

# GRI Content Index 2019

Credit Suisse used the GRI Standards for sustainability reporting (core option) in the development of its corporate responsibility reporting. The GRI content index refers to information in the Corporate Responsibility Report 2019 (CRR), the Annual Report 2019 (AR) and the Credit Suisse website ([credit-suisse.com](http://credit-suisse.com)). Indicators that have been externally verified by the certification company SGS are marked with an asterisk.

## Legend

AR	Annual Report
CRR	Corporate Responsibility Report
*	Indicator externally verified by SGS
●	Fully reported
○	Partially reported
⊗	Not reported (omission)

## GENERAL DISCLOSURES

### GRI 102

SRS	Disclosure	Source	Scope
Organizational profile			
102-1	Name of the organization	<a href="#">AR 2019: Front cover</a> <a href="#">Our Company</a> (Internet)	●
102-2	Activities, brands, products, and services	Credit Suisse at a glance: <a href="#">AR 2019: p. 12</a> Divisions: <a href="#">AR 2019: pp. 18–25</a> Products and services: <a href="#">AR 2019: pp. 15–17</a> <a href="#">Our Businesses</a> (Internet)	●
102-3	Location of headquarters	Corporate Governance: <a href="#">AR 2019: p. 178</a> Main offices: <a href="#">AR 2019: A-12</a>	●
102-4	Location of operations	Organizational structure: <a href="#">AR 2019: p. 15</a> Divisions: <a href="#">AR 2019: pp. 18–25</a> Main offices: <a href="#">AR 2019: A-12</a> <a href="#">Our Company</a> (Internet)	●
102-5	Ownership and legal form	Corporate Governance: <a href="#">AR 2019: p. 178</a> <a href="#">Articles of Association</a> (PDF)	●
102-6	Markets served	See GRI Indicators 102-2 and 102-4 For additional details, please refer to: Divisions: <a href="#">AR 2019: pp. 18–25</a>	●
102-7	Scale of the organization	Results summary: <a href="#">AR 2019: p. 58</a> Divisions: <a href="#">AR 2019: pp. 18–25</a> Organizational structure: <a href="#">AR 2019: p. 15</a> Number of employees: <a href="#">AR 2019: p. 62</a> <a href="#">Our Company</a> (Internet)	●

102-8*	Information on employees and other workers	<p>As of the end of 2019, Credit Suisse had 47,860 employees (full-time equivalents; whereof around 16,140 in Switzerland and 31,720 in all other regions). In 2019, 10.3% (2018=10.5%) of Credit Suisse employees worked part-time (18.9% of all female employees and 4.7% of all male employees).</p> <p>Credit Suisse does not report on employment types, due to bank-specific regulatory limitations and internal guidelines.</p> <p>Employee relations: <a href="#">AR 2019: p. 181</a></p> <p>Employee facts and figures: <a href="#">CRR 2019: p. 46</a></p> <p>Responsibility as an employer: <a href="#">CRR 2019: pp. 44-50</a></p> <p><a href="#">Employer</a> (Internet)</p>	●
102-9	Supply chain	<p>Supplier Code of Conduct and Third Party Risk Management (TPRM): <a href="#">CRR 2019: p. 22</a></p> <p>An integral part of the economy and society: <a href="#">CRR 2019: pp. 30-31</a></p> <p><a href="#">Suppliers</a> (Internet)</p> <p><a href="#">Supplier Code of Conduct</a> (PDF)</p>	●
102-10	Significant changes to the organization and its supply chain	<p>Credit Suisse strategy: <a href="#">AR 2019: pp. 13-15</a></p> <p>Evolution of legal entity structure: <a href="#">AR 2019: p. 15</a></p> <p>Trust and expertise: <a href="#">CRR 2019: pp. 12-16</a></p>	●
102-11*	Precautionary Principle or approach	<p>Our commitment to sustainability and to the consideration of environmental and social issues in our business activities is embedded in the Code of Conduct. In addition, our Statement on Sustainability defines the objectives and principles underpinning our approach with regard to environmental and social issues in our business activities. It refers to international agreements that Credit Suisse has voluntarily pledged to uphold, such as the UN Global Compact with its Ten Principles in the areas of human rights, labor standards, environmental protection and anti-corruption efforts. The responsibilities and processes for implementing sustainability issues within the bank are defined within our internal Sustainability Management Policy.</p> <p>Credit Suisse strives to make more efficient use of natural resources and to reduce greenhouse gas emissions. We focus our efforts on energy management because energy consumption is among the areas in which our operations have the greatest direct impact on the environment. In order to reduce environmental impacts and lower costs, we continuously implement a variety of measures through our Environmental Management System (EMS), which has been implemented in accordance with the ISO 14001:2015 standard. In 2019, we successfully completed an EMS surveillance audit carried out by SGS, without any Corrective Action Requests (CARs). We also involve external service providers and suppliers in our continuous efforts to improve our environmental management measures where appropriate. Furthermore, Credit Suisse has been greenhouse gas neutral globally since 2010.</p> <p>In our banking businesses, environmental and social aspects are considered when managing transaction-related risks. To assess environmental and social risks, our internal specialist unit, Sustainability Affairs, evaluates whether the client's activities are consistent with the relevant industry standards and whether the potential transaction is compatible with Credit Suisse's policies and guidelines for sensitive sectors. Based on the outcome of this analysis, Sustainability Affairs submits its assessment to the responsible business unit and/or enters it into the Reputational Risk Review system for evaluation by a Reputational Risk Approver, who is a senior manager independent from the area of business in question, or by the respective Reputational Risk Committee. They have the authority to approve, reject or impose conditions on our participation in a transaction or the establishment of a client relationship. In cases of particularly complex or cross-divisional transactions, the decision may be referred to the Position &amp; Client Risk (PCR) cycle of the Capital Allocation &amp; Risk Management Committee (CARMC), which assumed the responsibilities of the former Reputational Risk Sustainability Committee (RRSC) beginning in 2020. Alternatively, it may be escalated to the Global Reputational Risk function. The PCR cycle of CARMC, chaired by the Group's Chief Risk Officer, is the most senior governing body responsible for the oversight and active discussion of reputational risks and sustainability issues (including climate change). The Risk Committee and Audit Committee jointly assist the Board in fulfilling its reputational risk oversight responsibilities by reviewing and approving the Group's risk appetite framework as well as assessing the adequacy of the management of reputational risks.</p> <p>Certain industries are particularly sensitive from a social or environmental perspective. To assess potential transactions with clients in these industries, we have defined specific policies and guidelines that are globally applicable, taking account of standards developed by international organizations such as the UN and the World Bank.</p> <p><a href="#">Sustainability Commitments</a> (Internet)</p> <p>Responsibility for the environment: <a href="#">CRR 2019: pp. 54-60</a></p> <p><a href="#">Environmental Management</a> (Internet)</p> <p><a href="#">Greenhouse Gas Neutrality</a> (Internet)</p> <p>Risk management and sustainability: <a href="#">CRR 2019: pp. 17-22</a></p> <p><a href="#">Risk Management and Sustainability</a> (Internet)</p>	●
102-12*	External initiatives	<p>Credit Suisse is a signatory to several international agreements, and is committed to integrating their standards into its corporate policy. These include, among others: the UN Global Compact, the United Nations Environment Programme Finance Initiative (UNEP FI) and the Roundtable on Sustainable Palm Oil (RSPO). Furthermore, Credit Suisse is a signatory to the UN Principles for Responsible Investments (PRI) and the UN Principles for Responsible Banking (PRB).</p> <p>In the context of sustainability risk management, Credit Suisse has applied the Equator Principles (EP) since 2003. This framework for the management of environmental and social risks is based on standards defined by the International Finance Corporation (IFC) and is applied by around 100 financial institutions for specific types of finance for industrial and infrastructure projects. The Equator Principles were updated in 2019, following an EP Association process involving extensive dialogue with a wide variety of stakeholders – including the EP Financial Institutions (EPFIs), EPFI clients, industry bodies and nongovernmental organizations (NGOs). As a result, the Equator Principles' scope of application has been expanded to capture more project-related transactions. Amendments and new commitments have also been made with regard to human rights, climate change, indigenous peoples and biodiversity.</p>	●

