

## **Amendment to Program Information**

**Credit Suisse Group AG**

## AMENDMENT TO PROGRAM INFORMATION

Type of Information:	Amendment to Program Information
Date of Announcement	19 February 2020
Issuer Name:	Credit Suisse Group AG
Name and Title of Representative:	Flavio Lardelli Director
Address of Head Office:	Paradeplatz 8, CH-8001 Zurich, Switzerland
Telephone:	+41 44 333 11 39
Contact Person:	Attorney-in-Fact: Nobuyoshi Inujima, Attorney-at-law Motoki Saito, Attorney-at-law Naoya Matsuo, Attorney-at-law Nagashima Ohno & Tsunematsu Address: JP Tower, 2-7-2 Marunouchi, Chiyoda-ku Tokyo 100-7036, Japan Telephone: +81 3 6889 7000
Type of Securities:	Notes
Address of Website for Announcement:	<a href="https://www.jpx.co.jp/english/equities/products/tpbm/announcement/index.html">https://www.jpx.co.jp/english/equities/products/tpbm/announcement/index.html</a>
Status of Submission of Annual Securities Reports or Issuer Filing Information:	Credit Suisse Group AG has continuously submitted Annual Securities Reports (Yukashoken Houkokusyo) for more than one year. See such Annual Securities Reports and other reports filed by Credit Suisse Group AG in Japan which are available at the website <a href="http://disclosure.edinet-fsa.go.jp/">http://disclosure.edinet-fsa.go.jp/</a> .
Information on Original Program Information:	
Date of Announcement:	11 October 2019
Scheduled Issuance Period:	11 October 2019 to 10 October 2020
Maximum Outstanding Issuance Amount:	Unlimited

This amendment, consisting of this cover page and the eighth Supplement dated 14 February 2020 to the Base Prospectus dated 24 May 2019 (as supplemented), is filed to update the information included in the Program Information dated 11 October 2019, as amended by the amendment dated 6 November 2019, the amendment dated 22 November 2019, the amendment dated 20 December 2019 and the amendment dated 8 January 2020 (“Original Program Information”). This amendment shall be read together with the Original Program Information.

**EIGHTH SUPPLEMENT DATED 14TH FEBRUARY 2020 TO THE BASE PROSPECTUS DATED  
24TH MAY 2019**

**Credit Suisse AG**

*(incorporated with limited liability in Switzerland)*

and

**Credit Suisse Group AG**

*(incorporated with limited liability in Switzerland)*

**Euro Medium Term Note Programme**

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This supplement (this **Supplement**) to the Base Prospectus dated 24th May 2019 (the **Base Prospectus**) constitutes a supplement for the purposes of Article 13 of Chapter 1 of Part II of the Luxembourg Law on prospectuses dated 10th July 2005 (the **Luxembourg Law**) and is prepared in connection with the Euro Medium Term Note Programme (the **Programme**) established by Credit Suisse AG, acting through its Zurich head office or a designated branch (**CS**), and Credit Suisse Group AG (**CSG**, and together with CS, the **Issuers** and each an **Issuer**). Terms defined in the Base Prospectus have the same meaning when used in this Supplement.

This Supplement is supplemental to, and should be read in conjunction with the Base Prospectus, the first supplement to the Base Prospectus dated 5th July 2019 (the **First Supplement**), the second supplement to the Base Prospectus dated 6th August 2019, (the **Second Supplement**), the third supplement to the Base Prospectus dated 9th October 2019 (the **Third Supplement**), the fourth supplement to the Base Prospectus dated 5th November 2019 (the **Fourth Supplement**), the fifth supplement to the Base Prospectus dated 20th November 2019, (the **Fifth Supplement**), the sixth supplement to the Base Prospectus dated 16th December 2019 (the **Sixth Supplement**) and the seventh supplement to the Base Prospectus dated 30th December 2019 (the **Seventh Supplement**).

The Issuers accept responsibility for the information contained in the Base Prospectus, as supplemented by the First Supplement, the Second Supplement, the Third Supplement, the Fourth Supplement, the Fifth Supplement, the Sixth Supplement, the Seventh Supplement and this Supplement. To the best of the knowledge of the Issuers (each having taken all reasonable care to ensure that such is the case) the information contained in the Base Prospectus, as supplemented by the First Supplement, the Second Supplement, the Third Supplement, the Fourth Supplement, the Fifth Supplement, the Sixth Supplement, the Seventh Supplement and this Supplement, is in accordance with the facts and does not omit anything likely to affect the import of such information.

