

Regulatory disclosures

Credit Suisse Group

Credit Suisse (Bank)

Credit Suisse (Bank) – parent company

Credit Suisse International

November 13, 2015

3Q15

Credit Suisse Group

► Refer to "Capital management" and "Liquidity and funding management" in II – Treasury, risk, balance sheet and off-balance sheet in the 3Q15 Credit Suisse Financial Report for information on regulatory capital and leverage metrics and the liquidity coverage ratio.

RECONCILIATION REQUIREMENTS – GROUP

Balance sheet

The following table shows the balance sheet as published in the consolidated financial statements of the Group and the balance sheet under the regulatory scope of consolidation. The reference indicates how such assets and liabilities are considered in the composition of regulatory capital.

Balance sheet

	Balance sheet		Reference to composition of capital
	Financial statements	Regulatory scope of consolidation	
end of 3Q15			
Assets (CHF million)			
Cash and due from banks	94,643	92,802	
Interest-bearing deposits with banks	1,087	1,509	
Central bank funds sold, securities purchased under resale agreements and securities borrowing transactions	132,106	131,989	
Securities received as collateral, at fair value	26,322	26,322	
Trading assets, at fair value	199,792	195,409	
Investment securities	3,185	2,049	
Other investments	7,443	7,310	
Net loans	274,825	284,066	
Premises and equipment	4,519	4,599	
Goodwill	8,526	8,526	a
Other intangible assets	209	209	
of which other intangible assets (excluding mortgage servicing rights)	114	114	b
Brokerage receivables	48,501	48,402	
Other assets	57,262	43,054	
of which tax charges deferred as other assets related to regulatory adjustments	1,409	1,409	c
of which deferred tax assets related to net operating losses	1,407	1,407	d
of which deferred tax assets from temporary differences	4,114	4,114	e
of which defined-benefit pension fund net assets	1,202	1,202	f
Total assets	858,420	846,246	

Balance sheet (continued)

end of 3Q15	Balance sheet		Reference to composition of capital
	Financial statements	Regulatory scope of consolidation	
Liabilities and equity (CHF million)			
Due to banks	27,313	27,976	
Customer deposits	358,760	368,972	
Central bank funds purchased, securities sold under repurchase agreements and securities lending transactions	51,313	51,376	
Obligation to return securities received as collateral, at fair value	26,322	26,322	
Trading liabilities, at fair value	62,260	62,481	
Short-term borrowings	14,007	11,556	
Long-term debt	190,126	176,999	
Brokerage payables	40,069	40,064	
Other liabilities	42,750	35,575	
Total liabilities	812,920	801,321	
of which additional tier 1 instruments, fully eligible	11,247	11,247	g
of which additional tier 1 instruments subject to phase-out	2,546	2,546	h
of which tier 2 instruments, fully eligible	6,870	6,870	i
of which tier 2 instruments subject to phase-out	4,502	4,502	j
Common shares ¹	65	65	
Additional paid-in capital ¹	25,994	25,994	
Retained earnings	34,967	34,968	
Treasury shares, at cost	(118)	(114)	
Accumulated other comprehensive income/(loss)	(16,151)	(16,129)	
Total shareholders' equity	44,757	44,784	
Noncontrolling interests ²	743	141	
Total equity	45,500	44,925	
Total liabilities and equity	858,420	846,246	

¹ Eligible as CET1 capital.

² The difference between the accounting and regulatory scope of consolidation primarily represents private equity and other fund type vehicles, which FINMA does not require to consolidate for capital adequacy reporting.

Composition of BIS regulatory capital

The following tables provide details on the composition of Bank for International Settlements (BIS) regulatory capital and details on common equity tier 1 (CET1) capital adjustments subject to phase-in as well as details on additional tier 1 capital and tier 2 capital.