		<p>Credit Suisse played an active role in the update process and was involved in the management of the Equator Principles Association.</p> <p>Credit Suisse publicly expressed its support for the recommendations of the Financial Stability Board's Task Force on Climate-related Financial Disclosures (TCFD). Within the regulatory framework established by the Paris Agreement, we expect our TCFD adoption efforts to provide us with further guidance for the transition toward a world that is progressively less dependent on fossil fuels. Credit Suisse continued its TCFD implementation efforts in 2019, following the four TCFD categories of Governance, Strategy, Risk Management, and Metrics and Targets.</p> <p>Credit Suisse contributes to the realization of the United Nations' Sustainable Development Goals (SDGs) in various ways, including in our role as a financial intermediary and employer. Further examples of how we aim to support the realization of the SDGs include our sustainable, impact and SDG-oriented thematic investment products and services as well as our global initiatives in education and financial inclusion. At the same time, our focus on sustainability risk management can help us to reduce potential negative impacts that certain business activities might have on the realization of the SDGs.</p> <p>Implementation of the Ten Principles of the UN Global Compact: <a href="#">CRR 2019: p.62</a></p> <p>Sustainability networks and initiatives: <a href="#">CRR 2019: p. 64</a></p> <p><a href="#">Agreements and Memberships</a> (Internet)</p> <p>Implementing the recommendations of the Task Force on Climate-related Financial Disclosures: <a href="#">CRR 2019: p. 21</a></p> <p>Our contribution to the realization of the Sustainable Development Goals: <a href="#">CRR 2019: p. 59</a></p> <p><a href="#">Credit Suisse and the SDGs</a> (Internet)</p>	
102-13*	Membership of associations	<p>Credit Suisse considers it important to engage in discussions with various stakeholders – from clients, employees and investors to policymakers, legislators, regulators and representatives of the business community and society – in order to understand the issues that are important to them and to help find constructive solutions to current challenges. This exchange of views and ideas has grown increasingly important in recent years in view of international developments and discussions surrounding the role of the finance industry in the global economy. Reflecting our commitment to dialogue, we are a member of a number of industry associations, umbrella organizations and think-tanks where we discuss topics such as financial market regulation and sustainable finance policy, among other things.</p> <p>In addition, Credit Suisse actively participates in a number of sustainability networks and initiatives worldwide. These include, among others: the UNEP FI and the UN Global Compact.</p> <p>Maintaining a constructive dialogue: <a href="#">CRR 2019: p. 31</a></p> <p>Sustainability networks and initiatives: <a href="#">CRR 2019: p. 64</a></p> <p><a href="#">Our Network</a> (Internet)</p>	●
<b>Strategy</b>			
102-14	Statement from senior decision-maker	Foreword: <a href="#">CRR 2019: pp. 4–5</a>	●
102-15	Key impacts, risks, and opportunities	<p>In terms of Corporate Responsibility, our main responsibility is to ensure that we run our company successfully on a long-term basis for the benefit of our clients, shareholders, employees and society as a whole. We believe competence, client focus, compliance, diligence and responsible conduct are key to the success of our business. This includes taking account of social and environmental aspects when conducting our activities.</p> <p>Our understanding of Corporate Responsibility: <a href="#">CRR 2019: pp. 6–9</a></p> <p><a href="#">Approach &amp; Reporting</a> (Internet)</p>	●
<b>Ethics and integrity</b>			
102-16*	Values, principles, standards, and norms of behavior	<p>Recognizing the critical role of employees in helping to preserve financial integrity, we aim for the highest standards of personal accountability and ethical conduct from each member of our workforce. Credit Suisse employees at all levels of the organization, as well as the members of the Board of Directors, are obligated to adhere to our Code of Conduct.</p> <p>Since the launch of our six Conduct and Ethics (C&amp;E) Standards in 2017, Credit Suisse has focused on confirming that the C&amp;E Standards are firmly embedded in our processes throughout the bank. The six C&amp;E Standards – Client Focus, Meritocracy, Stakeholder Management, Accountability, Partner and Transparency – set the values and conduct expectations for employees. C&amp;E is a core part of everything we do – from recruitment to performance management and our disciplinary process. Through comprehensive, top-down, consistent communications, we have sought to create awareness across the bank regarding C&amp;E.</p> <p>Managing sustainability and reputational issues has become increasingly important, as many companies face growing economic, environmental and societal challenges. Our Statement on Sustainability defines the objectives and principles underpinning our approach to environmental and social issues in our business activities. It refers to international agreements that Credit Suisse has voluntarily pledged to uphold, such as the UN Global Compact with its Ten Principles in the areas of human rights, labor standards, environmental protection and anti-corruption efforts (see indicators 102-12 and 102-13). In addition to these existing commitments, we introduced a Group-wide Climate Risk Strategy program in 2019.</p> <p>Code of Conduct and Conduct and Ethics Standards: <a href="#">CRR 2019: pp. 15-16</a></p> <p><a href="#">Code of Conduct</a> (Internet)</p> <p><a href="#">Statement on Sustainability</a> (Internet)</p> <p><a href="#">Sustainability Commitments</a> (Internet)</p>	●
<b>Governance</b>			
102-18	Governance structure	<p>Board of Directors/Board Committees: <a href="#">AR 2019: pp. 188–209</a></p> <p>Corporate Governance: <a href="#">AR 2019: p. 178</a></p>	●
102-20*	Appointed body accountable for	Based on Credit Suisse's Statement on Sustainability, the CEO is the most senior manager having decision-making authority on sustainability matters and is supported in this by the Position & Client Risk (PCR) cycle of the Capital	●

