notional amount of all written credit derivatives	349,909
10 Adjusted effective notional offsets and add-on deductions for written credit derivatives	(342,470)
11 Derivative Exposures	125,573
Securities financing transaction exposures (CHF million)	
12 Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	159,648
13 Netted amounts of cash payables and cash receivables of gross SFT assets	(22,300)
14 Counterparty credit risk exposure for SFT assets	10,283
15 Agent transaction exposures	0
16 Securities financing transaction exposures	147,631
Other off-balance sheet exposures (CHF million)	
17 Off-balance sheet exposure at gross notional amount	237,913
18 Adjustments for conversion to credit equivalent amounts	(157,125)
19 Other off-balance sheet exposures	80,788
Tier 1 capital (CHF million)	
20 Tier 1 capital	49,780
Leverage exposure (CHF million)	
21 Total leverage exposure	970,757
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 2Q16 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 2Q16 for information on the liquidity coverage ratio.

Liquidity coverage ratio

End of 2Q16	Unweighted value ¹	Weighted value ²
High Quality Liquid Assets (CHF million)		
1 High quality liquid assets	–	192,397
Cash outflows (CHF million)		
2 Retail deposits and deposits from small business customers	142,101	17,954
3 of which stable deposits	0	0
4 of which less stable deposits	142,101	17,954
5 Unsecured wholesale funding	199,232	81,977
6 of which operational deposits (all counterparties) and deposits in networks of cooperative banks	46,956	11,739
7 of which non-operational deposits (all counterparties)	82,614	51,680
8 of which unsecured debt	18,385	18,385
9 Secured wholesale funding	–	70,464
10 Additional requirements	200,291	48,511
11 of which outflows related to derivative exposures and other collateral requirements	92,990	23,786
12 of which outflows related to loss of funding on debt products	376	376
13 of which credit and liquidity facilities	106,925	24,349
14 Other contractual funding obligations	68,331	68,331
15 Other contingent funding obligations	255,844	3,653
16 Total cash outflows	–	290,890
Cash inflows (CHF million)		
17 Secured lending	128,221	76,838
18 Inflows from fully performing exposures	58,362	34,047
19 Other cash inflows	70,641	70,641
20 Total cash inflows	–	181,526
Liquidity cover ratio		
21 High quality liquid assets (CHF million)	–	192,397
22 Net cash outflows (CHF million)	–	109,364
23 Liquidity coverage ratio (%)	–	176

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 2Q16 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 2Q16 for information on the liquidity coverage ratio.

Liquidity coverage ratio

End of 2Q16	Unweighted value ¹	Weighted value ²
High Quality Liquid Assets (CHF million)		
1 High quality liquid assets	–	110,925
Cash outflows (CHF million)		
2 Retail deposits and deposits from small business customers	133,452	16,655
3 of which stable deposits	0	0
4 of which less stable deposits	133,452	16,655
5 Unsecured wholesale funding	238,908	92,048
6 of which operational deposits (all counterparties) and deposits in networks of cooperative banks	65,265	32,710
7 of which non-operational deposits (all counterparties)	72,316	42,458
8 of which unsecured debt	16,880	16,880
9 Secured wholesale funding	–	6,911
10 Additional requirements	115,278	33,857
11 of which outflows related to derivative exposures and other collateral requirements	19,607	13,082
12 of which outflows related to loss of funding on debt products	376	376
13 of which credit and liquidity facilities	95,295	20,399
14 Other contractual funding obligations	1,292	1,292
15 Other contingent funding obligations	239,415	199
16 Total cash outflows	–	150,962
Cash inflows (CHF million)		
17 Secured lending	10,968	4,367
18 Inflows from fully performing exposures	97,497	76,494
19 Other cash inflows	7,140	7,140
20 Total cash inflows	–	88,001
Liquidity cover ratio		
21 High quality liquid assets (CHF million)	–	110,925
22 Net cash outflows (CHF million)	–	62,961
23 Liquidity coverage ratio (%)	–	176

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 2Q16 for further information on Swiss regulatory capital.

Swiss statistics – Bank parent company

end of	2Q16	4Q15
Eligible capital (CHF million)		
Swiss CET1 capital	44,024	44,700
High-trigger capital instruments ¹	8,210	8,514
Low-trigger capital instruments ²	8,515	8,326
Additional tier 1 and tier 2 instruments subject to phase-out	4,693	5,342
Deductions from additional tier 1 and tier 2 instruments	(826)	(477)
Swiss total eligible capital	64,616	66,405
Risk-weighted assets (CHF million)		
Swiss risk-weighted assets	401,672	408,614
Swiss capital ratios (%)		
Swiss CET1 ratio	11.0%	10.9%
Swiss total capital ratio	16.1%	16.3%

¹ Consists of CHF 5.5 billion additional tier 1 instruments and CHF 2.7 billion tier 2 instruments.

² Consists of CHF 4.3 billion additional tier 1 instruments and CHF 4.2 billion tier 2 instruments.