Composition of BIS regulatory capital

end of	3Q15
Eligible capital (CHF million)	
Total shareholders' equity (US GAAP)	44,757
Regulatory adjustments	(206) ¹
Adjustments subject to phase-in	(4,006) ²
CET1 capital	40,545
Additional tier 1 instruments	11,524 ³
Additional tier 1 instruments subject to phase-out	2,546 ⁴
Deductions from additional tier 1 capital	(5,959) ⁵
Additional tier 1 capital	8,111
Tier 1 capital	48,656
Tier 2 instruments	6,840 ⁶
Tier 2 instruments subject to phase-out	3,086
Deductions from tier 2 capital	(169)
Tier 2 capital	9,757
Total eligible capital	58,413

¹ Includes regulatory adjustments not subject to phase-in, including a cumulative dividend accrual.

² Reflects 40% phase-in deductions, including goodwill, other intangible assets and certain deferred tax assets, and 60% of an adjustment primarily for the accounting treatment of pension plans pursuant to phase-in requirements.

³ Consists of high-trigger and low-trigger capital instruments. Of this amount, CHF 6.4 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 60% of goodwill and other intangible assets (CHF 5.2 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 2.7 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,

2015. The column "Amount to be phased in" represents those amounts that are still to be phased in as CET1 capital adjustments through year-end 2018.

Details on CET1 capital adjustments subject to phase-in

end of 3Q15	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	–		–	–	1,700	(1,700)
Common share capital issued by subsidiaries and held by third parties	–		–	–	85	(85)
Goodwill	8,526	a	(74) ³	8,452	(3,381)	(5,071) ⁴
Other intangible assets (excluding mortgage-servicing rights)	114	b	(25) ⁵	89	(36)	(53) ⁴
Deferred tax assets that rely on future profitability (excluding temporary differences)	2,816	c, d	–	2,816	(1,126)	(1,690) ⁶
Shortfall of provisions to expected losses	–		–	–	(226)	(339) ⁷
Gains/(losses) due to changes in own credit on fair-valued liabilities	–		–	–	(467)	(701) ⁸
Defined-benefit pension assets	1,202	f	(244) ⁵	958	(383)	(575) ⁶
Investments in own shares	–		–	–	(10)	(14) ⁴
Other adjustments ⁹	–		–	–	(26)	(39) ⁴
Amounts above 10% threshold	4,114		(3,771)	343	(136)	(206)
of which deferred tax assets from temporary differences	4,114	e	(3,771) ¹⁰	343	(136)	(206) ⁶
Adjustments subject to phase-in to CET1 capital					(4,006)	(10,473)

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 40% phase-in deductions, including goodwill, other intangible assets and certain deferred tax assets, and 60% of an adjustment primarily for the accounting treatment of pension plans pursuant to phase-in requirements.

³ Represents related deferred tax liability and goodwill on equity method investments.

⁴ Deducted from additional tier 1 capital.

⁵ Represents related deferred tax liability.

⁶ Risk-weighted.

⁷ 50% deducted from additional tier 1 capital and 50% from tier 2 capital.

⁸ Includes CHF (613) million related to debt instruments deducted from additional tier 1 capital.

⁹ Includes cash flow hedge reserve.

¹⁰ Includes threshold adjustments of CHF (4,068) million and an aggregate of CHF 297 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 3Q15	Balance sheet	Reference to balance sheet ¹	Regulatory adjustments	Total	Transition amount
Additional tier 1 capital (CHF million)					
Additional tier 1 instruments ²	11,247	g	277 ³	11,524	11,524
Additional tier 1 instruments subject to phase-out ²	2,546	h		2,546	2,546
Total additional tier 1 instruments					14,070
Deductions from additional tier 1 capital					
Goodwill					(5,071) ⁴
Other intangible assets (excluding mortgage-servicing rights)					(53) ⁴
Shortfall of provisions to expected losses					(169)
Gains/(losses) due to changes in own credit on fair-valued financial liabilities					(613)
Investments in own shares					(14)
Other deductions					(39)
Deductions from additional tier 1 capital					(5,959)
Additional tier 1 capital					8,111
Tier 2 capital (CHF million)					
Tier 2 instruments	6,870	i	(30) ⁵	6,840	6,840
Tier 2 instruments subject to phase-out	4,502	j	(1,416) ⁶	3,086	3,086
Total tier 2 instruments					9,926
Deductions from tier 2 capital					
Shortfall of provisions to expected losses					(169)
Deductions from tier 2 capital					(169)
Tier 2 capital					9,757

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 and a regulatory haircut for Contingent Capital Awards that qualify as additional tier 1 and high-trigger capital instruments for regulatory capital purposes.