	economic, environmental and social topics	<p>Allocation &amp; Risk Management Committee (CARMC), which assumed the responsibilities of the former Reputational Risk Sustainability Committee (RRSC) beginning in 2020. The PCR cycle of CARMC, chaired by the Group's Chief Risk Officer, is the most senior governing body responsible for the oversight and active discussion of reputational risks and sustainability issues (including climate change). The Risk Committee and Audit Committee jointly assist the Board in fulfilling its reputational risk oversight responsibilities by reviewing and approving the Group's risk appetite framework as well as assessing the adequacy of the management of reputational risks.</p> <p>Risk management and sustainability: <a href="#">CRR 2019: pp. 17-22</a>  <a href="#">Risk Management and Sustainability</a> (Internet)  <a href="#">Statement on Sustainability</a> (Internet)</p>	
102-29*	Identifying and managing economic, environmental and social impacts	<p>Credit Suisse employees at all levels of the organization, as well as the members of the Board of Directors, are obligated to adhere to our Code of Conduct. To ensure we are continuously informed of the latest regulations and industry standards, our employees are required to participate in an annual targeted and tailored training curriculum. It includes, but is not limited to, developments in the finance industry and internal best practices for continued compliant growth.</p> <p>The CEO is the most senior manager having decision-making authority on sustainability matters and is supported in this by the PCR cycle of the CARMC, which assumed the responsibilities of the former RRSC beginning in 2020. The PCR cycle of CARMC, chaired by the Group's Chief Risk Officer, is the most senior governing body responsible for the oversight and active discussion of reputational risks and sustainability issues (including climate change). The Risk Committee and Audit Committee jointly assist the Board in fulfilling its reputational risk oversight responsibilities by reviewing and approving the Group's risk appetite framework as well as assessing the adequacy of the management of reputational risks.</p> <p>In line with the GRI Standards, Credit Suisse regularly conducts a materiality assessment in order to better understand the views and interests of our stakeholders. We believe doing so will help us to identify new trends, evolve our strategy accordingly, as well as tailor our reporting to align it with the interests and needs of our business and our stakeholders.</p> <p><a href="#">Code of Conduct</a> (Internet)  Risk management and sustainability: <a href="#">CRR 2019: pp. 17-22</a>  Credit Suisse materiality assessment: <a href="#">CRR 2019: pp. 7-8</a>  <a href="#">Statement on Sustainability</a> (Internet)</p>	●
102-31*	Review of economic, environmental and social topics	<p>During 2019, the Reputational Risk Sustainability Committee met quarterly to monitor, among other things, compliance with internal sustainability policies and guidelines, as well as international sustainability commitments to which the bank has voluntarily signed up. In 2020, the PCR cycle of the CARMC assumed the responsibilities of the former RRSC. According to the Terms of Reference of the PCR cycle of CARMC, sustainability updates will be provided every quarter.</p> <p><a href="#">Risk Management and Sustainability</a> (Internet)  <a href="#">Sustainability Commitments</a> (Internet)</p>	●
<b>Stakeholder engagement</b>			
102-40	List of stakeholder groups	<p>Our business works on the basis of trust: Our long-term success depends to a significant extent on our ability to inspire confidence in our stakeholders. In the current challenging regulatory environment and in view of the developments in the area of financial market policy, it is essential that we take steps to safeguard and maintain trust in our company. We therefore regularly engage in dialogue with clients, shareholders, investors and employees as well as regulators and policymakers, NGOs and other stakeholders. This dialogue – combined with the insights we gain through our participation in initiatives, industry associations and forums, as well as the findings of surveys – strengthens our understanding of the different, and sometimes conflicting, perspectives of our stakeholders. This helps us to identify their interests and expectations at an early stage, to offer our own perspective and to contribute to the development of solutions in response to current challenges wherever possible. At the same time, this exchange allows us to further develop our understanding of our corporate responsibilities. Further information about our engagement with stakeholders, as well as our range of publications that are designed to contribute to the public debate, are available online:</p> <p>Engaging with stakeholders: <a href="#">CRR 2019: p. 9</a>  <a href="#">Engaging with our Stakeholders</a> (Internet)</p>	●
102-41	Collective bargaining agreements	<p>Engaging with stakeholders: <a href="#">CRR 2019: p. 9</a>  Attractive working environment and flexible working: <a href="#">CRR 2019: pp. 48-49</a>  <a href="#">Employee Representation</a> (Internet)</p>	○
102-42	Identifying and selecting stakeholders	<p>Credit Suisse has identified several key stakeholder groups within the categories of market, society, workplace and environment. Market stakeholder groups consist of clients, shareholders, investors and analysts. Workplace stakeholders consist of employees, trade unions and suppliers. With respect to its role in society, Credit Suisse has identified policymakers, regulators and media as stakeholder groups. Finally, with respect to the environment, stakeholders consist of NGOs and intergovernmental organizations and local communities. For each identified stakeholder group, various communication channels are used in an effort to engage in an open dialogue.</p> <p>Further details are outlined in the CRR 2019 and on our website. Please refer to:  Engaging with stakeholders: <a href="#">CRR 2019: p. 9</a>  <a href="#">Engaging with our Stakeholders</a> (Internet)</p>	●
102-43	Approach to stakeholder engagement	<p>We therefore regularly engage in dialogue with clients, shareholders, investors and employees as well as regulators and policymakers, NGOs and other stakeholders. This dialogue – combined with the insights we gain through our participation in initiatives, industry associations and forums, as well as the findings of surveys – strengthens our understanding of the different, and sometimes conflicting, perspectives of our stakeholders. This helps us to identify their interests and expectations at an early stage, to offer our own perspective and to contribute to the development of solutions in response to current challenges wherever possible. At the same time, this exchange allows us to further develop our understanding of our corporate responsibilities.</p>	●

