

Credit Suisse Group
Company Profile



Contents

- Credit Suisse Group today – key facts
- Credit Suisse Group's financial strength
- Credit Suisse locations
- How we serve our clients
- Vision, mission
- What we do for our clients
- Our history
- Corporate citizenship
- Employer of choice
- Corporate governance
- Board of Directors and Executive Board
- Credit Suisse vs. peers

Credit Suisse Group today – key facts

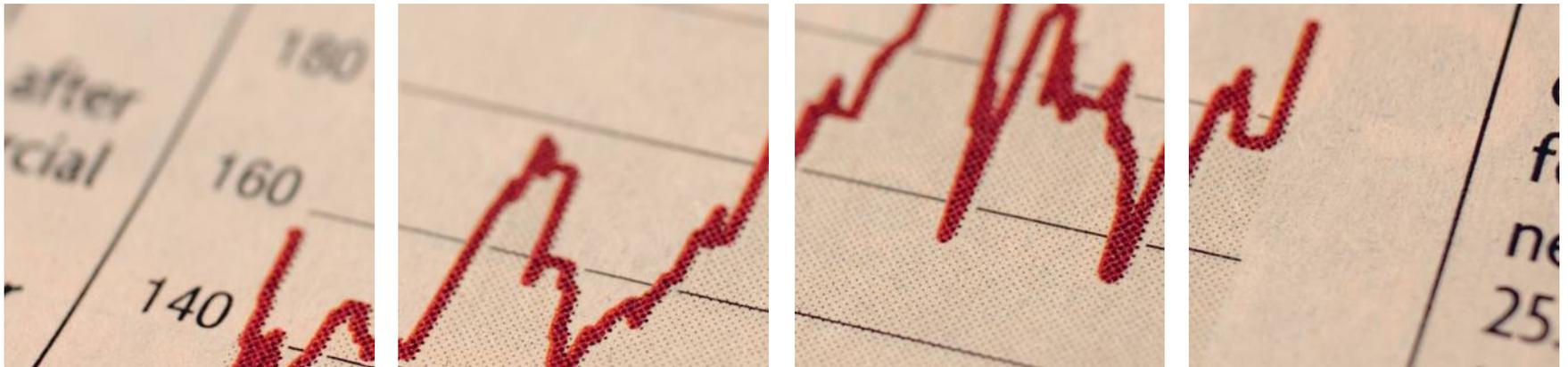
- **Global bank** headquartered in Zurich, serving clients in private banking, investment banking and asset management.
- **Registered shares** of Credit Suisse Group AG (CSGN) are listed in Switzerland (SIX) and as American Depositary Shares (CS) in New York (NYSE).
- Total number of **employees**: 49,200.
- The Group's **long-term ratings** are: Moody's Aa2, Standard & Poor's A, Fitch Ratings AA-.



Credit Suisse Group's financial strength

Resilient performance due to client-focused, capital-efficient strategy:

- **Net income:** CHF 1.6 billion in 2Q10; CHF 3.7 billion in 1H10
- **Return on equity:** 17.8% in 2Q10; 20.1% in 1H10
- **Total net new assets:** CHF 14.5 billion in 2Q10; CHF 40.5 billion in 1H10
- **Tier 1 ratio:** 16.3% as of June 30, 2010
- **Assets under management:** CHF 1,242.6 billion as of June 30, 2010



Credit Suisse locations



Credit Suisse – how we serve our clients

Credit Suisse serves its diverse clients through its three divisions – Private Banking, Investment Banking and Asset Management – which cooperate closely to provide holistic financial solutions based on superior products and specially tailored advice.

Private
Banking

Investment
Banking

Asset
Management

Credit Suisse – our vision



Our vision is to become **the world's most admired bank**, renowned for our expertise in private banking, investment banking and asset management, and most valued for our advice, innovation and execution.

Credit Suisse – our mission



We set new standards in partnering with our clients and providing them with integrated financial solutions.

