

CREDIT SUISSE GROUP AG
Form 6-K
October 08, 2015

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

Form 6-K

REPORT OF FOREIGN PRIVATE ISSUER PURSUANT TO RULE 13a-16 OR 15d-16
UNDER THE SECURITIES EXCHANGE ACT OF 1934

October 8, 2015

Commission File Number 001-15244

CREDIT SUISSE GROUP AG

(Translation of registrant's name into English)

Paradeplatz 8, 8001 Zurich, Switzerland
(Address of principal executive office)

Commission File Number 001-33434

CREDIT SUISSE AG

(Translation of registrant's name into English)

Paradeplatz 8, 8001 Zurich, Switzerland
(Address of principal executive office)

Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F.

Form 20-F Form 40-F

Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(1):

Note: Regulation S-T Rule 101(b)(1) only permits the submission in paper of a Form 6-K if submitted solely to provide an attached annual report to security holders.

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Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(7):

Note: Regulation S-T Rule 101(b)(7) only permits the submission in paper of a Form 6-K if submitted to furnish a report or other document that the registrant foreign private issuer must furnish and make public under the laws of the jurisdiction in which the registrant is incorporated, domiciled or legally organized (the registrant's "home country"), or under the rules of the home country exchange on which the registrant's securities are traded, as long as the report or other document is not a press release, is not required to be and has not been distributed to the registrant's security holders, and, if discussing a material event, has already been the subject of a Form 6-K submission or other Commission filing on EDGAR.

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This report is being filed by Credit Suisse Group AG and Credit Suisse AG and is hereby incorporated by reference into the Registration Statement on Form F-3 (file no. 333-202913) and the Registration Statement on Form S-8 (file no. 333-101259).

CREDIT SUISSE GROUP AG

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Media Release

Zurich, October 8, 2015

We have noted today's media speculation regarding our capital position and our October 21, 2015 investor day. As we outlined in our 2Q announcement on July 23, 2015, we are conducting a thorough assessment of Credit Suisse's strategy, evaluating all options for the Group, its businesses and its capital usage and requirements. As previously announced, the results of this review will be presented at our Investor Day on October 21, 2015.

Information

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Credit Suisse AG

Credit Suisse AG is one of the world's leading financial services providers and is part of the Credit Suisse group of companies (referred to here as 'Credit Suisse'). As an integrated bank, Credit Suisse offers clients its combined expertise in the areas of private banking, investment banking and asset management. Credit Suisse provides advisory services, comprehensive solutions and innovative products to companies, institutional clients and high-net-worth private clients globally, as well as to retail clients in Switzerland. Credit Suisse is headquartered in Zurich and operates in over 50 countries worldwide. The group employs approximately 46,600 people. The registered shares (CSGN) of Credit Suisse's parent company, Credit Suisse Group AG, are listed in Switzerland and, in the form of American Depositary Shares (CS), in New York. Further information about Credit Suisse can be found at www.credit-suisse.com.

Cautionary statement regarding forward-looking information

This press release contains statements that constitute forward-looking statements. In addition, in the future we, and others on our behalf, may make statements that constitute forward-looking statements. Such forward-looking statements may include, without limitation, statements relating to the following:

- our plans, objectives or goals;
- our future economic performance or prospects;
- the potential effect on our future performance of certain contingencies; and
- assumptions underlying any such statements.

Words such as "believes," "anticipates," "expects," "intends" and "plans" and similar expressions are intended to identify forward-looking statements but are not the exclusive means of identifying such statements. We do not intend to update these forward-looking statements except as may be required by applicable securities laws. By their very nature, forward-looking statements involve inherent risks and uncertainties, both general and specific, and risks exist that predictions, forecasts, projections and other outcomes described or implied in forward-looking statements will not be achieved. We caution you that a number of important factors could cause results to differ materially from the plans, objectives, expectations, estimates and intentions expressed in such forward-looking statements. These factors include:

~~the~~ ability to maintain sufficient liquidity and access capital markets;
~~m~~arket and interest rate fluctuations and interest rate levels;
the strength of the global economy in general and the strength of the economies of the countries in which we conduct
~~o~~ur operations, in particular the risk of continued slow economic recovery or downturn in the US or other developed
countries in 2015 and beyond;
~~the~~ direct and indirect impacts of continuing deterioration or slow recovery in residential and commercial real estate
markets;
~~ad~~verse rating actions by agencies in respect of sovereign issuers, structured credit products or other credit-related
exposures;
~~the~~ ability to achieve our objectives, including improved performance, reduced risks, lower costs, and more efficient
use of capital;
~~the~~ ability of counterparties to meet their obligations to us;
~~the~~ effects of, and changes in, fiscal, monetary, trade and tax policies, and currency fluctuations;
~~p~~olitical and social developments, including war, civil unrest or terrorist activity;
~~the~~ possibility of foreign exchange controls, expropriation, nationalizations or confiscations in countries where we
conduct operations;
~~o~~perational factors such as systems failure, human error, or the failure to implement procedures properly;
~~a~~ctions taken by regulators with respect to our business and practices in one or more of the countries where we
conduct operations;
~~the~~ effects of changes in laws, regulations or accounting policies or practices;
~~e~~ompetition in geographic and business areas in which we conduct our operations;
~~the~~ ability to retain and recruit qualified personnel;
~~the~~ ability to maintain our reputation and promote our brand;

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~~the~~ ability to increase market share and control expenses;
~~technological~~ changes;
~~the~~ timely development and acceptance of our new products and services and the perceived overall value of these
~~products and services~~ by users;
~~acquisitions~~, including the ability to integrate businesses successfully, and divestitures, including the ability to sell
~~non-core~~ assets;
~~the~~ adverse resolution of litigation and other contingencies;
~~the~~ ability to achieve our cost efficiency goals and cost targets; and
~~our~~ success at managing the risks involved in the foregoing.

We caution you that the foregoing list of important factors is not exclusive. When evaluating forward-looking statements, you should carefully consider the foregoing factors and other uncertainties and events, including the information set forth in “Risk Factors” in I – Information on the company in our Annual Report 2014.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrants have duly caused this report to be signed on their behalf by the undersigned, thereunto duly authorized.

CREDIT SUISSE GROUP AG and CREDIT SUISSE AG
(Registrants)

By: /s/ Christian Schmid
Christian Schmid
Managing Director

/s/ Stephan Flückiger
Stephan Flückiger
Director

Date: October 8, 2015