		<p>Our corporate responsibility reporting activities focus on topics that are relevant to our business and our stakeholders. We regularly undertake a materiality assessment in order to identify critical economic, environmental and social issues that may either have a significant impact on the company's business performance or substantively influence the assessments and decisions of our stakeholders. We believe that this helps us recognize new trends and evolve our strategy accordingly as well as align our reporting with the interests and needs of our business and our stakeholders.</p> <p>The materiality assessment is based on our ongoing dialogue with stakeholders across all parts of our organization. We strive to ensure that the list of material issues identified in the past remains relevant and that important new topics are addressed. In 2019, we once again approached a large number and broad range of external and internal stakeholders in all regions where we operate. We reached out to these stakeholders and asked for their perspective through a structured survey, comprising both quantitative and qualitative elements. The results of this survey were subsequently combined with a dedicated media review and information from our monitoring tools. We also considered the views of internal experts who participate in an ongoing dialogue with relevant stakeholder groups. As part of the assessment, we analyzed the expected future importance of the material issues for our stakeholders to help us anticipate emerging business issues. Throughout this process, we took into account the perspectives of clients, investors and analysts, policymakers, NGOs, employees and other stakeholders. The 2019 materiality assessment is the result of this analysis and reflects average values of perceived importance.</p> <p>Credit Suisse materiality assessment: <a href="#">CRR 2019: pp. 7-8</a>  <a href="#">Materiality Assessment</a> (Internet)</p> <p>Engaging with stakeholders: <a href="#">CRR 2019: p. 9</a>  <a href="#">Engaging with our Stakeholders</a> (Internet)</p> <p><a href="#">Our Network</a> (Internet)</p>	
102-44	Key topics and concerns raised	<p>Examples of Credit Suisse's stakeholder dialogue and engagement activities can be found in our CRR and online at: <a href="#">CRR 2019: pp. 7-8</a>  <a href="#">Materiality Assessment</a> (Internet)</p> <p>Engaging with stakeholders: <a href="#">CRR 2019: p. 9</a>  <a href="#">Engaging with our Stakeholders</a> (Internet)</p>	●
<b>Reporting practices</b>			
102-45	Entities included in the consolidated financial statements	<p>Summary of significant accounting policies: <a href="#">AR 2019: pp. 268-276</a></p>	●
102-46	Defining report content and topic Boundaries	<p>The 2019 Corporate Responsibility Report (CRR) covers activities of Credit Suisse globally. In line with the GRI Standards, we again conducted a materiality assessment in 2019 in order to better understand the views and interests of our stakeholders, identify key issues and report on them transparently. The CRR focuses on issues classified as particularly important in the context of the materiality assessment.</p> <p>Credit Suisse's 2019 reporting documents on corporate responsibility reflect the GRI Standards for sustainability reporting (core option). As in previous years, selected indicators of our GRI-based disclosure on corporate responsibility have been externally assessed and independently assured by SGS. For additional details please refer to: <a href="#">CRR 2019: pp. 7-8</a>  <a href="#">Materiality Assessment</a> (Internet)</p> <p>Reporting on Corporate Responsibility: <a href="#">CRR 2019: pp. 61-64</a>  <a href="#">External Assurance: SGS Assurance Statement for 2019 Reporting</a> (PDF)</p>	●
102-47	List of material topics	<p>Credit Suisse materiality assessment: <a href="#">CRR 2019: pp. 7-8</a>  <a href="#">Materiality Assessment</a> (Internet)</p>	●
102-48	Restatements of information	None	●
102-49	Changes in reporting	<p>The materiality assessment is based on our ongoing dialogue with stakeholders across all parts of our organization. We strive to ensure that the list of material issues identified in the past remains relevant and that important new topics are addressed. In 2019, we once again approached a large number and broad range of external and internal stakeholders in all regions where we operate. We reached out to these stakeholders and asked for their perspective through a structured survey, comprising both quantitative and qualitative elements. The results of this survey were subsequently combined with a dedicated media review and information from our monitoring tools. We also considered the views of internal experts who participate in an ongoing dialogue with relevant stakeholder groups. As part of the assessment, we analyzed the expected future importance of the material issues for our stakeholders to help us anticipate emerging business issues. Throughout this process, we took into account the perspectives of clients, investors and analysts, policymakers, NGOs, employees and other stakeholders. The 2019 materiality assessment is the result of this analysis and reflects average values of perceived importance.</p> <p>Credit Suisse materiality assessment: <a href="#">CRR 2019: pp. 7-8</a>  <a href="#">Materiality Assessment</a> (Internet)</p> <p>Reporting on Corporate Responsibility: <a href="#">CRR 2019: pp. 61-64</a></p>	●
102-50	Reporting period	<p>The 2019 Corporate Responsibility Report was published in March 2020 and covers the reporting year 2019: <a href="#">CRR 2019: Front cover</a>  Scope of the report: <a href="#">CRR 2019: p. 61</a></p>	●
102-51	Date of most recent previous report	<p>The 2018 Corporate Responsibility Report was published in March 2019 and covers the 2018 reporting year. <a href="#">CRR 2018</a></p>	●
102-52	Reporting cycle	<p>Credit Suisse publishes its Corporate Responsibility Report annually, along with the Annual Report. Since 2018, Credit Suisse also annually publishes the publication Corporate Responsibility – At a Glance, a concise booklet that provides</p>	●