**Documents Incorporated by Reference**

The section “Documents Incorporated by Reference” on pages 64 to 69 of the Base Prospectus shall be amended at page 68 to include the additional documents listed below:

- the Form 6-K of CSG and CS filed with the United States Securities and Exchange Commission (the “**SEC**”) on 3rd February 2020 (the “**Form 6-K Dated 3rd February 2020**”) which contains a media release regarding the nomination by the Board of Directors of Credit Suisse Group AG for the election of Richard Meddings as a new non-executive member of the Board of Directors at the Annual General Meeting on 30th April 2020, as indicated in the cross-reference table below (page 2);
- the Form 6-K of CSG and CS filed with the SEC on 7th February 2020 (the “**Form 6-K Dated 7th February 2020**”) which contains a media release regarding the resignation of Tidjane Thiam as Chief Executive Officer of CSG and CS and the appointment of Thomas Gottstein as Chief Executive Officer of CSG and CS, effective 14th February 2020 as well as other changes to the Executive Board, as indicated in the cross-reference table below (page 2);

- the Form 6-K of CSG and CS filed with the SEC on 13th February 2020 (the **Form 6-K Dated 13th February 2020**), which contains the Credit Suisse Earnings Release 4Q19 attached as an exhibit thereto, as indicated in the cross-reference table below (pages 2 to 3).

A copy of each of the Form 6-K Dated 3rd February 2020, the Form 6-K Dated 7th February 2020 and the Form 6-K Dated 13th February 2020 was filed with the Commission de Surveillance du Secteur Financier and the SIX Swiss Exchange AG and, by virtue of this Supplement, the information included in the cross-reference list below from the Form 6-K Dated 3rd February 2020, the Form 6-K Dated 7th February 2020 and the Form 6-K Dated 13th February 2020 is incorporated by reference into, and forms part of, the Base Prospectus.

For ease of reference, the relevant information from the Form 6-K Dated 3rd February 2020, the Form 6-K Dated 7th February 2020 and the Form 6-K Dated 13th February 2020 can be found on the following pages of the PDF files in which the documents are contained:

	<b>Section Heading</b>	<b>Sub-heading</b>	<b>Page(s) of the PDF file</b>
<b>Form 6-K Dated 3rd February 2020</b>			
	Form 6-K	Whole document except for the sentence “Further information about Credit Suisse can be found at <a href="http://www.credit-suisse.com">www.credit-suisse.com</a> ”	1 to 6
<b>Form 6-K Dated 7th February 2020</b>			
	Form 6-K	Whole document except for the sentence “Further information about Credit Suisse can be found at <a href="http://www.credit-suisse.com">www.credit-suisse.com</a> ”	1 to 7
<b>Form 6-K Dated 13th February 2020</b>			
	Form 6-K	Cover Page	1
		Explanatory Note	2
		Forward-looking statements	2
		Group and Bank differences	3 to 4
		Selected financial data – Bank	4 to 5
		Exhibits	6
		Signatures	7
<b>Exhibit to the Form 6-K Dated 13th February 2020 (Credit Suisse Earnings Release 4Q19)</b>			
	Earnings Release 4Q19	Cover Page	8
		Key metrics	9
		Credit Suisse	10 to 16
		Swiss Universal Bank	17 to 23
		International Wealth Management	24 to 30
		Asia Pacific	31 to 36

	Global Markets	37 to 39
	Investment Banking & Capital Markets	40 to 42
	Corporate Center	43 to 45
	Assets under management	46 to 47
	Additional financial metrics	48
	Important information	49
	Appendix	50 to 61

The information that is not included in the above cross-reference list and therefore not incorporated herein by reference for the purposes of the Prospectus Directive is either (a) covered elsewhere in the Base Prospectus; or (b) not relevant for the investor.

On 3rd February 2020 the Board of Directors of Credit Suisse Group AG announced that it would nominate Richard Meddings as a new non-executive member of the Board of Directors at the Annual General Meeting on 30 April 2020.

