

Credit Suisse at the SG Conference

Paris

December 6, 2006

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Cautionary statement

Cautionary statement regarding forward-looking and non-GAAP information

This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995.

Forward-looking statements involve inherent risks and uncertainties, and we might not be able to achieve the predictions, forecasts, projections and other outcomes we describe or imply in forward-looking statements.

A number of important factors could cause results to differ materially from the plans, objectives, expectations, estimates and intentions we express in these forward-looking statements, including those we identify in "Risk Factors" in our Annual Report on Form 20-F for the fiscal year ended December 31, 2005 filed with the US Securities and Exchange Commission, and in other public filings and press releases.

We do not intend to update these forward-looking statements except as may be required by applicable laws.

This presentation contains non-GAAP financial information. Information needed to reconcile such non-GAAP financial information to the most directly comparable measures under GAAP can be found in Credit Suisse Group's Quarterly Report 2006/Q3.

Agenda

! Financial review

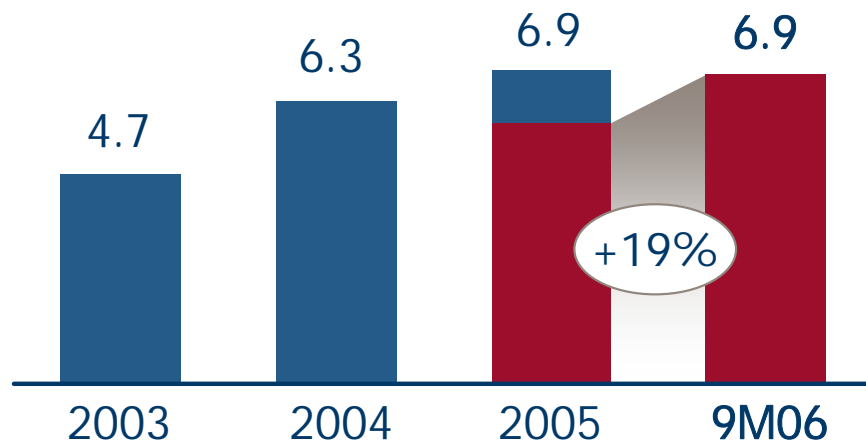
! Strategy and vision

! Challenges and strategic initiatives for the Divisions

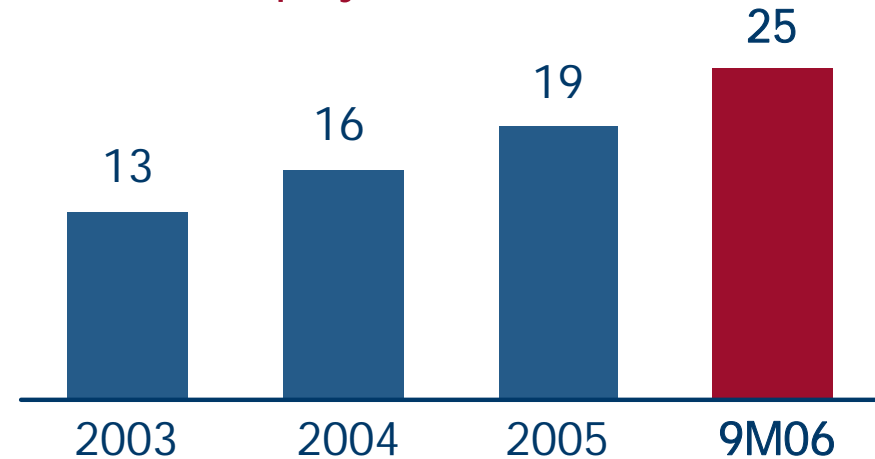
! Summary

Improved performance in banking ¹⁾