⁴ Net of related deferred tax liability.

⁵ Includes the reversal of gains/(losses) due to changes in own credit spreads on fair valued capital instruments that will be deducted from CET1 once Basel III is fully implemented.

⁶ Primarily includes the impact of the prescribed amortization requirements as instruments move closer to their maturity.

Additional information

end of	3Q15
Risk-weighted assets related to amounts subject to phase-in (CHF million)¹	
Adjustment for accounting treatment of pension plans	2,168
Defined-benefit pension assets	575
Deferred tax assets	190
Risk-weighted assets related to amounts subject to phase-in	2,933
Amounts below the thresholds for deduction (before risk weighting) (CHF million)	
Non-significant investments in BFI entities	
Significant investments in BFI entities	654
Mortgage servicing rights	88 ¹
Deferred tax assets arising from temporary differences	4,068 ¹
Exposures below 15% threshold	4,810

¹ Net of related deferred tax liability.

LEVERAGE METRICS – GROUP

► Refer to "Capital Management" in III – Treasury, Risk, Balance sheet and Off-balance sheet in the Credit Suisse Annual Report 2014 and II – Treasury, risk, balance sheet and off-balance sheet in the 3Q15 Credit Suisse Financial Report for further information on the leverage exposure and the leverage ratio.

Reconciliation of consolidated assets to leverage exposure – Phase-in

end of	3Q15
Reconciliation of consolidated assets to leverage exposure (CHF million)	
1 Total consolidated assets as per published financial statements	858,420
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	(15,031)
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	124,046
5 Adjustments for SFTs (i.e. repos and similar secured lending)	(12,295)
6 Adjustments for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	95,558
7 Other adjustments	0
8 Total leverage exposure	1,050,698

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	3Q15
Reconciliation of consolidated assets to leverage exposure (CHF million)	
1 On-balance sheet items (excluding derivatives and SFTs, but including collateral)	640,385
2 Asset amounts deducted from Basel III Tier 1 capital	(10,679)
3 Total on-balance sheet exposures	629,706
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)	40,225
5 Add-on amounts for PFE associated with all derivatives transactions	114,290
6 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	34,506
7 Deductions of receivables assets for cash variation margin provided in derivatives transactions	(29,988)
8 Exempted CCP leg of client-cleared trade exposures	(12,323)
9 Adjusted effective notional amount of all written credit derivatives	453,440
10 Adjusted effective notional offsets and add-on deductions for written credit derivatives	(441,248)
11 Derivative Exposures	158,902
Securities financing transaction exposures (CHF million)	
12 Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	184,393
13 Netted amounts of cash payables and cash receivables of gross SFT assets	(31,888)
14 Counterparty credit risk exposure for SFT assets	14,020
15 Agent transaction exposures	7
16 Securities financing transaction exposures	166,532
Other off-balance sheet exposures (CHF million)	
17 Off-balance sheet exposure at gross notional amount	260,759
18 Adjustments for conversion to credit equivalent amounts	(165,201)
19 Other off-balance sheet exposures	95,558
Tier 1 capital (CHF million)	
20 Tier 1 capital	48,656
Leverage exposure (CHF million)	
21 Total leverage exposure	1,050,698
Leverage ratio (%)	
22 Basel III leverage ratio	4.6

LIQUIDITY COVERAGE RATIO – GROUP

► Refer to “Liquidity and funding management” in II – Treasury, risk, balance sheet and off-balance sheet in the 3Q15 Credit Suisse Financial Report for information on the liquidity coverage ratio.