On 7th February 2020 the Board of Directors of Credit Suisse Group AG announced that it had unanimously accepted the resignation of Tidjane Thiam as Chief Executive Officer of CSG and CS effective 14th February 2020. Mr. Thiam stepped down from his role on the Executive Board of CSG and CS as of 14th February 2020. The Board of Directors appointed Thomas Gottstein Chief Executive Officer of CSG and CS and Mr. Gottstein joined the Executive Board of Credit Suisse AG, effective 14th February 2020. André Helfenstein succeeded Thomas Gottstein as the Chief Executive Officer of the Swiss Universal Bank and the Chief Executive Officer of Credit Suisse (Schweiz) AG and joined the Executive Board of Credit Suisse Group AG, effective 14th February 2020.

Accordingly, the table setting out the details of the members of the Executive Board starting at page 187 of the Base Prospectus, as amended by the First Supplement, the Third Supplement and the Fifth Supplement, is amended and restated as follows:

<b>Name</b>	<b>Business address</b>	<b>Position held</b>
Thomas P. Gottstein	Credit Suisse Group AG Paradeplatz 8 CH-8001 Zurich Switzerland	<b>Professional history</b> 1999 - present: Credit Suisse Chief Executive Officer (2020 - present) CEO Credit Suisse (Schweiz) AG (2016 – 2020) CEO Swiss Universal Bank (2015 - 2020) Member of the Executive Board of Credit Suisse Group AG (2015 - present) Member of the Executive Board of Credit Suisse AG (2015 - 2016; 2020 - present) Head of Premium Clients Switzerland & Global External Asset Managers (2014 - 2015) Head of Investment Banking Coverage Switzerland (2010 - 2013) Co-Head of Equity Capital Markets EMEA (2007 - 2009) Head Equity Capital Markets Switzerland, Austria and Scandinavia, London (2005 - 2007) Head Equity Capital Markets Switzerland, Zurich (2002 - 2005) Investment Banking Department Switzerland (1999 - 2002)

Name	Business address	Position held
Romeo Cerutti	Credit Suisse Group AG Paradeplatz 8 CH-8001 Zurich Switzerland	<p data-bbox="655 271 1347 421">Prior to 1999: UBS Telecoms Investment Banking and Equity Capital Markets, London (1993-1999) Group Controlling, Zurich (1990-1993)</p> <p data-bbox="655 443 1347 593"><b>Education</b> 1995 PhD in Finance and Accounting, University of Zurich 1989 Degree in Business Administration and Economics, University of Zurich</p> <p data-bbox="655 616 1347 1122"><b>Other activities and functions</b> Pension Fund CS Group (Schweiz), member of the foundation board and investment committee Pension Fund 2 CS Group (Schweiz), member of the foundation board Credit Suisse Foundation, board member Private Banking Steering Committee of the Swiss Banking Association, member FINMA Private Banking Panel, member Swiss Entrepreneurs Foundation, member of the foundation board Europa Forum Luzern, member of the executive committee Opernhaus Zurich, member of the board and audit committee</p> <p data-bbox="655 1223 1347 2076"><b>Professional history</b> 2006 - present: Credit Suisse General Counsel (2009 - present) Member of the Executive Board (2009 - present) Global Co-Head of Compliance, Credit Suisse AG (2008 - 2009) General Counsel, Private Banking (2006 - 2009) 1999 - 2006: Lombard Odier Darier Hentsch &amp; Cie Partner of the Group Holding (2004 - 2006) Head of Corporate Finance (1999 - 2004) 1995 - 1999: Homburger Rechtsanwälte, Zurich, Attorney-at-law Prior to 1995: Latham and Watkins, Los Angeles, Attorney-at-law</p> <p data-bbox="655 1809 1347 2076"><b>Education</b> 1998 Post-doctorate degree in Law (Habilitation), University of Fribourg 1992 Admission to the bar of the State of California 1992 Master of Law (LLM), University of California, Los Angeles 1990 Doctorate in Law, University of Fribourg</p>

1989 Admission to the bar of the Canton of Zurich  
1986 Master in Law (lic.iur.), University of Fribourg

**Other activities and functions**

Vifor Pharma Ltd., board member  
Swiss Finance Institute (SFI), chairman  
Zurich Chamber of Commerce, board member  
Swiss-American Chamber of Commerce, legal group member  
Ulrico Hoeppli Foundation, board of trustees member

Brian Chin      Credit Suisse  
Eleven Madison Avenue  
New York, NY 10010  
United States