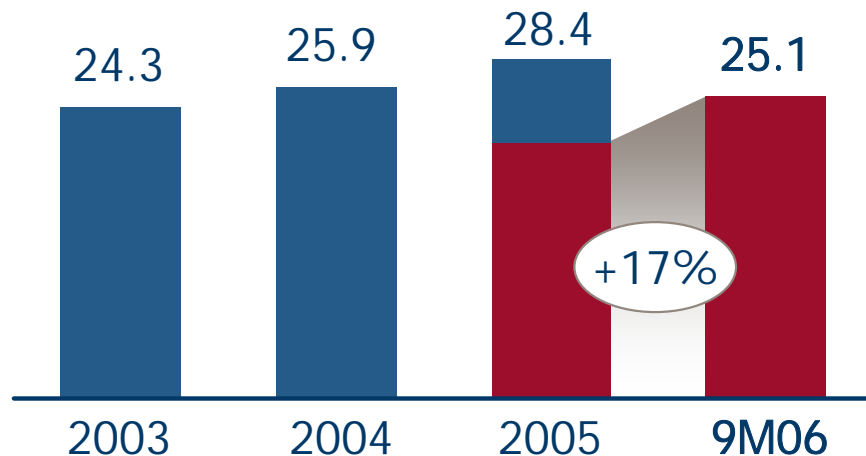
Pre-tax income in CHF bn ¹⁾



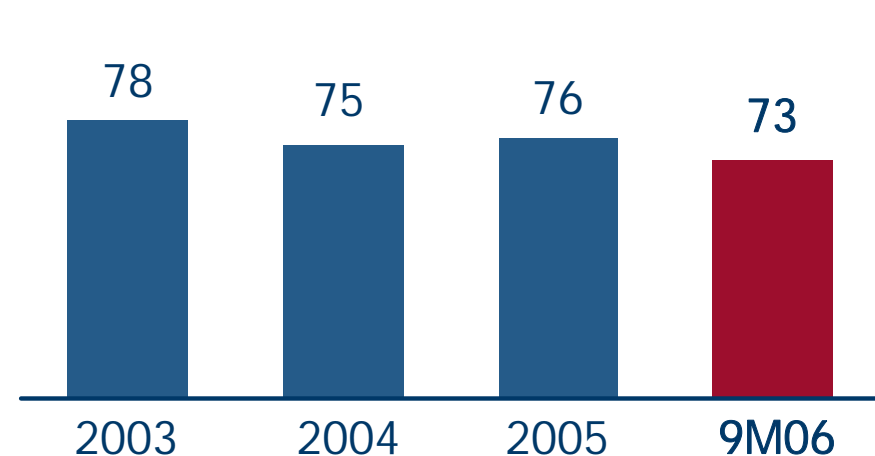
Return on equity in % ¹⁾



Net revenues in CHF bn ¹⁾



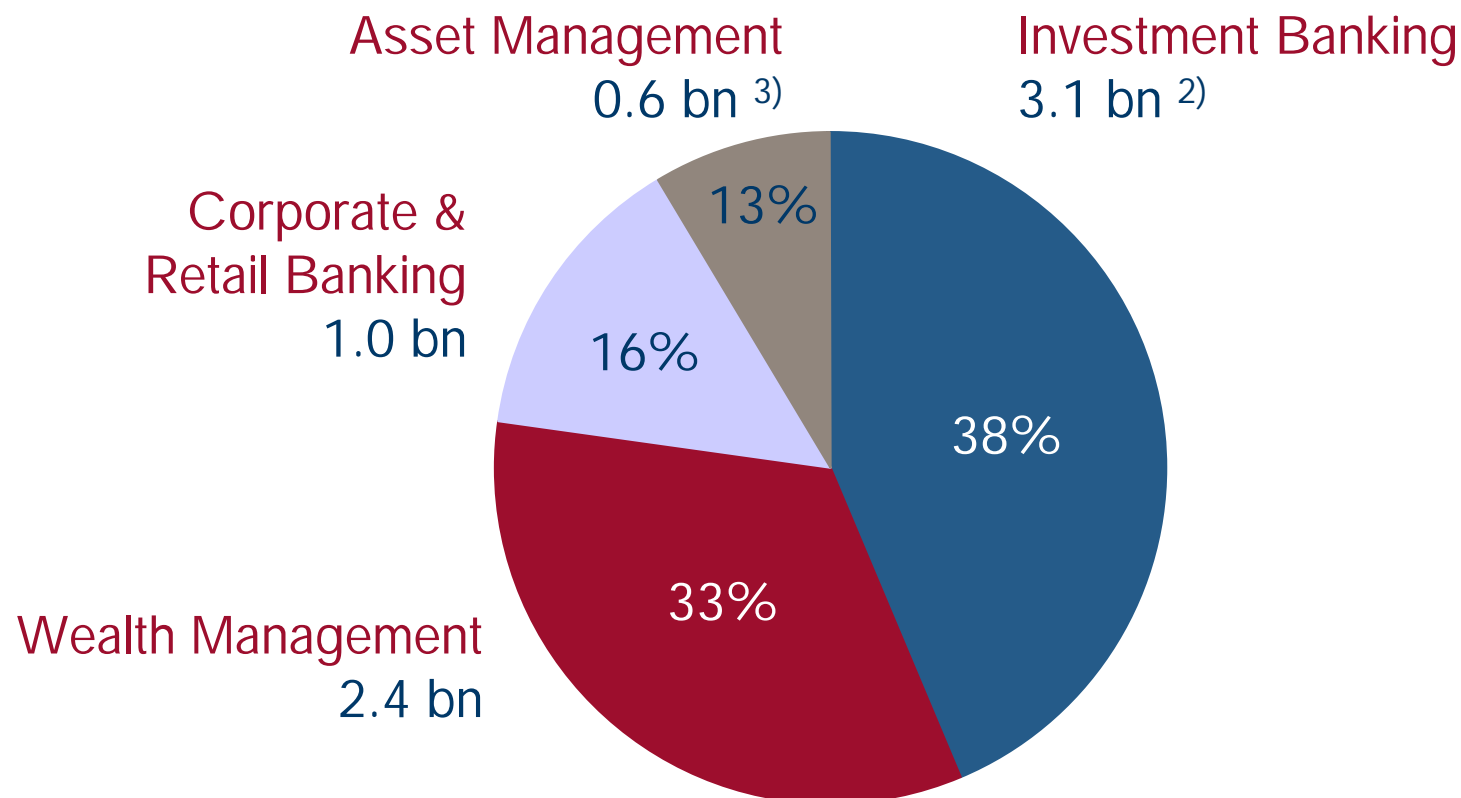
Cost / income ratio in % ^{1) 2)}



Note: All results for banking businesses, i.e. excluding Winterthur and excluding minority interest results from entities in which the Group does not have a significant economic interest. Results for 2005 exclude charge to increase the reserve for certain private litigation of CHF 960 before tax and charge of CHF 630 before tax in relation to the change in accounting for share-based compensation. 2006 results exclude credits received from insurance settlements for litigations and relates costs of CHF 474 m.