Cultural diversity is essential to our success.

We strive to create an open, respectful workplace that encourages people to work together and with our clients to deliver superior products, services and results and support the success and prosperity of our stakeholders.

What we do for private banking clients

- Private Banking offers a wide range of financial solutions and comprehensive advice to private, corporate and institutional clients.
- The Private Banking division comprises our Wealth Management Clients and Corporate & Institutional Clients businesses.
- Wealth Management Clients addresses the needs of all individual clients, including affluent, high-net-worth and ultra-high-net-worth clients worldwide. It also serves private clients in Switzerland.
- Corporate & Institutional Clients supplies banking products and services to corporates and institutions in Switzerland.

What we do for investment banking clients

- Investment Banking provides a broad range of financial products and services, including global securities sales, trading and execution, prime brokerage and capital raising services, corporate advisory and comprehensive investment research.
- Clients include corporations, governments and institutional investors around the world.
- We deliver our investment banking capabilities via regional and local teams based in major global markets and business centers.

What we do for asset management clients

- Asset Management offers a wide range of investment products and functions across asset classes, for all investment styles.
- The division manages global and regional portfolios, mutual funds and other investment vehicles for governments, institutions, corporations and individuals worldwide.
- To deliver the best investment performance, Asset Management operates as a global integrated network in close collaboration with the Private Banking and Investment Banking divisions.

Our history

- 1856** Credit Suisse (CS) founded in Zurich as Schweizerische Kreditanstalt
- 1932** The First Boston Corporation established as a subsidiary of The First National Bank of Boston
- 1940** First branch of CS outside Switzerland (New York)
- 1978** First cooperation between CS and The First Boston Corporation
- 1988** CS acquires controlling stake in The First Boston Corporation
- 1993** Takeover of Volksbank
- 1996** CS Holding becomes Credit Suisse Group as a holding company of Credit Suisse and Credit Suisse First Boston
- 2006** Launch of Credit Suisse as an integrated global bank

Credit Suisse history in Switzerland

1856

153 years ago, Alfred Escher founded Schweizerische Kreditanstalt (SKA) – which later became Credit Suisse – to drive the expansion of the railway network and the industrialization of Switzerland.

No Swiss statesman had such a profound impact on the country as Alfred Escher, who laid the foundations for a modern Switzerland.



Alfred Escher (1819-1882)



Paradeplatz, Zurich



The monument of Alfred Escher at Zurich main station



ETH Zurich, founded in 1854

Credit Suisse history – First Boston Corporation

1786

Over 200 years ago, the founder of the Massachusetts Bank – forerunner of First Boston – financed the first US ship to China. The First Boston Corporation was created as the investment banking arm of the First National Bank of Boston in 1932 and went public in 1934.



State Street 1801: State Street, Boston, 1801. On the right stood the American Coffee House, home of the Massachusetts Bank, 1792 – 1809.

Corporate citizenship



Credit Suisse regards its commitment to good corporate citizenship as an integral part of its business strategy and as a foundation for its lasting economic success.

Corporate citizenship in action



Creating value in the long term

By executing our core competency as a financial intermediary and risk assessor in line with the highest industry standards, we can create long-term added value for our clients, employees and shareholders, and the economy and society as a whole.



Combining profitability with responsibility

... towards our stakeholders, the society and the environment

- Society: through open dialogue with the public, our support of humanitarian, cultural and charitable organizations, and our sponsorship in education, sports and culture.
- Environment: by offering our clients innovative, sustainable business solutions and continuously improving our own environmental performance.



Risk review process

An established review process ensures that we examine business transactions that may involve environmental, social and human rights risks.

Employer of choice

Credit Suisse Group considers the skills and cultural diversity of its employees to be among its greatest strengths.

