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Opportunity International Gains Funding to Expand Technology and Training Programs, Provide Financial Tools to the World's Poorest Citizens

The three-year grant from Credit Suisse will build upon an ongoing partnership to improve access to financial tools and support the growing need for highly trained financial services personnel in the world's most remote regions through the Next Generation Microfinance Bankers program

Oak Brook, Ill., Jan. 24, 2012 – A vast number of families who live in the developing world will soon gain expanded access to the financial tools available through <u>Opportunity International</u>, due to a three-year grant from Credit Suisse's Microfinance Capacity Building Initiative.

The grant from Credit Suisse, which is part of an ongoing partnership, will enable Opportunity to continue to expand its use of mobile banks, point-of-sale (POS) devices and cell phone banking in the most remote areas of Ghana, Malawi, Mozambique, Uganda, Colombia and other developing countries, bringing access to savings accounts and small business loans closer to where its clients live and work, and helping to reduce travel times and transportation costs.

Opportunity International will also use the three-year grant from Credit Suisse to fund its Next Generation Microfinance Bankers training program, which is designed to build a growing cadre of senior executives capable of establishing and operating successful banks for the poor in highly challenging environments in developing countries. Over the next five years, Opportunity will need to hire approximately 7,000 new staff to add to its current base of 12,000 staff, to meet growing demand for the portfolio of financial tools it provides to more than three million people working their way out of poverty around the globe. Through the Next Generation Microfinance Bankers Program, Opportunity will also develop comprehensive training programs for loan officers and customer service staff members.

"We are delighted that Credit Suisse continues to support Opportunity in expanding access to financial tools for the world's poorest citizens through the ongoing deployment of cutting-edge technologies, and now through our Next Generation Microfinance Bankers Program," said Dennis Ripley, Senior Vice President of International Business Development for Opportunity International. "Ours is a relationship-driven business where recruiting, hiring and retaining technologically-savvy staff who are committed to serving the very poor is critical to our success and creating jobs in the communities we serve around the globe."

As part of its partnership with Credit Suisse, Opportunity is also participating in the Credit Suisse Global Citizens Program (CGP), which provides opportunities for Credit Suisse employees to immerse



themselves in local communities to support the work of its partner organizations in education and microfinance. Opportunity plans to place up to three Credit Suisse Global Citizens in its operations during the course of the grant.

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 50,700 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.

Credit Suisse Microfinance Capacity Building Initiative

The Microfinance Capacity Building Initiative (MCBI) is Credit Suisse's grant and technical support initiative for microfinance institutions (MFIs). Launched in 2008, the MCBI aims to strengthen the microfinance industry, its institutions and their management. The Initiative provides financial and human resources to improve management training and development and to drive product and process innovation – enabling organizations to meet their social and financial goals in an efficient and responsible manner. Our employees also contribute to this capacity building through our virtual and field volunteering efforts, such as the Global Citizens Program, in which they share their skills and knowledge directly with our partners in the field. For more information, visit https://www.creditsuisse.com/responsibility/en/initiatives/initiatives_microfinance.jsp.

About Opportunity International

Opportunity International provides access to savings accounts, small business loans, insurance and training to over three million people working their way out of poverty in the developing world. Clients in more than 20 countries use these financial services to start or expand a business, provide for their families, create jobs for their neighbors and build a safety net for the future. For more information, visit www.opportunity.org.

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