Liquidity coverage ratio

End of 3Q15	Unweighted value ¹	Weighted value ²
High Quality Liquid Assets (CHF million)		
1 High quality liquid assets	–	175,468
Cash outflows (CHF million)		
2 Retail deposits and deposits from small business customers	150,045	18,907
3 of which stable deposits	3,790	190
4 of which less stable deposits	146,255	18,718
5 Unsecured wholesale funding	213,830	95,240
6 of which operational deposits (all counterparties) and deposits in networks of cooperative banks	54,831	13,660
7 of which non-operational deposits (all counterparties)	92,168	60,469
8 of which unsecured debt	19,793	19,793
9 Secured wholesale funding	–	84,049
10 Additional requirements	218,538	61,605
11 of which outflows related to derivative exposures and other collateral requirements	83,087	20,135
12 of which outflows related to loss of funding on debt products	1,648	1,648
13 of which credit and liquidity facilities	133,803	39,822
14 Other contractual funding obligations	39,281	39,281
15 Other contingent funding obligations	258,809	3,644
16 Total cash outflows	–	302,726
Cash inflows (CHF million)		
17 Secured lending	150,241	94,156
18 Inflows from fully performing exposures	61,082	40,289
19 Other cash inflows	42,136	42,136
20 Total cash inflows	–	176,581
Liquidity cover ratio (CHF million), except where indicated		
21 High quality liquid assets	–	175,468
22 Net cash outflows	–	126,145
23 Liquidity coverage ratio (%)	–	139.1

Calculated using a three-month average.

¹ Calculated as outstanding balances maturing or callable within 30 days.

² Calculated after the application of haircuts for high quality liquid assets or inflow and outflow rates.

Credit Suisse (Bank)

► Refer to "Capital Management" and "Liquidity and funding management" in II – Treasury, risk, balance sheet and off-balance sheet in the 3Q15 Credit Suisse Financial Report for information on regulatory capital and leverage metrics and the liquidity coverage ratio.

LIQUIDITY COVERAGE RATIO – BANK

► Refer to "Liquidity and funding management" in II – Treasury, risk, balance sheet and off-balance sheet in the 3Q15 Credit Suisse Financial Report for information on the liquidity coverage ratio.

Liquidity coverage ratio

End of 3Q15	Unweighted value ¹	Weighted value ²
High Quality Liquid Assets (CHF million)		
1 High quality liquid assets	–	172,530
Cash outflows (CHF million)		
2 Retail deposits and deposits from small business customers	140,490	17,921
3 of which stable deposits	3,509	175
4 of which less stable deposits	136,981	17,745
5 Unsecured wholesale funding	211,968	94,898
6 of which operational deposits (all counterparties) and deposits in networks of cooperative banks	53,798	13,403
7 of which non-operational deposits (all counterparties)	91,549	60,408
8 of which unsecured debt	19,768	19,768
9 Secured wholesale funding	–	84,049
10 Additional requirements	217,898	61,274
11 of which outflows related to derivative exposures and other collateral requirements	83,084	20,132
12 of which outflows related to loss of funding on debt products	1,609	1,609
13 of which credit and liquidity facilities	133,205	39,533
14 Other contractual funding obligations	39,275	39,275
15 Other contingent funding obligations	253,533	3,643
16 Total cash outflows	–	301,060
Cash inflows (CHF million)		
17 Secured lending	150,246	94,156
18 Inflows from fully performing exposures	59,889	39,539
19 Other cash inflows	42,133	42,133
20 Total cash inflows	–	175,828
Liquidity cover ratio (CHF million), except where indicated		
21 High quality liquid assets	–	172,530
22 Net cash outflows	–	125,232
23 Liquidity coverage ratio (%)	–	137.8

Calculated using a three-month average.

¹ Calculated as outstanding balances maturing or callable within 30 days.

² Calculated after the application of haircuts for high quality liquid assets or inflow and outflow rates.

Credit Suisse (Bank) – parent company

SWISS CAPITAL METRICS – BANK PARENT COMPANY

In December 2013, the Swiss Financial Market Supervisory Authority FINMA (FINMA) issued a decree (FINMA Decree) specifying capital adequacy requirements for the Bank, on a 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 "Capital Management" in III – Treasury, Risk, Balance sheet and Off-balance sheet in the Credit Suisse Annual Report 2014 and "Capital Management" and "Liquidity and funding management" in II – Treasury, risk, balance sheet and off-balance sheet in the 3Q15 Credit Suisse Financial Report for further information on regulatory capital and leverage metrics and the liquidity coverage ratio.