		an overview of the most important processes and activities that reflect our approach to corporate responsibility in banking, in society, as an employer and for the environment. <a href="#">Annual Reporting</a> (Internet)	
102-53	Contact point for questions regarding the report	We regard our reporting on corporate responsibility as an important basis for our dialogue with stakeholders and welcome any feedback about our activities: <a href="mailto:responsibility.corporate@credit-suisse.com">responsibility.corporate@credit-suisse.com</a>	●
102-54	Claims of reporting in accordance with the GRI Standards	GRI Sustainability Reporting Standards: <a href="#">CRR 2019: p. 61</a> <a href="#">GRI Content Index</a> (Internet)	●
102-55	GRI content index	GRI Sustainability Reporting Standards: <a href="#">CRR 2019: p. 61</a> <a href="#">GRI Content Index</a> (Internet) <a href="#">External Assurance: SGS Assurance Statement for 2019 Reporting</a> (PDF)	●
102-56	External assurance	Selected indicators of our GRI-based disclosure on corporate responsibility 2019 are externally assessed and independently assured by SGS (see indicators marked with an asterisk). In addition, Credit Suisse's Environmental Management System is certified by SGS according to ISO 14001. <a href="#">External Assurance: SGS Assurance Statement for 2019 Reporting</a> (PDF)	●

## TOPIC-SPECIFIC STANDARDS

### GRI 200: ECONOMIC

SRS	Disclosure	Source	Scope
GRI 201: Economic performance			
<b>GRI 103: Management approach for economic performance</b>			
103-1	Explanation of the material topic and its Boundary	We strive to conduct our business responsibly and professionally – offering high-quality financial solutions and expert advice to our clients around the globe. We are also committed to operating a rigorous compliance and control culture to inspire trust in our bank. Message from the Chairman: <a href="#">AR 2019: pp. 4–7</a>	●
103-2	The management approach and its components	Interview with the Chairman and the Chief Executive Officer: <a href="#">AR 2019: pp. 8–10</a> Credit Suisse strategy: <a href="#">AR 2019: pp. 13–15</a> Results summary: <a href="#">AR 2019: p. 58</a>	
103-3	Evaluation of the management approach	Foreword: <a href="#">CRR 2019: pp. 4–5</a> Responsibility in banking: <a href="#">CRR 2019: pp. 12–27</a> Our role in the economy and society: <a href="#">CRR 2019: pp. 30–34</a>	
201-1	Direct economic value generated and distributed	Consolidated financial statements – Credit Suisse Group: <a href="#">AR 2019: p. 261</a> ASC Topic 230 – Statement of Cash Flows: <a href="#">AR 2019: p. 396</a> Compensation and benefits: <a href="#">AR 2019: pp. 57–64</a> Tax: <a href="#">AR 2019: p. 310</a> Results by business activity: <a href="#">AR 2019: p. 61</a> Assets under management: <a href="#">AR 2019: p. 72</a> Our role in the economy and society: <a href="#">CRR 2019: pp. 30–34</a> <a href="#">Sponsorship</a> (Internet) See GRI Indicators 102-2, 102-3, 201-4 for information on the markets, regions, and business divisions of Credit Suisse.	●
201-2	Financial implications and other risks and opportunities due to climate change	Credit Suisse addresses the challenge of climate change at various levels. We take environmental and climate aspects into account in the areas of product development and risk management, and our operations have been greenhouse gas neutral globally since 2010. Credit Suisse recognizes its share of responsibility in addressing the challenges of climate change, and we acknowledge that financial flows also need to be brought in line with the objectives of the Paris Agreement. We believe that our role as a financial intermediary is to act as a reliable partner in the transition to a low-carbon and climate-resilient economy. Our principles and our approach to climate protection are set out in our Statement on Climate Change, and we became a founding signatory to the Principles for Responsible Banking of the UN Environment Programme Finance Initiative (UNEP FI) in 2019. In the same year, we introduced a Group-wide Climate Risk Strategy program, integrating our existing efforts as well as defining new measures. For details on Credit Suisse's climate-related risks and opportunities as well as our greenhouse gas emissions see Credit Suisse CDP reporting ( <a href="http://www.cdp.net">www.cdp.net</a> ). Climate-related risks / TCFD implementation: <a href="#">AR 2019: p. 157</a> Trust and expertise: <a href="#">CRR 2019: pp. 12–16</a> Risk management and sustainability: <a href="#">CRR 2019: pp. 17–22</a> Climate change: <a href="#">CRR 2019: p. 60</a> <a href="#">Climate Protection</a> (Internet) <a href="#">Statement on Climate Change</a> (PDF) <a href="#">Global greenhouse gas neutrality – our four-pillar strategy</a> (Internet)	●

201-3 Defined benefit plan Pension plans: [AR 2019: pp. 320-328](#)  
obligations and  
other retirement  
plans

GRI 203: Indirect economic impacts

**GRI 103: Management approach for indirect economic impacts**

103-1 Explanation of the material topic and its Boundary Credit Suisse strives to operate responsibly and efficiently to create value for its clients and shareholders. Credit Suisse also aims to make an important contribution to the function of the economy and to play a constructive role in society through our activities.

103-2 The management approach and its components Through our role as a financial intermediary, we support entrepreneurship and economic growth, and we make an economic contribution as an employer, taxpayer and contractual partner. We also support various humanitarian and charitable organizations and projects as well as cultural and sporting events.

103-3 Evaluation of the management approach Our role in the economy and society: [CRR 2019: pp. 30-34](#)  
Our social commitments: [CRR 2019: pp. 35-41](#)

203-1\* Infrastructure investments and services supported In the area of financial inclusion, we structure investments that are designed to provide economically disadvantaged people – especially those in developing countries – with access to financial services. By providing these essential services, we believe that we can help unlock inclusive growth. We offer a number of products that address this – for example, our six higher education solutions are designed to provide funding to talented students from frontier markets to get loans for advanced education, the majority of whom have no alternative source of funding. Our activities in financial inclusion benefited around 1.5 million people in 2019.

