

Regulatory disclosures

Credit Suisse Group

Credit Suisse (Bank)

Credit Suisse (Bank) – parent company

Credit Suisse International

Credit Suisse Holdings (USA)

January 18, 2017

3Q16

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 3Q16 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 3Q16 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 3Q16 for information on the liquidity coverage ratio.

Liquidity coverage ratio

End of 3Q16	Unweighted value ¹	Weighted value ²
High Quality Liquid Assets (CHF million)		
1 High quality liquid assets	–	185,484
Cash outflows (CHF million)		
2 Retail deposits and deposits from small business customers	152,371	18,984
3 of which stable deposits	0	0
4 of which less stable deposits	152,371	18,984
5 Unsecured wholesale funding	200,116	78,433
6 of which operational deposits (all counterparties) and deposits in networks of cooperative banks	46,851	11,713
7 of which non-operational deposits (all counterparties)	81,838	48,283
8 of which unsecured debt	18,303	18,303
9 Secured wholesale funding	–	66,565
10 Additional requirements	203,996	44,886
11 of which outflows related to derivative exposures and other collateral requirements	97,055	21,762
12 of which outflows related to loss of funding on debt products	967	967
13 of which credit and liquidity facilities	105,974	22,157
14 Other contractual funding obligations	56,676	56,676
15 Other contingent funding obligations	273,588	5,889
16 Total cash outflows	–	271,433
Cash inflows (CHF million)		
17 Secured lending	115,798	71,343
18 Inflows from fully performing exposures	52,982	28,696
19 Other cash inflows	57,526	57,526
20 Total cash inflows	–	157,565
Liquidity cover ratio		
21 High quality liquid assets (CHF million)	–	185,484
22 Net cash outflows (CHF million)	–	113,868
23 Liquidity coverage ratio (%)	–	163

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 3Q16			
Assets (CHF million)			
Cash and due from banks	104,972	104,343	
Interest-bearing deposits with banks	827	1,215	
Central bank funds sold, securities purchased under resale agreements and securities borrowing transactions	114,793	111,955	
Securities received as collateral, at fair value	27,707	27,707	
Trading assets, at fair value	183,870	178,740	
Investment securities	2,377	2,046	
Other investments	6,012	6,040	
Net loans	274,606	275,082	
Premises and equipment	4,640	4,711	
Goodwill	4,725	4,725	a
Other intangible assets	192	192	
of which other intangible assets (excluding mortgage servicing rights)	77	77	b
Brokerage receivables	39,392	39,390	
Other assets	42,598	40,711	
of which tax charges deferred as other assets related to regulatory adjustments	1,354	1,354	c
of which deferred tax assets related to net operating losses	2,956	2,956	d
of which deferred tax assets from temporary differences	3,478	3,478	e
of which defined-benefit pension fund net assets	761	761	f
Total assets	806,711	796,857	

Balance sheet (continued)

end of 3Q16	Balance sheet		Reference to composition of capital
	Financial statements	Regulatory scope of consolidation	
Liabilities and equity (CHF million)			
Due to banks	21,964	22,588	
Customer deposits	345,148	345,311	
Central bank funds purchased, securities sold under repurchase agreements and securities lending transactions	32,261	32,261	
Obligation to return securities received as collateral, at fair value	27,707	27,707	
Trading liabilities, at fair value	47,893	48,076	
Short-term borrowings	11,600	8,759	
Long-term debt	195,455	193,543	
Brokerage payables	42,188	42,185	
Other liabilities	37,738	31,957	
Total liabilities	761,954	752,387	
of which additional tier 1 instruments, fully eligible	10,603	10,603	g
of which additional tier 1 instruments subject to phase-out	2,708	2,708	h
of which tier 2 instruments, fully eligible	4,995	4,995	i
of which tier 2 instruments subject to phase-out	4,361	4,361	j
Common shares	84	84	
Additional paid-in capital	31,925	31,925	
Retained earnings	28,573	28,538	
Treasury shares, at cost	(18)	(14)	
Accumulated other comprehensive income/(loss)	(16,288)	(16,259)	
Total shareholders' equity ¹	44,276	44,274	
Noncontrolling interests ²	481	196	
Total equity	44,757	44,470	
Total liabilities and equity	806,711	796,857	