**Professional history**

2003 - present: Credit Suisse  
CEO Global Markets (2016 - present)  
Member of the Executive Board (2016 - present)  
Member of the board of Credit Suisse Holdings (USA), Inc.,  
Credit Suisse (USA), Inc. and Credit Suisse Securities (USA)  
LLC (U.S. subsidiaries) (2016 - present)  
Co-Head of Credit Pillar within Global Markets (2015 - 2016)  
Global Head of Securitised Products and Co-Head of Fixed  
Income, Americas (2012 - 2016)  
Other senior positions within Investment Banking (2003 - 2012)  
2000 - 2003: Deloitte & Touche LLP  
Senior analyst, Securitization Transaction Team  
Prior to 2000: PricewaterhouseCoopers LLP,  
Capital Markets Advisory Services  
The United States Attorney's Office, Frauds Division

**Education**

2000 BS in Accounting, Rutgers University

**Other activities and functions**

Credit Suisse Americas Foundation, board member

André            Credit Suisse Group AG  
Helffenstein\*    Paradeplatz 8  
CH-8001 Zurich  
Switzerland

**Professional history**

2007 - present: Credit Suisse  
CEO Credit Suisse (Schweiz) AG (2020-present)  
CEO Swiss Universal Bank (2020 - present)  
Member of the Executive Board of Credit Suisse Group  
AG (2020-present)  
Head of Institutional Clients, Credit Suisse (Schweiz) AG,  
(2017-present))  
Head of Corporate & Institutional Clients Switzerland (2015 -  
2016)  
Region Head Zurich and Head Private Banking Region Zurich  
(2013-2015)  
Region Head Zurich Private Clients (2010-2012)  
Head of Products, Sales & Pricing, Global Private Banking  
(2007-2010)

Prior to 1999: The Boston Consulting Group (BCG)  
Head of BCG Financial Services Practice Switzerland (2007)  
Partner & Managing Director, Zurich and New York (1996-2007)

**Education**

1992 Master in Business Administration, University of St. Gallen

1989 Certificate in Psychology / Sociology, Université de la Sorbonne Paris

**Other activities and functions**

Neue Aargauer Bank, board member

Tonhalle Gesellschaft Zurich, board member

Venture Incubator AG, board member

BAFT Transaction Banking Global Leaders, advisory board member

Stiftung Bessamin, foundation member

Lydie Hudson  
Credit Suisse Group AG  
Paradeplatz 8  
CH-8001 Zurich  
Switzerland

**Professional history**

2008 - present: Credit Suisse

Chief Compliance Officer (2019- present)

Member of the Executive Board (2019 - present)

Chief Operating Officer, Global Markets (2015 - 2019)

Chief Operating Officer, Global Equities (2014 - 2015)

Various management and strategy roles in Equities, Fixed Income and Asset Management (2008 - 2014)

2006 – 2008: The Boston Consulting Group, Consultant

2001 – 2004: Lehman Brothers

Associate, Analyst, Global Real Estate Group

**Education**

2006 MBA, Harvard Business School

2001 BA, International Politics and Economics, Middlebury College

**Other activities and functions**

Good Shepherd Services, board member

World Economic Forum, Young Global Leader

David R. Mathers  
Credit Suisse Group AG  
Paradeplatz 8  
CH-8001 Zurich  
Switzerland

**Professional history**

1998 - present: Credit Suisse

Chief Financial Officer (2010 - present)

Member of the Executive Board (2010 - present)

CEO of Credit Suisse International and Credit Suisse Securities (Europe) Limited (UK subsidiaries) (2016 - present)

Chairman of Asset Resolution Unit (2019 – present)

Head of Strategic Resolution Unit (2015 - 2018)

Head of IT and Operations (2012 - 2015)  
Head of Finance and COO of Investment Banking (2007 - 2010)  
Senior positions in Credit Suisse's Equity business, including  
Director of European Research and Co-Head of European  
Equities (1998 - 2007)  
Prior to 1998: HSBC  
Global head of equity research (1997 - 1998)  
Research analyst, HSBC James Capel (1987 - 1997)

**Education**

1991 Associate Certification, Society of Investment Analysis  
1991 MA in Natural Sciences, University of Cambridge,  
England  
1987 BA in Natural Sciences, University of Cambridge,  
England