Our Financial Inclusion Initiative (FII) helps to drive market development and innovation in this sector. The initiative aims to strengthen the ability of financial services providers to serve the increasingly diverse financial needs of people at the base of the income pyramid. To this end, we support the development of new products and services focusing on themes such as education, agriculture and gender diversity. We also make the expertise of our employees available to our financial inclusion and impact and SDG-oriented thematic investing partners through several volunteering programs, and we invest in early-stage innovation and financial technology (fintech) through our partnership with Accion's financial technology accelerator Venture Lab.

Sustainable, thematic and impact investing products and services: [CRR 2019: pp. 23-27](#)

Our social commitments: [CRR 2019: pp. 35-39](#)

Global Citizens Program: [CRR 2019: p. 36](#)

[Global Citizens Program](#) (Internet)

Financial inclusion: [CRR 2019: p. 37](#)

[Financial Inclusion](#) (Internet)

Financial Education Initiative – selected figures 2014–2019: [CRR 2019: p. 35](#)

[Global Education Initiative](#) (Internet)

203-2\* Significant indirect economic impacts Since 2014, Credit Suisse has promoted financial education and life skills programs for girls through our Financial Education Initiative. Partners in our global Financial Education for Girls signature program are Aflatoun International, Plan International and Room to Read. As a global financial institution, we see first-hand the importance of financial skills in allowing people to actively participate in the economy and society. The Financial Education for Girls program aims to increase the financial knowledge of girls and to raise awareness of their social and economic rights – thus helping them to build a better future for themselves. The program is working to improve the financial education and life skills of over 100,000 adolescent girls in Brazil, China, India, Rwanda, Sri Lanka and Tanzania by 2021, and it is aligned with both the Financial Inclusion Initiative and our Future Skills program as well as Credit Suisse's core business. From 2014 to 2019, 1,547 schools have benefited from our support, 3,760 teachers have been trained and 127,900 adolescent girls worldwide have benefited from financial education and life skills classes.

Credit Suisse has been a leader in the field of financial inclusion and microfinance since 2004, pioneering new funds and products, as well as IPOs and bond issuances to finance microfinance institutions. In addition to capital, microfinance institutions and fintechs also need talent and know-how to be able to scale up their activities responsibly with diverse products and services. Our Financial Inclusion Initiative is designed to strengthen the capacity of these institutions so that they can serve the financial needs of clients at the base of the income pyramid as effectively as possible. Here, the focus is on developing financial products and services in areas such as financing for agriculture and smallholder farmers, the construction and improvement of homes, the provision of financial services tailored specifically to women as well as the funding of education. For example, in 2019 our partner Opportunity International (OI) reached the milestone of bringing affordable quality education to more than four million children across the globe – an effort that was heavily supported by Credit Suisse's early funding of OI's Education Finance team.

In 2019, 134 microfinance institutions and fintech start-ups have benefited from our support. 1,140 local employees of microfinance institutions have been trained (number of trainers trained through our programmes) and over 372,200 people have benefited from access to new or improved products and services. With its investments our partner Accion Venture Lab generated an additional USD 130 million for financially inclusive fintechs.

Our role in the economy and society: [CRR 2019: pp. 30-34](#)

Our social commitments: [CRR 2019: pp. 35-39](#)

[Global Education Initiative](#) (Internet)

[Financial Inclusion](#) (Internet)

[Global Citizens Program](#) (Internet)

GRI 205: Anti-corruption

<b>GRI 103: Management approach for anti-corruption</b>			
103-1	Explanation of the material topic and its Boundary	<p>We believe that protecting the integrity of the financial system is a core responsibility of banks. At Credit Suisse, we are committed to complying with all applicable financial crime laws and regulations in the jurisdictions in which we operate. We have established global policies and procedures in an effort to achieve more robust and consistent standards of compliance, including in relation to politically exposed persons (PEP), the prevention of money laundering and terrorist financing, bribery and corruption, as well as the adherence to applicable economic and trade sanctions laws. In an effort to avoid direct and indirect involvement in such practices, we are committed to only doing business with clients and third parties who meet and adhere to our standards. We have a wide range of policies, procedures and internal controls, with requirements such as the evaluation of third parties who conduct business for or on behalf of Credit Suisse and dedicated controls for our employees related to gifts and entertainment, employment opportunities, and charitable contributions.</p> <p>Credit Suisse maintains active participation in the Wolfsberg Group, a reflection of our continued commitment to understand the latest financial crime risks and controls, while also staying abreast of important regulatory and market developments.</p> <p>Financial integrity: <a href="#">CRR 2019: pp. 13–15</a></p> <p>Implementation of the Ten Principles of the UN Global Compact: <a href="#">CRR 2019: p. 62</a></p> <p><a href="#">Wolfsberg Group</a> (Internet)</p>	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		

205-1	Operations assessed for risks related to corruption	Financial integrity: <a href="#">CRR 2019: pp. 13–15</a>	●
-------	---	--	---

#### GRI 206: Anti-competitive behavior

<b>GRI 103: Management approach for anti-competitive behavior</b>			
103-1	Explanation of the material topic and its Boundary	See 103 for 205 Anti-Corruption	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	See 419-1 Socioeconomic Compliance	●

## GRI 300: ENVIRONMENTAL

SRS	Disclosure	Source	Scope
GRI 301: Materials			
<b>GRI 103: Management approach for materials</b>			
103-1	Explanation of the material topic and its Boundary	<p>We take environmental impacts into account when conducting our business by developing sustainable products and services and addressing sustainability issues when managing risk. The implementation of various operational measures helps us to improve our environmental performance. When identifying key topics (i.e. materiality), we take account of the standards set by the Association for Environmental Management and Sustainability at Financial Institutions (VIU).</p> <p>Responsibility for the environment: <a href="#">CRR 2019: pp. 54–60</a></p> <p><a href="#">Environment</a> (Internet)</p> <p><a href="#">Environmental Performance Data for 2019 (VfU)</a> (PDF)</p> <p>Achievements 2019 and Objectives 2020 (Environment): <a href="#">CRR 2019: p. 69</a></p>	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
301-1*	Materials used by weight or volume	<p>Please refer to the VfU indicators file, which lists our consumptions in the areas of energy, water, waste and paper.</p> <p>Global key performance indicators for environmental management: <a href="#">CRR 2019: p. 59</a></p> <p><a href="#">Environmental Performance Data for 2019 (VfU)</a> (PDF)</p>	●
301-2*	Recycled input materials used	<p>In order to reduce its environmental footprint, Credit Suisse focuses on increasing the share of FSC-certified (Forest Stewardship Council) paper. In 2019, the FSC share of paper consumption in Switzerland was 91 %, compared to 93 % in 2018. 78% of our global paper consumption in 2019 was of eco-certified quality.</p> <p>Environmental management: <a href="#">CRR 2019: p. 57</a></p>	●