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	3Q16
Eligible capital (CHF million)	
Total shareholders' equity (US GAAP)	44,276
Regulatory adjustments	(481) ¹
Adjustments subject to phase-in	(5,149) ²
CET1 capital	38,646
Additional tier 1 instruments	10,901 ³
Additional tier 1 instruments subject to phase-out	2,703 ⁴
Deductions from additional tier 1 capital	(2,249) ⁵
Additional tier 1 capital	11,355
Tier 1 capital	50,001
Tier 2 instruments	4,942 ⁶
Tier 2 instruments subject to phase-out	2,197
Deductions from tier 2 capital	(96)
Tier 2 capital	7,043
Total eligible capital	57,044

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 5.1 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 0.7 billion consists of capital instruments with a capital ratio write-down trigger of 7% and CHF 4.2 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 September 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 3Q16	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	–		–	–	1,334	(1,334)
Common share capital issued by subsidiaries and held by third parties	–		–	–	79	(79)
Goodwill	4,725	a	(47) ³	4,678	(2,806)	(1,872) ⁴
Other intangible assets (excluding mortgage-servicing rights)	77	b	(15) ⁵	62	(37)	(25) ⁴
Deferred tax assets that rely on future profitability (excluding temporary differences)	4,310	c, d	–	4,310	(2,586)	(1,724) ⁶
Shortfall of provisions to expected losses	–		–	–	(289)	(193) ⁷
Gains/(losses) due to changes in own credit on fair-valued liabilities	–		–	–	(464)	(309) ⁸
Defined-benefit pension assets	761	f	(193) ⁵	568	(340)	(228) ⁶
Investments in own shares	–		–	–	(10)	(7) ⁴
Other adjustments ⁹	–		–	–	(30)	(20) ⁴
Amounts above 10% threshold	3,478		(3,478)	0	0	0
of which deferred tax assets from temporary differences	3,478	e	(3,478) ¹⁰	0	0	0 ⁶
Adjustments subject to phase-in to CET1 capital					(5,149)	(5,791)

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

⁹ Includes cash flow hedge reserve.

¹⁰ Includes threshold adjustments of CHF (3,782) million and an aggregate of CHF 304 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 3Q16	Balance sheet	Reference to balance sheet ¹	Regulatory adjustments	Total	Transition amount
Additional tier 1 capital (CHF million)					
Additional tier 1 instruments ²	10,603	g	298 ³	10,901	10,901
Additional tier 1 instruments subject to phase-out ²	2,708	h	(5)	2,703	2,703
Total additional tier 1 instruments					13,604
Deductions from additional tier 1 capital					
Goodwill					(1,872) ⁴
Other intangible assets (excluding mortgage-servicing rights)					(25) ⁴
Shortfall of provisions to expected losses					(96)
Gains/(losses) due to changes in own credit on fair-valued financial liabilities					(229)
Investments in own shares					(7)
Other deductions					(20)
Deductions from additional tier 1 capital					(2,249)
Additional tier 1 capital					11,355
Tier 2 capital (CHF million)					
Tier 2 instruments	4,995	i	(53) ³	4,942	4,942
Tier 2 instruments subject to phase-out	4,361	j	(2,164) ⁵	2,197	2,197
Total tier 2 instruments					7,139
Deductions from tier 2 capital					
Shortfall of provisions to expected losses					(96)
Deductions from tier 2 capital					(96)
Tier 2 capital					7,043

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	3Q16
Risk-weighted assets related to amounts subject to phase-in (CHF million)¹	
Adjustment for accounting treatment of pension plans	1,677
Defined-benefit pension assets	228
Deferred tax assets	172
Risk-weighted assets related to amounts subject to phase-in	2,077
Amounts below the thresholds for deduction (before risk weighting) (CHF million)	
Non-significant investments in BFI entities	
Significant investments in BFI entities	665
Mortgage servicing rights	92 ¹
Deferred tax assets arising from temporary differences	3,782 ¹
Applicable caps on the inclusion of provisions in tier 2 (CHF million)	
Cap on inclusion of provisions in tier 2 under standardized approach	96
Cap for inclusion of provisions in tier 2 under internal ratings-based approach	831

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 3Q16 for further information on the leverage exposure and the leverage ratio.