**Other activities and functions**

European CFO Network, member  
Women in Science & Engineering (WISE) program and  
academic awards and grants at Robinson College, Cambridge,  
sponsor

David L. Miller  
Credit Suisse  
Eleven Madison Avenue  
New York, NY 10010  
United States

**Professional history**

2000 - present: Credit Suisse  
CEO Investment Banking & Capital Markets (11/2019-present)  
Member of the Executive Board (2019-present)  
Head of Credit (2016-2019)  
Co-Head of Global Markets Americas (2016-2019)  
Head of Global Credit Products (2015-2019)  
Co-Head of Global Credit Products and Co-Head of Fixed  
Income Americas (2013-2015)  
Head of Global Leveraged Finance Capital Markets (2008-  
2013)  
Co-Head of Syndicated Loan Group (2006-2013)  
Fixed Income CMBS Wind Down (2009-2010)  
Origination Officer, Syndicated Loan Capital Markets (2004-  
2006)  
Various functions in loan origination and banking, (2000-2004)  
Prior to 2000: Donaldson, Lufkin & Jenrette (DLJ) – Los  
Angeles  
Senior Vice President, loan origination (1997-2000)

**Education**

1988 MBA in Finance, Cornell University  
1987 BS in Electrical Engineering, Cornell University

**Other activities and functions**

Credit Suisse Americas Foundation, board member  
Cornell University, College Board of Advisors

<p>Antoinette Poschung</p>	<p>Credit Suisse Group AG Paradeplatz 8 CH-8001 Zurich Switzerland</p>	<p><b>Professional history</b></p> <p>2003 - present: Credit Suisse</p> <p>Global Head of Human Resources (2019 - present)</p> <p>Member of the Executive Board (2019 - present)</p> <p>Conduct and Ethics Ombudswoman (2018 - present)</p> <p>Head Human Resources for Corporate Functions (2018 - 2019)</p> <p>Head Talent Development &amp; Organizational Effectiveness (2015 - 2017)</p> <p>Head Compensation, Benefits &amp; Payroll (2012 - 2014)</p> <p>Head Human Resources Shared Services (2008 - 2012)</p> <p>Head Human Resources, Winterthur Insurance Group (2003 - 2007)</p> <p>2007 - 2008: AXA-Winterthur</p> <p>Member of the Executive Board and Head Human Resources</p> <p>2001 - 2003: Canton Zurich</p> <p>Head Human Resources for the Cantonal Administration</p> <p>1998 - 2001: Baloise Group</p> <p>Head Human Resources Basler Insurance</p> <p><b>Education</b></p> <p>2016 Certificate of Organizational and Executive Coaching, Columbia University</p> <p>1989 Master of Education, Psychology and Philosophy, University of Zurich</p> <p><b>Other activities and functions</b></p> <p>Ms. Poschung currently does not hold directorships in other organizations</p>
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<p>Helman Sitohang</p>	<p>Credit Suisse One Raffles Link South Lobby, # 03/#04-01 Singapore 039393 Singapore</p>	<p><b>Professional history</b></p> <p>1999 - present: Credit Suisse</p> <p>CEO Asia Pacific (2015 - present)</p> <p>Member of the Executive Board (2015 - present)</p> <p>Regional CEO of APAC (2014 - 2015)</p> <p>Head of the Investment Banking Asia Pacific (2012 - 2015)</p> <p>Co-Head of the Emerging Markets Council (2012 - 2015)</p> <p>CEO of South East Asia (2010 - 2015)</p> <p>Co-Head of the Investment Banking Department - Asia Pacific (2009 - 2012)</p> <p>Co-Head of the Global Markets Solutions Group - Asia Pacific (2009 - 2012)</p> <p>Country CEO, Indonesia (1999 - 2010)</p> <p>Prior to 1999: Bankers Trust, Derivatives Group Citibank, Corporate Bank Schlumberger Overseas, Field Engineer</p> <p><b>Education</b></p>
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1989 BS in Engineering, Bandung Institute of Technology

**Other activities and functions**

Credit Suisse Foundation, board member  
Room to Read Singapore Ltd., regional board member,  
chairman of SEA board

James B.  
Walker  
Credit Suisse  
Eleven Madison Avenue  
New York, NY 10010  
United States

