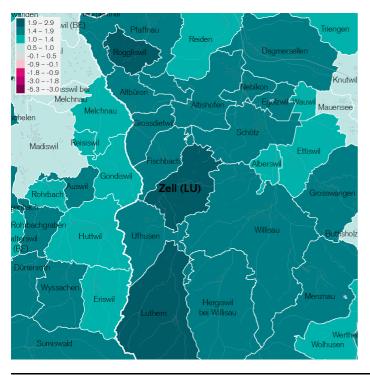
Financial residential attractiveness CREDIT SUISS

Factsheet | Zell (LU) (Edition 2021)



Financial residential attractiveness (RDI indicator)

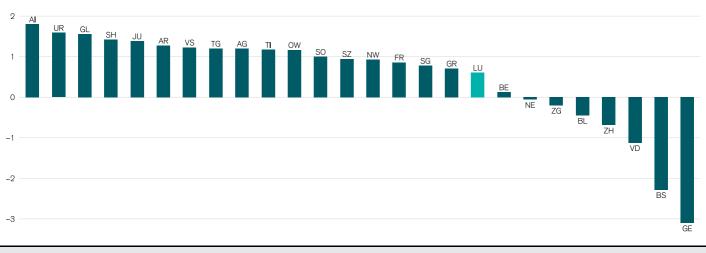
Facts and figures

Canton	LU
District	Willisau
Population (2019)	2'097
Employment (2018)	1'238

Financial residential attractiveness

RDI indicator	
low	high
Costs	
Mandatory charges	
low	high
Fixed costs	
low	high
Childcare costs	
low	high
Commuting costs	
low	high

RDI indicator for all household types, synthetic indicator, CH = 0, 2021



Informations

RDI indicator: standardized figure of the freely disposable income for a broad middle class (Swiss average = 0)

- + Income (employment, assets, occupational pensions, transfer payments)
- Mandatory charges (income and wealth taxes, social security contributions, pension contributions, health insurance premiums)
- Fixed costs (living costs, ancillary expenses, electricity costs)
- Commuting costs (partly tax-deductible)
- Childcare (daycare costs, partly tax-deductible)
- = Freely disposable income

Contact

Credit Suisse Policy & Thematic Economics

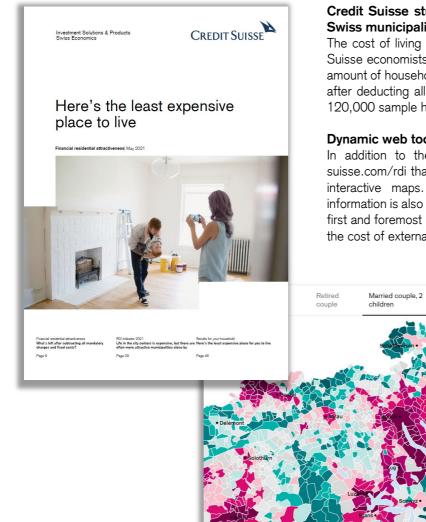
sectorsregions.swisseconomics@credit-suisse.com

Further information: credit-suisse.com/rdi Study «Financial residential attractiveness: Here's the least expensive place to live» (2021) Details of sources are indicated in the study.

Financial residential attractiveness

Factsheet | Zell (LU) (Edition 2021)





Detailed factsheets for each municipality and the major city districts for Credit Suisse clients

What about the financial residential attractiveness of my municipality? Where would my family have more money left after a move? Credit Suisse's factsheets provide six pages of information on freely disposable income for singles, married couples (without children), retired couples, families (with two children) and families (with two children in daycare). For each household type, three different sample households are shown, corresponding to lower, middle and higher incomes, respectively.

Here's the least expensive place for you to live

Finally, Credit Suisse clients can also order a personalized analysis tailored to their household in the best possible way.

Credit Suisse study on the financial residential attractiveness of Swiss municipalities and cantons

The cost of living varies from one part of Switzerland to another. Credit Suisse economists have calculated the total disposable income – i.e. the amount of household income left over for discretionary spending or saving after deducting all mandatory expenses and fixed costs – of more than 120,000 sample households across every municipality in Switzerland.

Dynamic web tool: credit-suisse.com/rdi

In addition to the study, you can also find a web tool at creditsuisse.com/rdi that shows the most important results of the study using interactive maps. Alongside the financial residential attractiveness, information is also available on the factors that determine the assessment, first and foremost mandatory charges, fixed costs, commuting costs, and the cost of external childcare.