Reconciliation of consolidated assets to leverage exposure – Phase-in

end of	3Q16
Reconciliation of consolidated assets to leverage exposure (CHF million)	
1 Total consolidated assets as per published financial statements	806,711
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	(9,151)
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	91,059
5 Adjustments for SFTs (i.e. repos and similar secured lending)	(17,632)
6 Adjustments for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	83,993
7 Other adjustments	0
8 Total leverage exposure	954,980

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	3Q16
Reconciliation of consolidated assets to leverage exposure (CHF million)	
1 On-balance sheet items (excluding derivatives and SFTs, but including collateral)	615,980
2 Asset amounts deducted from Basel III tier 1 capital	(6,248)
3 Total on-balance sheet exposures	609,732
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)	30,760
5 Add-on amounts for PFE associated with all derivatives transactions	87,758
6 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	36,435
7 Deductions of receivables assets for cash variation margin provided in derivatives transactions	(33,799)
8 Exempted CCP leg of client-cleared trade exposures	(10,049)
9 Adjusted effective notional amount of all written credit derivatives	263,609
10 Adjusted effective notional offsets and add-on deductions for written credit derivatives	(256,637)
11 Derivative Exposures	118,077
Securities financing transaction exposures (CHF million)	
12 Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	156,351
13 Netted amounts of cash payables and cash receivables of gross SFT assets	(23,248)
14 Counterparty credit risk exposure for SFT assets	10,075
15 Agent transaction exposures	0
16 Securities financing transaction exposures	143,178
Other off-balance sheet exposures (CHF million)	
17 Off-balance sheet exposure at gross notional amount	243,846
18 Adjustments for conversion to credit equivalent amounts	(159,853)
19 Other off-balance sheet exposures	83,993
Tier 1 capital (CHF million)	
20 Tier 1 capital	50,001
Leverage exposure (CHF million)	
21 Total leverage exposure	954,980
Leverage ratio (%)	
22 Basel III leverage ratio	5.2

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 3Q16 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 3Q16 for information on the liquidity coverage ratio.

Liquidity coverage ratio

End of 3Q16	Unweighted value ¹	Weighted value ²
High Quality Liquid Assets (CHF million)		
1 High quality liquid assets	–	182,589
Cash outflows (CHF million)		
2 Retail deposits and deposits from small business customers	142,179	17,916
3 of which stable deposits	0	0
4 of which less stable deposits	142,179	17,916
5 Unsecured wholesale funding	198,937	78,893
6 of which operational deposits (all counterparties) and deposits in networks of cooperative banks	45,685	11,421
7 of which non-operational deposits (all counterparties)	81,947	49,091
8 of which unsecured debt	18,246	18,246
9 Secured wholesale funding	–	66,565
10 Additional requirements	203,545	44,815
11 of which outflows related to derivative exposures and other collateral requirements	96,958	21,762
12 of which outflows related to loss of funding on debt products	967	967
13 of which credit and liquidity facilities	105,620	22,086
14 Other contractual funding obligations	56,672	56,672
15 Other contingent funding obligations	267,762	5,889
16 Total cash outflows	–	270,750
Cash inflows (CHF million)		
17 Secured lending	115,803	71,343
18 Inflows from fully performing exposures	55,972	32,015
19 Other cash inflows	57,527	57,527
20 Total cash inflows	–	160,885
Liquidity cover ratio		
21 High quality liquid assets (CHF million)	–	182,589
22 Net cash outflows (CHF million)	–	109,865
23 Liquidity coverage ratio (%)	–	166

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 3Q16 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 3Q16 for information on the liquidity coverage ratio.