**Professional history**

2009 - present: Credit Suisse  
Group Chief Operating Officer (2019 - present)  
Member of the Executive Board (2019 - present)  
Chief Financial Officer of Credit Suisse Holdings (USA), Inc. &  
Regional Americas Finance lead (2018 - 2019)  
Finance Chief Operating Officer (2016 - 2019)  
Head of Finance Change (2014 - 2019)  
Global Head of Product Control (2011 - 2019)  
Head of Americas Investment Banking Operations and Global  
Head of OTC Operations (2009 - 2011)  
2007 - 2009: Barclays Capital, New York  
CFO, Americas  
1994 - 2007: Merrill Lynch  
CFO, Global Markets & Investment Banking, New York (2005 -  
2007)  
CFO, Global Equities and Fixed Income, New York (2003 -  
2005)  
CFO, Global Fixed Income, New York (2002 - 2003)  
CFO, Securities Services Division, New York (2000 - 2002)  
Head of Global Fixed Income Operations, New York (2000)  
Head of Operations, Asia Pacific Region, Hong Kong (1998 -  
2000)  
Head of European Derivative Operations, London (1995 - 1998)  
COO, Asia Pacific Debt & Equity Markets, Hong Kong (1994 -  
1995)  
Prior to 1994: Morgan Stanley  
Derivative finance and operations, Tokyo (1990 - 1994)  
Various finance and derivative finance roles, London (1986 -  
1990)

**Education**

1986 Postgraduate Diploma Finance, University of Stirling  
1985 BS in Mathematics, University of Glasgow

**Other activities and functions**

Mr. Walker currently does not hold directorships in other  
organizations

Lara J.  
Warner  
Credit Suisse Group AG  
Paradeplatz 8

**Professional history**

2002 - present: Credit Suisse  
Group Chief Risk Officer (2019 - present)

CH-8001 Zurich  
Switzerland

Chief Compliance and Regulatory Affairs Officer (2015 - 2019)  
Member of the Executive Board (2015 - present)  
Chief Operating Officer, Investment Banking (2013 - 2015)  
Chief Financial Officer, Investment Banking (2010 - 2015)  
Head of Global Fixed Income Research (2009 - 2010)  
Head of U.S. Equity Research (2004 - 2009)  
Senior Equity Research Analyst (2002 - 2004)  
1999 - 2001: Lehman Brothers  
Equity Research Analyst  
Prior to 1999: AT&T  
Director of Investor Relations (1997 - 1999)  
Chief Financial Officer, Competitive Local Exchange Business (1995 - 1997)  
Various finance and operating roles (1988 - 1995)

**Education**  
1988 BS in Finance: Pennsylvania State University

**Other activities and functions**  
Pennsylvania State University Board of Visitors, member  
Women's Leadership Board of Harvard University's John F. Kennedy School of Government, chair emeritus  
Aspen Institute's Business and Society Program, board member  
Harvard Kennedy School - Dean's Executive Committee, board member

Philipp  
Wehle

Credit Suisse Group AG  
Paradeplatz 8  
CH-8001 Zurich  
Switzerland

**Professional history**  
2005 - present: Credit Suisse  
CEO International Wealth Management (2019 - present)  
Member of the Executive Board (2019 - present)  
Head of International Wealth Management Finance (2015 - 2019)  
Head of Finance Private Banking Coverage (2015)  
Head of Financial Management Region & Wealth Management Switzerland (2013 - 2014)  
Head of Financial Management Private Banking Asia Pacific (2011 - 2012)  
Head of Controlling Private Banking Switzerland (2007 - 2011)  
Senior Project Manager, Business Development Private Banking Switzerland (2005 - 2007)  
2001 - 2005: Consart Management Consultants  
Consultant / Project Manager

**Education**  
2001 Master's Degree in Economics, University of Bonn, Germany

**Other activities and functions**  
Credit Suisse Asset Management & Investor Services (Schweiz) Holding AG, board member

\* André Helfenstein is a member of the Executive Board of CSG but not CS. The Executive Board of CS is otherwise identical to that of CSG.

There are no conflicts of interest between the private interests or other duties of members of the Executive Board listed above and their duties to CSG or CS.