Credit Suisse Group aims to:

Be an employer of choice for men and women seeking **careers** in the financial services industry

Provide a stimulating working environment and attractive **training and development** opportunities

Promote **equal rights** in a working environment free from discrimination

Corporate governance

Credit Suisse Group is committed to ensuring compliance with international best practice in corporate governance.

- The Board of Directors is composed of a majority of independent members.
- Code of Conduct: the Group strives to act with integrity, responsibility, fairness, transparency and discretion at all times.
- The Group's external reporting provides an accurate, fair and transparent picture of the Group's financial condition.
- Strong internal and external auditors play a critical role in providing an independent assessment of the Group's operations and internal controls.

Chairman and CEO



Hans-Ulrich Doerig

Chairman of the Board of Directors

Main activities:

- Coordination of the work of the Board and its committees
- Active involvement in developing the strategic business plans and objectives of the Group
- Active representation of the Group vis-à-vis investors, stakeholders and the public



Brady W. Dougan

Chief Executive Officer

Main activities:

- Operational management of the Group
- Implementation of business strategy and financial plans
- Definition of guidelines for the internal organization and other general policies of the Group

Divisional Management: Private Banking, Asset Management and Investment Banking



Walter Berchtold
CEO Private Banking



Robert Shafir
CEO Asset Management



Eric Varvel
CEO Investment Banking

Heads of Shared Services



Romeo Cerutti
General Counsel



Renato Fassbind
Chief Financial Officer



Tobias Guldimann
Chief Risk Officer



Karl Landert
Chief Information
Officer



**Pamela Thomas-
Graham**
Chief Talent, Branding
and Communications
Officer

Regional Management – Europe, Middle East and Africa, Switzerland, Asia-Pacific and Americas

Regional Management

Our members of **regional management** work in close partnership with the divisional heads to deliver the combined capabilities of our global integrated bank to our clients.



Fawzi Kyriakos-Saad
CEO EMEA



Hans-Ulrich Meister
CEO Switzerland



Kai Nargolwala
CEO Asia-Pacific



Antonio Quintella
CEO Americas

Board of Directors of Credit Suisse Group

Hans-Ulrich Doerig ¹⁾, Chairman

Urs Rohner ^{1) 4)}, Vice-Chairman

Peter Brabeck-Letmathe ^{1) 2)}, Vice-Chairman

Jassim Bin Hamad J. J. Al Thani

Robert H. Benmosche ²⁾

Noreen Doyle ⁴⁾

Walter B. Kielholz ²⁾

Andreas Koopmann ⁴⁾

Jean Lanier ³⁾

Anton van Rossum ⁴⁾

Aziz R.D. Syriani ^{1) 2)}

David W. Syz ³⁾

John Tiner ³⁾

Richard E. Thornburgh ^{1) 4)}

Peter F. Weibel ^{1) 3)}

1) Member of the Chairman's and Governance Committee, chaired by Hans-Ulrich Doerig