A balanced business mix

Pre-tax income 9M06 ¹⁾
in CHF



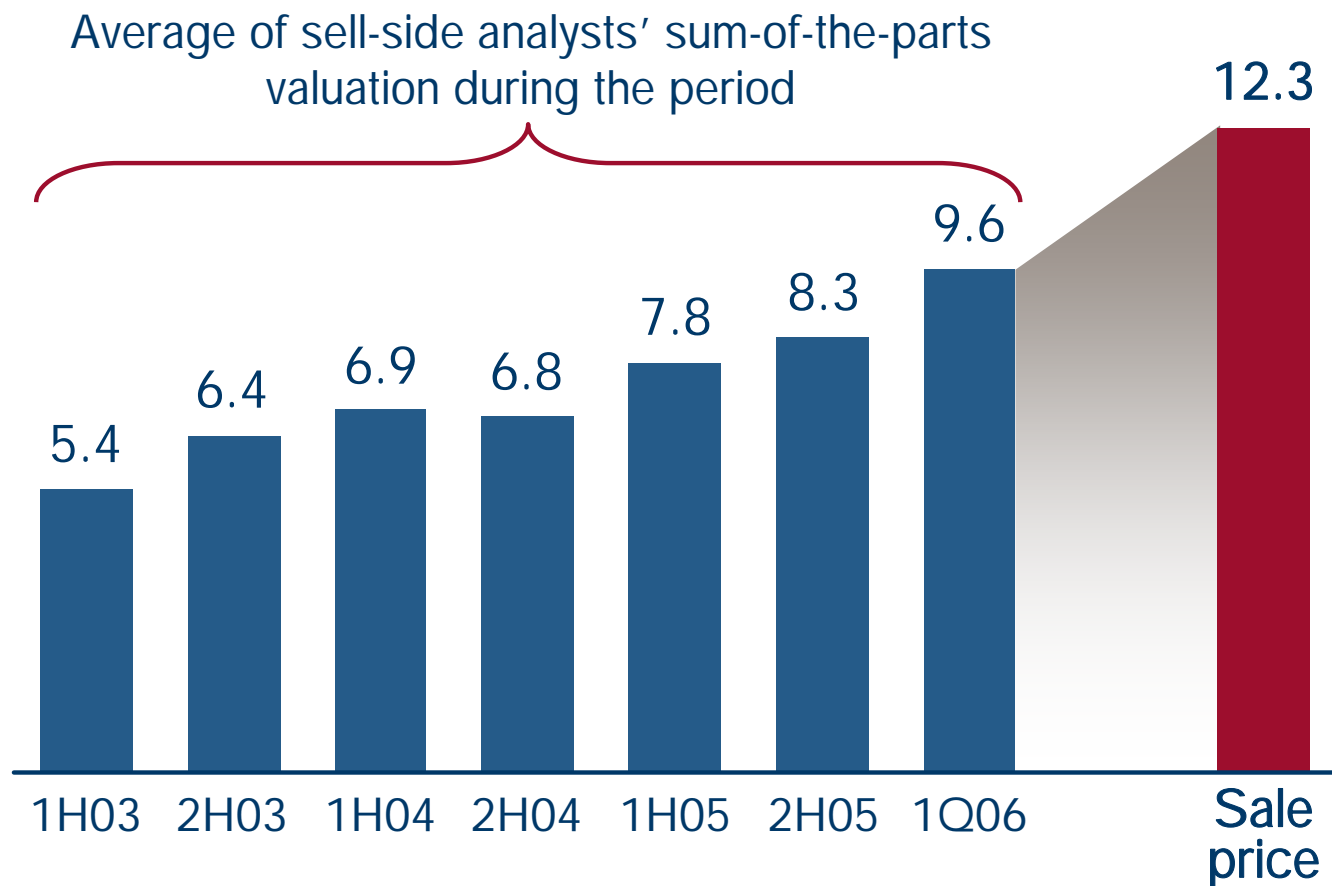
1) Excluding Corporate Center and excluding Winterthur, following the agreement for the sale of Winterthur

2) Excluding credits received from insurance settlements for litigations of CHF 474 m in 2006

3) Excluding realignment costs of CHF 192 m

Successful exit from insurance business while maximizing value to Credit Suisse shareholders