Liquidity coverage ratio

End of 3Q16	Unweighted value ¹	Weighted value ²
High Quality Liquid Assets (CHF million)		
1 High quality liquid assets	–	110,054
Cash outflows (CHF million)		
2 Retail deposits and deposits from small business customers	133,966	16,684
3 of which stable deposits	0	0
4 of which less stable deposits	133,966	16,684
5 Unsecured wholesale funding	244,120	89,927
6 of which operational deposits (all counterparties) and deposits in networks of cooperative banks	63,574	31,625
7 of which non-operational deposits (all counterparties)	72,783	40,954
8 of which unsecured debt	17,348	17,348
9 Secured wholesale funding	–	7,734
10 Additional requirements	112,044	29,663
11 of which outflows related to derivative exposures and other collateral requirements	17,851	11,352
12 of which outflows related to loss of funding on debt products	55	55
13 of which credit and liquidity facilities	94,138	18,256
14 Other contractual funding obligations	2,214	2,214
15 Other contingent funding obligations	249,630	2,074
16 Total cash outflows	–	148,296
Cash inflows (CHF million)		
17 Secured lending	13,875	8,855
18 Inflows from fully performing exposures	81,784	60,862
19 Other cash inflows	4,981	4,981
20 Total cash inflows	–	74,698
Liquidity cover ratio		
21 High quality liquid assets (CHF million)	–	110,054
22 Net cash outflows (CHF million)	–	73,598
23 Liquidity coverage ratio (%)	–	150

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 May 2016, the Swiss Federal Council amended the Capital Adequacy Ordinance applicable to Swiss banks. The amendment recalibrates and expands the existing "Too Big to Fail" regime in Switzerland. The amended Capital Adequacy Ordinance came into effect on July 1, 2016, subject to phase-in and grandfathering provisions for certain outstanding instruments, and has to be fully applied by January 1, 2020.

In connection with the amended Capital Adequacy Ordinance, the Bank parent company received notification that its current

Swiss CET1 capital and Swiss total capital requirements of 10% and 14%, respectively, remained unchanged until a revised "Too Big to Fail" decree is issued to the Bank parent company by FINMA. The notification also stated that certain instruments that would otherwise not qualify as going concern capital under the new rules are grandfathered and continue to qualify as Swiss total capital. The new gone concern requirement is currently not applicable to the Bank parent company.

► Refer to "Swiss capital and leverage metrics" in II – Treasury, risk, balance sheet and off-balance sheet – Capital management in the Credit Suisse Financial Report 3Q16 for further information on Swiss regulatory capital.

Swiss statistics – Bank parent company

end of	3Q16
Swiss capital (CHF million)	
Swiss CET1 capital	43,746
Additional tier 1 high-trigger capital instruments	5,542
Grandfathered capital instruments	13,790
of which additional tier 1 low-trigger capital instruments	4,150
of which tier 2 high-trigger capital instruments	748
of which tier 2 low-trigger capital instruments	4,216
of which additional tier 1 capital instruments subject to phase-out	2,703
of which tier 2 instruments subject to phase-out	1,973
Deductions	(367)
Swiss additional tier 1 capital	18,965
Swiss total eligible capital	62,711
Risk-weighted assets (CHF million)	
Swiss risk-weighted assets	394,203
Swiss capital ratios (%)	
Swiss CET1 ratio	11.1
Swiss total capital ratio	15.9

SWISS LEVERAGE METRICS – BANK PARENT COMPANY

► Refer to "Swiss capital and leverage metrics" in II – Treasury, risk, balance sheet and off-balance sheet – Capital management in the Credit Suisse Financial Report 3Q16 for further information on the Swiss leverage ratio.

Swiss leverage metrics – Bank parent company

end of	3Q16
Swiss capital and leverage exposure (CHF million)	
Swiss CET1 capital	43,746
Swiss total eligible capital	62,711
Leverage exposure	950,651
Swiss leverage ratios (%)	
Swiss CET1 leverage ratio	4.6
Swiss leverage ratio	6.6

TOTAL ASSETS – BANK PARENT COMPANY

end of	3Q16	4Q15
CHF million		
Total assets	685,941	662,010

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 3Q16 for information on the liquidity coverage ratio.