Swiss capital requirements and coverage – Bank parent company

end of	Capital requirements			Excess	2Q16
	Minimum component	Buffer component	Progressive component		
Risk-weighted assets (CHF billion)					
Swiss risk-weighted assets	–	–	–	–	401.7
2016 Swiss capital requirements ¹					
Minimum Swiss capital ratio	4.5%	7.0% ²	2.5%	–	14.0%
Minimum Swiss capital (CHF billion)	18.1	28.1	10.1	–	56.2
Swiss capital coverage (CHF billion)					
Swiss CET1 Capital	18.1	22.1	–	3.9	44.0
High-trigger capital instruments	–	6.0	–	2.3	8.2
Low-trigger capital instruments	–	–	6.2	2.3	8.5
Additional tier 1 and tier 2 instruments subject to phase-out	–	–	4.7	–	4.7
Deductions from additional tier 1 and tier 2 capital	–	–	(0.8)	–	(0.8)
Swiss total eligible capital	18.1	28.1	10.1	8.5	64.6
Swiss capital ratios (%)					
Swiss total capital ratio	4.5%	7.0%	2.5%	2.1%	16.1%

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 2Q16, the countercyclical buffer was CHF 319.7 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 2Q16 for further information on the Swiss leverage ratio.

Swiss leverage metrics – Bank parent company

end of	2Q16	4Q15
Swiss leverage metrics (CHF million, except where indicated)		
Swiss total eligible capital	64,616	66,405
Leverage exposure	949,194	946,973
Swiss leverage ratio (%)	6.8%	7.0%

Swiss leverage requirements and coverage – Bank parent company

end of	Capital requirements			Excess	2Q16
	Minimum component	Buffer component	Progressive component		
Exposure (CHF billion)					
Leverage exposure	–	–	–	–	949.2
2016 Swiss leverage requirements					
Minimum Swiss leverage ratio	1.08%	1.68%	0.60%	–	3.36%
Minimum Swiss capital (CHF billion)	10.3	15.9	5.7	–	31.9
Swiss capital coverage (CHF billion)					
Swiss CET1 capital	10.3	12.5	–	21.2	44.0
High-trigger capital instruments	–	3.4	–	4.8	8.2
Low-trigger capital instruments	–	–	1.8	6.7	8.5
Additional tier 1 and tier 2 instruments subject to phase-out	–	–	4.7	–	4.7
Deductions from additional tier 1 and tier 2 capital	–	–	(0.8)	–	(0.8)
Swiss total eligible capital	10.3	15.9	5.7	32.7	64.6
Swiss leverage ratio (%)					
Swiss leverage ratio	1.08%	1.68%	0.60%	3.45%	6.81%

Rounding differences may occur.

Credit Suisse International

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 2Q16 for information on the liquidity coverage ratio.

Liquidity coverage ratio

End of 2Q16	Unweighted value ¹	Weighted value ²
High Quality Liquid Assets (USD million)		
1 High quality liquid assets	–	29,511
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	61	61
6 of which operational deposits (all counterparties) and deposits in networks of cooperative banks	0	0
7 of which non-operational deposits (all counterparties)	21	21
8 of which unsecured debt	0	0
9 Secured wholesale funding	–	565
10 Additional requirements	26,668	23,274
11 of which outflows related to derivative exposures and other collateral requirements	15,204	14,352
12 of which outflows related to loss of funding on debt products	1,658	1,658
13 of which credit and liquidity facilities	9,806	7,264
14 Other contractual funding obligations	5,990	5,854
15 Other contingent funding obligations	1,048	1,048
16 Total cash outflows	–	30,802
Cash inflows (USD million)		
17 Secured lending	625	625
18 Inflows from fully performing exposures	36	36
19 Other cash inflows	5,053	5,053
20 Total cash inflows	–	5,714
Liquidity cover ratio		
21 High quality liquid assets (USD million)	–	29,511
22 Net cash outflows (USD million)	–	25,088
23 Liquidity coverage ratio (%)	–	118

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.

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	2Q16	4Q15
Eligible capital (USD million)		
CET1 capital	20,750	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	20,750	21,258
Tier 2 instruments	7,718	7,720
Deductions from tier 2 capital	0	0
Tier 2 capital	7,718	7,720
Total eligible capital	28,468	28,977
Risk-weighted assets (USD million)		
Risk-weighted assets	163,750	163,723
Capital ratios (%)		
CET1 ratio	12.7%	13.0%
Tier 1 ratio	12.7%	13.0%
Total capital ratio	17.4%	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	2Q16	4Q15
USD million, except where indicated		
Tier 1 capital	20,750	21,258
Leverage exposure	283,511	339,539
Tier 1 leverage ratio (%)	7.3%	6.3%

List of abbreviations

B

BCBS	Basel Committee on Banking Supervision
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BIS	Bank for International Settlements
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C

CCP	Central counterparties
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CET1	Common equity tier 1
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F

FINMA	Swiss Financial Market Supervisory Authority FINMA
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P

PFE	Potential future exposure
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PRA	Prudential Regulatory Authority
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S

SFT	Securities financing transactions
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U

US GAAP	Accounting principles generally accepted in the US
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