Swiss statistics – Bank parent company

end of	3Q15	4Q14
Eligible capital (CHF million)		
Swiss CET1 capital	44,237	43,687
High-trigger capital instruments ¹	8,415	8,407
Low-trigger capital instruments ²	8,370	8,491
Additional tier 1 and tier 2 instruments subject to phase-out	5,313	5,972
Deductions from additional tier 1 and tier 2 instruments	(905)	(919)
Swiss total eligible capital	65,430	65,638
Risk-weighted assets (CHF million)		
Swiss risk-weighted assets	413,707	416,733
Capital ratios (%)		
Swiss CET1 ratio	10.7%	10.5%
Swiss total capital ratio	15.8%	15.8%

¹ Consists of CHF 5.7 billion additional tier 1 instruments and CHF 2.7 billion tier 2 instruments.

² Consists of CHF 4.2 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				3Q15
	Minimum component	Buffer component	Progressive component	Excess	
Risk-weighted assets (CHF billion)					
Swiss risk-weighted assets	–	–	–	–	413.7
2015 Swiss capital requirements ¹					
Minimum Swiss total capital ratio	4.5%	7.2% ²	2.3%	–	14.0%
Minimum Swiss total eligible capital (CHF billion)	18.6	29.8	9.5	–	57.9
Swiss capital coverage (CHF billion)					
Swiss CET1 Capital	18.6	22.8	–	2.8	44.2
High-trigger capital instruments	–	7.0	–	1.4	8.4
Low-trigger capital instruments	–	–	5.1	3.3	8.4
Additional tier 1 and tier 2 instruments subject to phase-out	–	–	5.3	–	5.3
Deductions from additional tier 1 and tier 2 capital	–	–	(0.9)	–	(0.9)
Swiss total eligible capital	18.6	29.8	9.5	7.5	65.4
Swiss capital ratios (%)					
Swiss total capital ratio	4.5%	7.2%	2.3%	1.8%	15.8%

Rounding differences may occur.

¹ The Swiss capital requirements are based on a percentage of risk-weighted assets.

² Excludes countercyclical buffer that was required as of September 30, 2013. As of the end of 3Q15, the countercyclical buffer was CHF 282.4 million, which is equivalent to an additional requirement of 0.07% of CET1 capital.

Credit Suisse (Bank) – parent company

LEVERAGE METRICS – BANK PARENT COMPANY

Beginning in 1Q15, Credit Suisse adopted the BIS leverage ratio framework, as issued by the Basel Committee on Banking Supervision and implemented in Switzerland by FINMA. The leverage amounts are calculated based on our interpretation of, and assumptions and estimates related to, the FINMA requirements. Changes in the interpretation of these requirements in Switzerland or in any of our interpretations, assumptions or estimates could

result in different numbers from those shown here. As used herein, leverage exposure is based on the FINMA leverage ratio framework and consists of period-end balance sheet assets and prescribed regulatory adjustments.

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

Swiss leverage metrics – Bank parent company

end of	3Q15	4Q14
Swiss leverage metrics (CHF million, except where indicated)		
Swiss total eligible capital	65,430	65,638
Leverage exposure	965,823	992,630
Swiss leverage ratio (%)	6.8%	6.6%

Swiss leverage requirements and coverage – Bank parent company

end of	Capital requirements				3Q15
	Minimum component	Buffer component	Progressive component	Excess	
Exposure (CHF billion)					
Leverage exposure	–	–	–	–	965.8
2015 Swiss leverage requirements					
Minimum Swiss leverage ratio	1.08%	1.73%	0.55%	–	3.36%
Minimum Swiss leverage (CHF billion)	10.4	16.7	5.3	–	32.4
Swiss capital coverage (CHF billion)					
Swiss CET1 capital	10.4	12.8	–	21.0	44.2
High-trigger capital instruments	–	3.9	–	4.5	8.4
Low-trigger capital instruments	–	–	0.9	7.5	8.4
Additional tier 1 and tier 2 instruments subject to phase-out	–	–	5.3	–	5.3
Deductions from additional tier 1 and tier 2 capital	–	–	(0.9)	–	(0.9)
Swiss total eligible capital	10.4	16.7	5.3	33.0	65.4
Swiss leverage ratio (%)					
Swiss leverage ratio	1.08%	1.73%	0.55%	3.41%	6.77%

Rounding differences may occur.