Liquidity coverage ratio

End of 3Q16	Unweighted value ¹	Weighted value ²
High Quality Liquid Assets (USD million)		
1 High quality liquid assets	–	26,636
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	74	74
6 of which operational deposits (all counterparties) and deposits in networks of cooperative banks	0	0
7 of which non-operational deposits (all counterparties)	74	74
8 of which unsecured debt	0	0
9 Secured wholesale funding	–	922
10 Additional requirements	25,154	21,057
11 of which outflows related to derivative exposures and other collateral requirements	13,701	12,627
12 of which outflows related to loss of funding on debt products	1,208	1,208
13 of which credit and liquidity facilities	10,245	7,222
14 Other contractual funding obligations	5,974	5,854
15 Other contingent funding obligations	1,109	1,109
16 Total cash outflows	–	29,016
Cash inflows (USD million)		
17 Secured lending	1,141	1,141
18 Inflows from fully performing exposures	32	32
19 Other cash inflows	5,637	5,637
20 Total cash inflows	–	6,810
Liquidity cover ratio		
21 High quality liquid assets (USD million)	–	26,636
22 Net cash outflows (USD million)	–	22,206
23 Liquidity coverage ratio (%)	–	131³

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.

³ The ratio calculation includes a calibration and add-on component applied to net cash outflows as required by the PRA.

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	3Q16	4Q15
Eligible capital (USD million)		
CET1 capital	20,938	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	20,938	21,258
Tier 2 instruments	7,719	7,720
Deductions from tier 2 capital	0	0
Tier 2 capital	7,719	7,720
Total eligible capital	28,657	28,977
Risk-weighted assets (USD million)		
Risk-weighted assets	142,856	163,723
Capital ratios (%)		
CET1 ratio	14.7%	13.0%
Tier 1 ratio	14.7%	13.0%
Total capital ratio	20.1%	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.

Leverage metrics – Credit Suisse International

end of	3Q16	4Q15
USD million, except where indicated		
Tier 1 capital	20,938	21,258
Leverage exposure	260,111	339,539
Tier 1 leverage ratio (%)	8.0%	6.3%

Credit Suisse Holdings (USA)

REGULATORY CAPITAL METRICS – CREDIT SUISSE HOLDINGS (USA)

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.

In accordance with Federal Reserve Board requirements, Credit Suisse Holdings (USA) must maintain a minimum CET1, Tier 1 and Total capital ratio of 4.5%, 6.0% and 8.0%, respectively, and a capital conservation buffer. The capital conservation buffer requirement of 2.5% for 2019 is being phased-in over a four-year period, beginning in 2016. Inclusive of this buffer, the minimum CET1, Tier 1 and Total capital ratio requirements are 5.125%, 6.625% and 8.625%, respectively, in 2016.

FRB statistics – Credit Suisse Holdings (USA)

end of	3Q16
Eligible capital (USD million)	
CET1 capital	17,497
Additional tier 1 instruments	0
Deductions from additional tier 1 instruments	0
Additional tier 1 capital	0
Total tier 1 capital	17,497
Tier 2 instruments	76
Deductions from tier 2 capital	0
Tier 2 capital	76
Total eligible capital	17,573
Risk-weighted assets (USD million)	
Risk-weighted assets	95,271 ¹
Capital ratios (%)	
CET1 ratio	18.4% ¹
Tier 1 ratio	18.4% ¹
Total capital ratio	18.4% ¹

¹ Updated on January 18, 2017.

LEVERAGE METRICS – CREDIT SUISSE HOLDINGS (USA)

The Federal Reserve Board does not require a supplementary leverage ratio until January 1, 2018.

LIQUIDITY COVERAGE RATIO – CREDIT SUISSE HOLDINGS (USA)

The Federal Reserve Board currently does not require foreign banking organizations that have created an intermediate holding company to disclose a liquidity coverage ratio.

List of abbreviations

B

BCBS	Basel Committee on Banking Supervision
------	--

BFI	Banking, financial and insurance
-----	----------------------------------

BIS	Bank for International Settlements
-----	------------------------------------

C

CCP	Central counterparties
-----	------------------------

CET1	Common equity tier 1
------	----------------------

F

FINMA	Swiss Financial Market Supervisory Authority FINMA
-------	--

FRB	Federal Reserve Board
-----	-----------------------

P

PFE	Potential future exposure
-----	---------------------------

PRA	Prudential Regulatory Authority
-----	---------------------------------

S

SFT	Securities financing transactions
-----	-----------------------------------

U

US GAAP	Accounting principles generally accepted in the US
---------	--