Q

Married couple, 2 children in

Single		_		
1.9 - 2-3 1.4 - 1.9 (55)	and D		DI indicator, synthetic indicator,	CH = 0, 2021
LD-1.4 Schipten M 05-10 Mincherbuch 0.1-05	-	M Motioener	2 4 18	
-0.1 - 0.5 0.9 - 0.1 -1.0 - 0.9		ne-Schtreich Blacove	1	¥ 12 50
-3.0+-1.8 Molerch Kechlerdech		Krauchthal		
Weter	folkolen	Chiefer and Chiefer	4	24 DI B.
Wotlen balBern Dreinge	- 110	Boligen Bug	2	05
	M	a management	a	
berg Frauerkappeler		Vichigen Vichigen		
Dem Ben Banja/Obertotigen Material			xpenditure components, CH = (ingle	0, 2021:
Durpto-Contortion March 1995	and h	Musibei Bem		
		Almendagen	1.1	**
Neuenegg Könz	- Millo	Butgen		•**
Rinevil-fumiti		Pela Konstinge	0 00 00 00 U	
Diverset	West (BE)	Mindingen	Q. 14.	2 7 N N
Otertain		-15.00	4 4 4 4	
Schwaterburg Bargater	Nederschlut	Tatian (DL) Gerzansee Wichtrach	Marceto	ry charges
Sample households				
Househo	ld type	Sample household A	Sample household B	Sample household C
Number of employed p		1	1	1
Earned income	(CHF)	50'000	80'000	150'000
	(CHF)	0	100'000	200'000
	ng type	Rented apartment, 60 m2, fitted out to a medium standard	Rented apartment, 60 m2, fitted out to a medium standard	Condominium, fitted out to a medium standard
	hildren	out to a medium standard No children	out to a medium standard No children	No children
Bern with public transp	nute to	12'400	Freely disposable income (CHF) 32'600	58'700
	with car	12 400	32'400	58'500
		12 200	32 400	57:500
	_			
	with car	5'800	26'200	52'400
No co	mmute	12'200	33'300	59'300
Reference municipality	RDI	Freely	disposable income (CHF, no com	mute)
Bern	-1.50	12'200	33'300	59'300
Bern Innere Stadt Bern Länggasse/Felsenau	-2.30	9'100 11'700	30'100 32'700	54'300
Bern Mattenhof/Weissenbühl	-1.50	12'900	34'000	57'500
Bern Kirchenfeld/Schosshalde	-2.00	12'300	33'400	58'900
Bern Breitenrain/Lorraine Bern Bümpliz/Oberbottigen	-1.80	12'000 14'600	33'100 35'700	55'700 62'500
hun	0.00	16'200	35700	65'800
Bremgarten bei Bern	-0.10	14'800	35'900	65'800
Ostermundigen	-0.10	15'100	35'900	62'100
Grohlindach Sollikofen	0.00	14'700	35700 37100	64'200 64'000
Vohlen bei Bern	0.10	15'600	36700	67'500
Gehraatz	0.30	16'300	37300	65'200
	-0.00	15'800	37'200	64'300
ttigen	-0.00			

This is how you can order Credit Suisse's factsheets:

Please contact your relationship manager at Credit Suisse to order detailed factsheets on selected municipalities in the desired language (German, French, Italian or English).



Important Information

The information provided herein constitutes marketing material. It is not investment advice or otherwise based on a consideration of the personal circumstances of the addressee nor is it the result of objective or independent research. The information provided herein is not legally binding and it does not constitute an offer or invitation to enter into any type of financial transaction.

The information provided herein was produced by Credit Suisse Group AG and/or its affiliates (hereafter "CS") with the greatest of care and to the best of its knowledge and belief.

The information and views expressed herein are those of CS at the time of writing and are subject to change at any time without notice. They are derived from sources believed to be reliable.

CS provides no guarantee with regard to the content and completeness of the information and where legally possible does not accept any liability for losses that might arise from making use of the information. If nothing is indicated to the contrary, all figures are unaudited. The information provided herein is for the exclusive use of the recipient.

Neither this information nor any copy thereof may be sent, taken into or distributed in the United States or to any U. S. person (within the meaning of Regulation S under the US Securities Act of 1933, as amended).

It may not be reproduced, either in part or in full, without the written permission of CS.

Copyright © 2021 Credit Suisse Group AG and/or its affiliates. All rights reserved.



A garden for the little ones. That's what really matters.

A home is more than four walls. Our diverse range of financing solutions means you can build a secure future – for you and your loved ones.

credit-suisse.com/privatebanking

Get advice now