2) Member of the Compensation Committee, chaired by Aziz R.D. Syriani

3) Member of the Audit Committee, chaired by Peter F. Weibel

4) Member of the Risk Committee, chaired by Richard E. Thornburgh

Executive Board

Brady W. Dougan
Chief Executive Officer

Walter Berchtold
Chief Executive Officer
Private Banking

Robert Shafir
Chief Executive Officer
Asset Management

Eric Varvel
Chief Executive Officer
Investment Banking

Paul Calello
Chairman
Investment Banking

Romeo Cerutti
General Counsel

Renato Fassbind
Chief Financial Officer

Tobias Guldemann
Chief Risk Officer

Karl Landert
Chief Information Officer

Pamela Thomas-Graham
Chief Talent, Branding and
Communications Officer

Fawzi Kyriakos-Saad
Chief Executive Officer
Credit Suisse EMEA

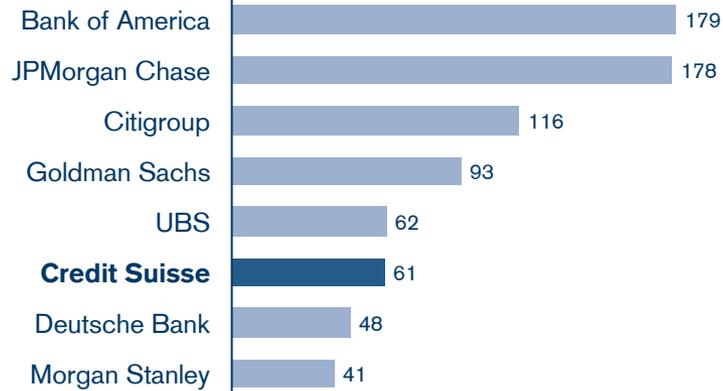
Hans-Ulrich Meister
Chief Executive Officer
Credit Suisse Switzerland

Kai Nargolwala
Chief Executive Officer
Credit Suisse Asia-Pacific

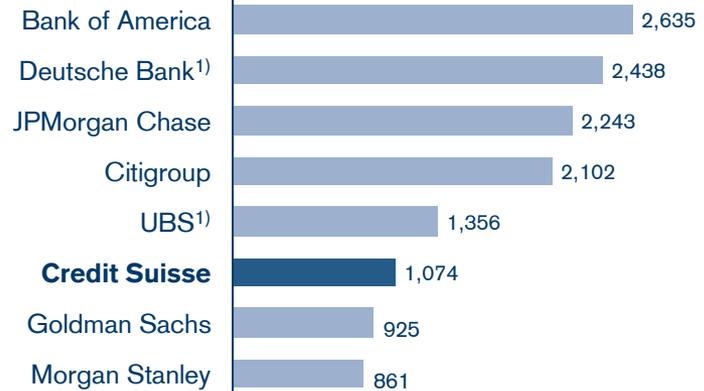
Antonio Quintella
Chief Executive Officer
Credit Suisse Americas

Credit Suisse vs. peers: March 31, 2010

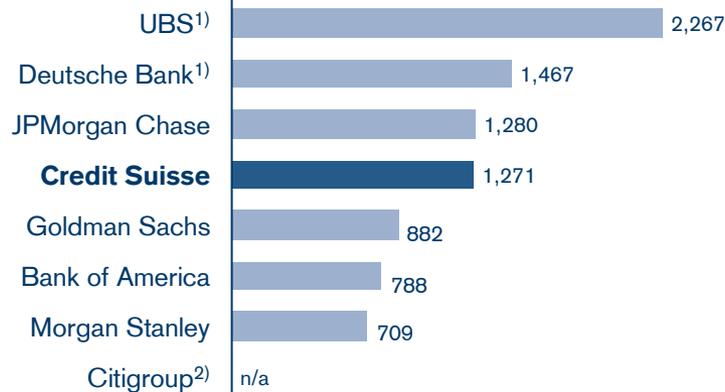
Market Capitalization, USD bn



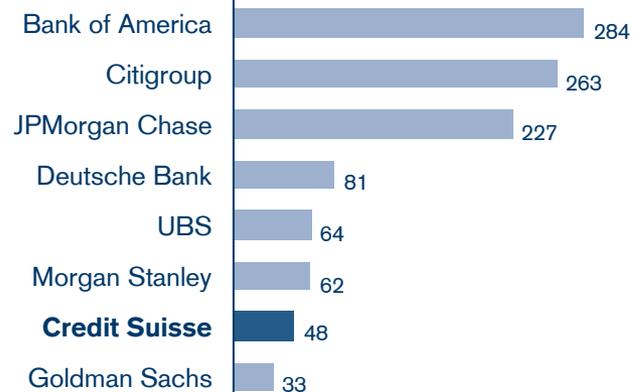
Balance Sheet Assets, CHF bn



Assets under Management, CHF bn



Employees - Number of FTEs, t



- 1) IFRS accounting standards
- 2) Citigroup does not disclose any information on AuM