Copies of this Supplement, the Base Prospectus, the First Supplement, the Second Supplement, the Third Supplement, the Fourth Supplement, the Fifth Supplement, the Sixth Supplement, the Seventh Supplement and the documents incorporated by reference in the Base Prospectus will be available on the Luxembourg Stock Exchange website ([www.bourse.lu](http://www.bourse.lu)) and can be obtained, free-of-charge, from the registered office of the Issuers and from the specified offices of the Paying Agents for the time being. Except for the copies of the documents incorporated by reference in the Base Prospectus, the First Supplement, the Second Supplement, the Third Supplement, the Fourth Supplement, the Fifth Supplement, the Sixth Supplement, the Seventh Supplement and this Supplement available on the Luxembourg Stock Exchange website ([www.bourse.lu](http://www.bourse.lu)), no information contained on the websites to which links have been provided is incorporated by reference in the Base Prospectus.

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement or information incorporated by reference into this Supplement, and (b) any other statement in or incorporated by reference in the First Supplement, the Second Supplement, the Third Supplement, the Fourth Supplement, the Fifth Supplement, the Sixth Supplement, the Seventh Supplement or the Base Prospectus, the statements in (a) above will prevail.

Save as disclosed in the First Supplement, the Second Supplement, the Third Supplement, the Fourth Supplement, the Fifth Supplement, the Sixth Supplement, the Seventh Supplement and this Supplement, there has been no significant new factor, material mistake or inaccuracy relating to information included in the Base Prospectus since the publication of the Base Prospectus.

There has been no significant change in the financial position of CSG or CS since 31st December 2019.

There has been no material adverse change in the prospects of CSG or CS since 31st December 2018.

Please see pages 46 to 55 of the Annual Report 2018 under the heading “Risk Factors” and pages 25 to 50 of the Base Prospectus under the heading “Risk Factors” for the risk factors that may affect the future results of operations or financial condition of CSG and its consolidated subsidiaries, including CS. This Supplement does not modify or update the risk factors therein.

Save as disclosed in the Form 6-K Dated 30th October 2019 under the heading “Litigation” (note 33 to the condensed consolidated financial statements of CSG on pages 158 to 161 of the exhibit (Credit Suisse Financial Report 3Q19) to the Form 6-K Dated 30th October 2019), in the Form 6-K Dated 31st July 2019 under the heading “Litigation” (note 33 to the condensed consolidated financial statements of CSG on pages 159 to 161 of the exhibit (Credit Suisse Financial Report 2Q19) to the Form 6-K Dated 31st July 2019), the Form 6-K Dated 3rd May 2019 under the heading “Litigation” (note 33 to the condensed consolidated financial statements of CSG on pages 149 to 151 of the exhibit (Credit Suisse Financial Report 1Q19) to the Form 6-K Dated 3rd May 2019) and the Form 20-F Dated 22nd March 2019 under the heading “Litigation” (note 39 to the condensed consolidated financial statements of CSG on pages 389 to 399 of the Annual Report 2018), there are no, and have not been during the period of 12 months ending on the date of this Supplement any governmental, legal or arbitration proceedings which may have, or have had in the past, significant effects on the financial position or profitability of CSG and CS, and CSG and CS are not aware of any such proceedings being either pending or threatened.

In accordance with Article 13 paragraph 2 of the Luxembourg Law, investors who have already agreed to purchase or subscribe for the securities before this Supplement is published have the right, exercisable within a time limit of two working days after the publication of this Supplement, to withdraw their acceptances. The final date that withdrawal rights can be exercised in relation to the publication of this Supplement is 18th February 2020.

## Amendments to the Summary to the Base Prospectus

Section B.12 of the Summary on pages 9 to 11 of the Base Prospectus shall be updated to read as follows:

### **B.12** [Selected historical key financial information of CS:

The tables below set out summary information relating to CS which is derived from the audited consolidated balance sheets of CS as of 31st December 2018 and 2017, and the related audited consolidated statement of operations of CS for each of the years in the three-year period ended 31st December 2018, and the unaudited condensed consolidated balance sheet of CS as of 31st December 2019, and the unaudited condensed consolidated statements of operations for the twelve -month periods ended 31st December 2019 and 31st December 2018.