Winterthur Group valuation
in CHF bn

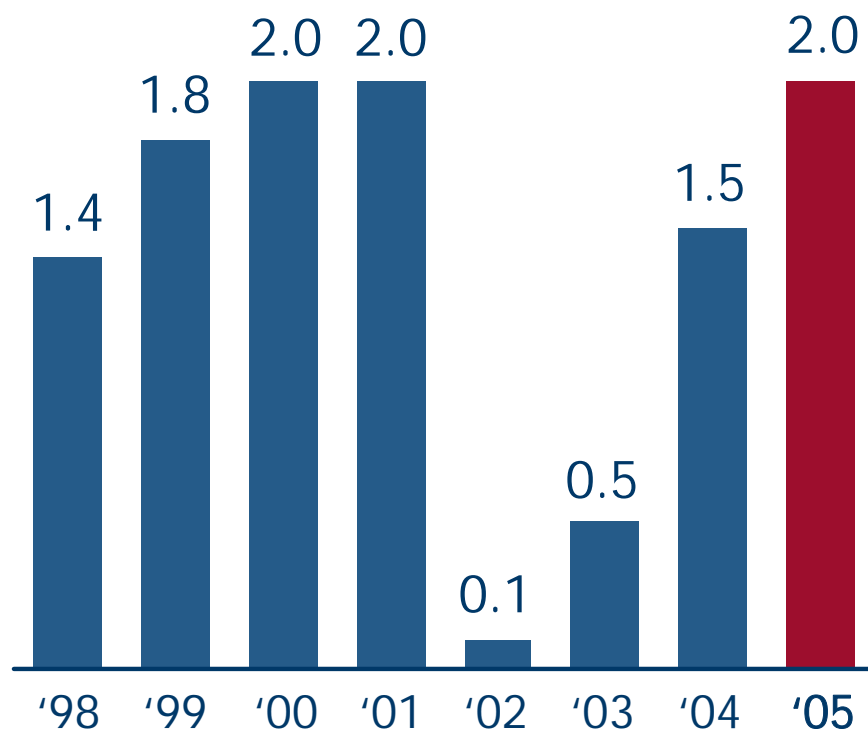


- ! Meticulously executed turnaround program
 - From 2.4 bn net loss in 2003 to 1.1 bn net income in 2005
 - Streamlined business portfolio
- ! Capital strength restored to sound A level

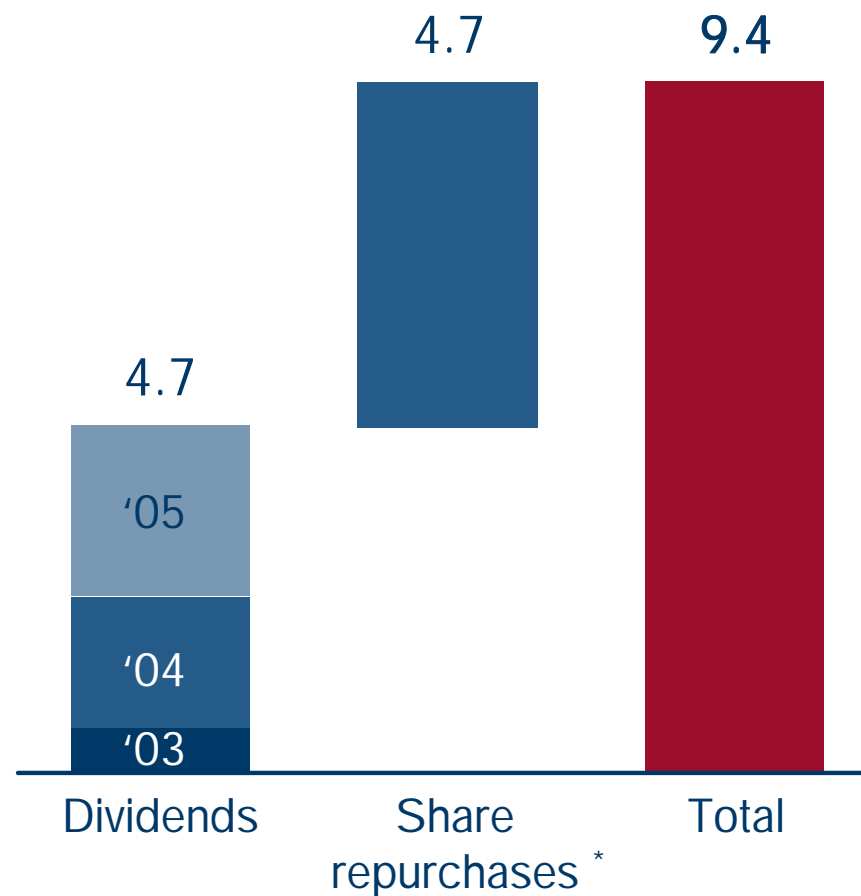
Source: Sell-side research

Re-established dividend payout and share repurchases

Dividend payout
in CHF per share



Capital return to shareholders 2003 - 06
in CHF bn



* Since May 05 through Nov.06

Vision to become a premier global bank with a clearly superior business model

Integrated Bank

- ! Increase collaboration between distinct businesses to best serve clients needs
- ! Businesses provide natural fit to drive growth and extract synergies

Investment Banking

Delivering a more focused franchise

Private Banking

Expand leading business model

Asset Management

Building One Asset Manager

Near-term Goals

- ! CHF 8.2 bn net income in 2007
- ! CHF 0.9 bn net income from synergies by 2008

Delivering a more focused Investment Banking franchise

1/2

Expand platform

Build on strengths

- ! Leading business in leveraged finance
- ! Strong position in mortgage-backed securitizations
- ! Industry-leading emerging markets business across all regions

Close gaps

- ! Continue organic build of commodities business
- ! Ramp up marketing effort for prime brokerage services
- ! Further expand and develop derivatives franchise