#### GRI 302: Energy



### GRI 103: Management approach for energy

103-1	Explanation of the material topic and its Boundary	Energy consumption represents the largest direct climate-related impact that Credit Suisse has on the environment. The optimization of operations to increase energy efficiency is therefore a key component of our environmental strategy in our efforts to achieve a sustained reduction in greenhouse gas emissions. ●
103-2	The management approach and its components	Responsibility for the environment: <a href="#">CRR 2019: pp. 54–60</a> Achievements 2019 and Objectives 2020 (Environment): <a href="#">CRR 2019: p. 69</a>
103-3	Evaluation of the management approach	
302-1*	Energy consumption within the organization	The VfU Indicators File presents the in-house environmental performance indicators and includes the direct and indirect energy consumption from Credit Suisse's premises. ● Premises Energy Consumption 462,900MWh / 1,666,000 GJ with following share: Electricity consumed 377,500 MWh / 1,359,000 GJ District Heating consumed 23,000 MWh / 82,800 GJ Fossil Fuels consumed 62,400 MWh / 225,000 GJ <a href="#">Environmental Performance Data for 2019 (VfU) (PDF)</a>
302-3*	Energy intensity	The intensity indicator reported is energy consumption per capita (FTE). ● Please refer to the VfU indicators file, where the energy consumption per FTE is reported for overall energy consumption, electricity, district heating and fossil fuels. <a href="#">Environmental Performance Data for 2019 (VfU) (PDF)</a>
302-4*	Reduction of energy consumption	Examples for measures: ○ <ul style="list-style-type: none"> <li>Servers that are no longer in use were responsibly handled through recycling or reuse. 1,342 servers were disposed through recycling, 547 decommissioned servers were reused for new demands, and 41 servers were sold. Overall, the server estate grew by 12,041 servers in 2019, with the virtual server estate increasing by 12,383 servers and the physical server estate reduced by 342 servers. If all 65,620 virtual servers were deployed as physical servers, there would have been an approximately 15,749-kW increase in power consumption.</li> <li>Under the framework of our energy efficiency program, we have continued to optimize energy consumption at premises used for operational purposes in Switzerland. In 2019, thanks to 38 different measures across our building systems (heating, ventilation and air-conditioning), lighting and the building envelope, we have achieved a recurring increase in annual energy efficiency of 1.6 GWh. Overall, the measures implemented are equivalent to a reduction in CO<sub>2</sub> emissions of around 387 metric tons a year.</li> </ul> Responsibility for the environment: <a href="#">CRR 2019: pp. 54–60</a> <a href="#">Measures Taken in All Regions (Internet)</a>

### GRI 303: Water

#### GRI 103: Management approach for water

103-1	Explanation of the material topic and its Boundary	See 103 for 301 Materials ●
103-2	The management approach and its components	
103-3	Evaluation of the management approach	
303-1*	Water withdrawal by source	The global water consumption in Credit Suisse buildings around the world was 765,000 m <sup>3</sup> in 2019, 97% of which was drawn from local municipal utility companies. In Switzerland, Credit Suisse uses rainwater for gardening purposes at its Zurich Uetlihof building (the largest Credit Suisse building worldwide). For cooling purposes, Credit Suisse uses lake water in Zug and river water from the Rhone River in Geneva. This, however, is not a withdrawal; just the energy content of the water is used. ● Global key performance indicators for environmental management: <a href="#">CRR 2019: p. 59</a> <a href="#">Environmental Management (Internet)</a> <a href="#">Environmental Performance Data for 2019 (VfU) (PDF)</a>

### GRI 304: Biodiversity

#### GRI 103: Management approach for biodiversity

103-1	Explanation of the material topic and its Boundary	At Credit Suisse, we view the protection of biodiversity as an integral part of our sustainability commitments, and we address this topic in a variety of ways. In our risk management processes, we have incorporated biodiversity-related aspects into our sector-specific policies and guidelines. For example, our policy requirements for the forestry and agribusiness sectors are aligned with relevant sustainability initiatives such as the Roundtable on Sustainable Palm Oil (RSPO) – of which we are a member – and the Forest Stewardship Council (FSC). To promote good forestry and agribusiness practices and to discourage net forest conversion, our policies also include restrictions on financing ●
103-2	The management approach and its components	