#### *CS Statement of Operations*

<b>Year ended 31st December (CHF million) (audited)</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>
<b>Net revenues</b> .....	20,820	20,965	20,393
<b>Provision for credit losses</b> .....	245	210	252
<b>Total operating expenses</b> .....	17,719	19,202	22,630
<b>Income/(loss) before taxes</b> .....	2,856	1,553	(2,489)
<b>Income tax expense</b> .....	1,134	2,781	400
<b>Net income/(loss)</b> .....	1,722	(1,228)	(2,889)
<b>Net income/(loss) attributable to non-controlling interests</b> .....	(7)	27	(6)
<b>Net income/(loss) attributable to shareholders</b> .....	1,729	(1,255)	(2,883)

#### **Twelve-month period ended 31st December (CHF million) (unaudited)**

	<b>2019</b>	<b>2018</b>
<b>Net revenues</b> .....	22,686	20,820
<b>Provision for credit losses</b> .....	324	245
<b>Total operating expenses</b> .....	17,969	17,719
<b>Income before taxes</b> .....	4,393	2,856
<b>Income tax expense</b> .....	1,298	1,134
<b>Net income</b> .....	3,095	1,722
<b>Net income/(loss) attributable to non-controlling interests</b> .....	14	(7)
<b>Net income attributable to shareholders</b> .....	3,081	1,729

#### *CS Balance Sheet*

As of	31st December 2019**	31st December 2018*	31st December 2017*
	(CHF million)		
<b>Total assets</b> .....	790,459	772,069	798,372
<b>Total liabilities</b> .....	743,696	726,075	754,822
<b>Total shareholders' equity</b> .....	46,120	45,296	42,670
<b>Non-controlling interests</b> .....	643	698	880
<b>Total equity</b> .....	46,763	45,994	43,550
<b>Total liabilities and equity</b> .....	790,459	772,069	798,372

\* audited

\*\*unaudited

*CS statements of no significant or material adverse change*

There has been no significant change in the financial position of CS since 31st December 2019.

There has been no material adverse change in the prospects of CS since 31st December 2018.]

[Selected historical key financial information of CSG:

The tables below set out summary information relating to CSG which is derived from the audited consolidated balance sheets of CSG as of 31st December 2018 and 2017, and the related audited consolidated statements of operations for each of the years in the three-year period ended 31st December 2018, and the unaudited condensed consolidated balance sheet of CSG as of 31st December, and the related unaudited condensed consolidated statements of operations for the twelve-month periods ended 31st December 2019 and 31st December 2018.

*CSG Statement of Operations*

Year ended 31st December (CHF million) (audited)	2018	2017	2016
<b>Net revenues</b> .....	20,920	20,900	20,323
<b>Provision for credit losses</b> .....	245	210	252
<b>Total operating expenses</b> .....	17,303	18,897	22,337
<b>Income/(loss) before taxes</b> .....	3,372	1,793	(2,266)
<b>Income tax expense</b> .....	1,361	2,741	441
<b>Net income/(loss)</b> .....	2,011	(948)	(2,707)
<b>Net income/(loss) attributable to non-controlling interests</b> .....	(13)	35	3
<b>Net income/(loss) attributable to shareholders</b> .....	2,024	(983)	(2,710)

<b>Twelve-month period ended 31st December (CHF million) (unaudited)</b>	<b>2019</b>	<b>2018</b>
<b>Net revenues</b> .....	22,484	20,920
<b>Provision for credit losses</b> .....	324	245
<b>Total operating expenses</b> .....	17,440	17,303
<b>Income before taxes</b> .....	4,720	3,372
<b>Income tax expense</b> .....	1,295	1,361
<b>Net income</b> .....	3,425	2,011
<b>Net income/(loss) attributable to non-controlling interests</b> .....	6	(13)
<b>Net income attributable to shareholders</b> .....	3,419	2,024

*CSG Balance Sheet*

<b>As of</b>	<b>31<sup>st</sup> December 2019**</b>	<b>31<sup>st</sup> December 2018*</b>	<b>31<sup>st</sup> December 2017*</b>
	<b>(CHF million)</b>		
<b>Total assets</b> .....	787,295	768,916	796,289
<b>Total liabilities</b> .....	743,581	724,897	754,100
<b>Total shareholders' equity</b> .....	43,644	43,922	41,902
<b>Non-controlling interests</b> .....	70	97	287
<b>Total equity</b> .....	43,714	44,019	42,189
<b>Total liabilities and equity</b> .....	787,295	768,916	796,289

\* audited

\*\*unaudited

*CSG statements of no significant or material adverse change*

There has been no significant change in the financial position of CSG since 31st December 2019.

There has been no material adverse change in the prospects of CSG since 31st December 2018.]