LIQUIDITY COVERAGE RATIO – BANK PARENT COMPANY

► Refer to “Liquidity and funding management” in II – Treasury, risk, balance sheet and off-balance sheet in the 3Q15 Credit Suisse Financial Report for information on the liquidity coverage ratio.

Liquidity coverage ratio

End of 3Q15	Unweighted value ¹	Weighted value ²
High Quality Liquid Assets (CHF million)		
1 High quality liquid assets	–	91,626
Cash outflows (CHF million)		
2 Retail deposits and deposits from small business customers	131,946	16,658
3 of which stable deposits	2,688	134
4 of which less stable deposits	129,258	16,524
5 Unsecured wholesale funding	260,001	111,748
6 of which operational deposits (all counterparties) and deposits in networks of cooperative banks	82,858	45,771
7 of which non-operational deposits (all counterparties)	78,832	49,065
8 of which unsecured debt	16,912	16,912
9 Secured wholesale funding	–	9,696
10 Additional requirements	138,292	47,801
11 of which outflows related to derivative exposures and other collateral requirements	13,867	8,462
12 of which outflows related to loss of funding on debt products	79	79
13 of which credit and liquidity facilities	124,347	39,260
14 Other contractual funding obligations	980	980
15 Other contingent funding obligations	216,474	126
16 Total cash outflows	–	187,009
Cash inflows (CHF million)		
17 Secured lending	11,330	3,837
18 Inflows from fully performing exposures	135,627	115,758
19 Other cash inflows	2,976	2,976
20 Total cash inflows	–	122,571
Liquidity cover ratio (CHF million), except where indicated		
21 High quality liquid assets	–	91,626
22 Net cash outflows	–	64,438
23 Liquidity coverage ratio (%)	–	142.2

Calculated using a three-month average.

¹ Calculated as outstanding balances maturing or callable within 30 days.

² Calculated after the application of haircuts for high quality liquid assets or inflow and outflow rates.

Credit Suisse International

REGULATORY CAPITAL METRICS – CREDIT SUISSE INTERNATIONAL

The FINMA requires banks with capital adequacy requirements for credit risk of more than CHF 4 billion and significant international

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

PRA statistics – Credit Suisse International

end of	3Q15	4Q14
Eligible capital (USD million)		
CET1 capital	22,293	22,364
Additional tier 1 instruments	0	0
Deductions from additional tier 1 instruments	0	0
Additional tier 1 capital	0	0
Total tier 1 capital	22,293	22,364
Tier 2 instruments	7,984	7,988
Deductions from tier 2 capital	0	0
Tier 2 capital	7,984	7,988
Total eligible capital	30,277	30,352
Risk-weighted assets (USD million)		
Risk-weighted assets	166,468	180,941
Capital ratios (%)		
CET1 ratio	13.4%	12.4%
Tier 1 ratio	13.4%	12.4%
Total capital ratio	18.2%	16.8%

PRA = Prudential Regulation Authority

LEVERAGE METRICS – CREDIT SUISSE INTERNATIONAL

Beginning in 1Q15, Credit Suisse adopted the BIS leverage ratio framework, as issued by the BCBS. Under the BIS framework, the leverage ratio measures tier 1 capital against the end of period exposure. BIS leverage amounts are calculated based on our interpretation of, and assumptions and estimates related to, the BIS requirements. Changes in the interpretation of these requirements or in any of our interpretations, assumptions or estimates would

result in different numbers from those shown here. As used herein, leverage exposure is based on the BIS leverage ratio framework and consists of period-end balance sheet assets and prescribed regulatory adjustments.

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

Tier 1 leverage ratio – Credit Suisse International

end of	3Q15	4Q14
USD million, except where indicated		
Tier 1 capital	22,293	22,364
Leverage exposure	370,849	426,542
Tier 1 leverage ratio (%)	6.0%	5.2%