103-3	Evaluation of the management approach	<p>activities related to High Conservation Value Forests as well as provisions for the particular scrutiny of peatland operations and the prohibition of financial services for operations in protected areas such as UNESCO World Heritage sites.</p> <p>We also engage with stakeholders on defining ways for the financial industry to contribute to preserving biodiversity and the world's natural habitats. For instance, we have acted as a technical advisor to the Zoological Society of London's Sustainability Policy Transparency Toolkit (SPOTT) for a number of years, and are part of the Technical Advisory Group for the palm oil and the timber and pulp sectors. SPOTT currently assesses over 200 commodity producers and traders on the public disclosure of their policies, operations and commitments to environmental, social and governance best practices. We also supported the expansion of the SPOTT platform to the natural rubber sector in 2019, and we continue to assist with SPOTT website design and content updates through employee "virtual volunteering" activities. Moreover, we provided support to the High Conservation Value Resource Network (HCVRN) secretariat for the development of a training strategy to improve the quality of High Conservation Value and High Carbon Stock Assessments in the palm oil sector.</p> <p>Recognizing the need for capital in conserving ecosystems, we are active in the conservation finance space, which focuses on the creation of new, long-term and diversified sources of revenue that can play a role in ensuring terrestrial as well as marine biodiversity conservation and the health of natural ecosystems. We are expanding our product offering in this space. In 2019, Credit Suisse was also the sole manager of a Sustainable Development Bond issuance by the World Bank, focusing attention on the so-called "blue economy".</p> <p>Risk management and sustainability: <a href="#">CRR 2019: pp. 17–22</a></p> <p>Sustainable, thematic and impact investing products and services: <a href="#">CRR 2019: pp. 23–27</a></p> <p>Responsibility for the environment: <a href="#">CRR 2019: pp. 54–60</a></p> <p><a href="#">Biodiversity &amp; Natural Capital</a> (Internet)</p> <p><a href="#">Conservation Finance</a> (Internet)</p> <p><a href="#">Coalition for Private Investment in Conservation</a> (Internet)</p> <p><a href="#">Environment</a> (Internet)</p>	
304-1*	Operational sites owned, leased, managed in, or adjacent to protected areas and areas of high biodiversity value outside protected areas	<p>Partially reported, as this indicator is not considered relevant for a financial services provider.</p> <p>Credit Suisse's largest offices are located in cities such as Zurich, London, New York, Singapore, Hong Kong, Tokyo and São Paulo. Credit Suisse has limited direct impacts on local biodiversity through its own internal operations, and those impacts do not affect any protected areas. Credit Suisse has premises with areas close to its headquarters in Zurich (Uetlihof/60,000 m<sup>2</sup> certified) and Horgen (Bocken/20,000 m<sup>2</sup> certified) which have been awarded the quality label "Naturpark der Schweizer Wirtschaft" (see also <a href="#">Stiftung Natur und Wirtschaft</a>), as they have been designed and are maintained in harmony with nature.</p> <p>Responsibility for the environment: <a href="#">CRR 2019: pp. 54–60</a></p>	○
304-2*	Significant impacts of activities, products, and services on biodiversity	<p>Credit Suisse has limited direct impacts on local biodiversity through its own operations.</p> <p>In our risk management processes, we have incorporated biodiversity-related aspects into our sector-specific policies and guidelines. For example, our policy requirements for the forestry and agribusiness sectors are aligned with relevant sustainability initiatives such as the RSPO – of which we are a member – and the FSC. To promote good forestry and agribusiness practices and to discourage net forest conversion, our policies also include restrictions on financing activities related to High Conservation Value Forests as well as provisions for the particular scrutiny of peatland operations and the prohibition of financial services for operations in protected areas such as UNESCO World Heritage sites.</p> <p>We also engage with stakeholders on defining ways for the financial industry to contribute to preserving biodiversity and the world's natural habitats. For instance, we have acted as a technical advisor to the Zoological Society of London's SPOTT for a number of years, and are part of the Technical Advisory Group for the palm oil and the timber and pulp sectors. SPOTT currently assesses over 200 commodity producers and traders on the public disclosure of their policies, operations and commitments to environmental, social and governance best practices. We also supported the expansion of the SPOTT platform to the natural rubber sector in 2019, and we continue to assist with SPOTT website design and content updates through employee "virtual volunteering" activities. Moreover, we provided support to the High Conservation Value Resource Network (HCVRN) secretariat for the development of a training strategy to improve the quality of High Conservation Value and High Carbon Stock Assessments in the palm oil sector.</p> <p>Recognizing the need for capital in conserving ecosystems, we are active in the conservation finance space, which focuses on the creation of new, long-term and diversified sources of revenue that can play a role in ensuring terrestrial as well as marine biodiversity conservation and the health of natural ecosystems. We are expanding our product offering in this space. In 2019, Credit Suisse was also the sole manager of a Sustainable Development Bond issuance by the World Bank, focusing attention on the so-called "blue economy".</p> <p>Risk management and sustainability: <a href="#">CRR 2019: pp. 17–22</a></p> <p><a href="#">Risk Management and Sustainability</a> (Internet)</p> <p>Biodiversity and natural capital: <a href="#">CRR 2019: pp. 55–56</a></p> <p><a href="#">Biodiversity &amp; Natural Capital</a> (Internet)</p>	●
GRI 305: Emissions			
<b>GRI 103: Management approach for emissions</b>			
103-1	Explanation of the material topic and its Boundary	<p><a href="#">Statement on Climate Change</a> (PDF)</p> <p>Global key performance indicators for environmental management: <a href="#">CRR 2019: p. 59</a></p> <p><a href="#">Environmental management</a> (Internet)</p>	●
103-2	The management approach and its components	<p><a href="#">Environmental Performance Data for 2019 (VfU)</a> (PDF)</p> <p>See also 103 for 301 Materials</p>	

103-3	Evaluation of the management approach		
305-1*	Direct (Scope 1) GHG emissions	Credit Suisse generated 127,500 metric tons of net greenhouse gas (GHG) emissions globally (measured in CO <sub>2</sub> equivalents, Scope 1–3, rounded figures) in 2019. Of this, 15,600 metric tons were direct emissions (Scope 1). For the regional split and further details see the 2019 VfU Indicators File.  The primary sources of Credit Suisse's emissions are energy consumption from premises and business travel. Credit Suisse's net emissions (Scope 1–3, rounded figures) were 152,900 metric tons in 2018 and 164,800 metric tons in 2017. These figures are offset to zero in our voluntary GHG neutrality.  Global key performance indicators for environmental management: <a href="#">CRR 2019: p. 59</a> <a href="#">Environmental Performance Data for 2019 (VfU)</a> (PDF)	●
305-2*	Energy indirect (Scope 2) GHG emissions	Credit Suisse generated 127,500 metric tons of net greenhouse gas (GHG) emissions globally (measured in CO <sub>2</sub> equivalents, Scope 1–3, scope 2 market based, rounded figures) in 2019. Of this 19,500 metric tons were indirect emissions Scope 2 market based mix. Scope 2 emissions according to the location based mix are 142,400 metric tons, leading to gross GHG emissions of 250,400 metric tons globally for Scope 1–3 (location based).  Global key performance indicators for environmental management: <a href="#">CRR 2019: p. 59</a> <a href="#">Environmental Performance Data for 2019 (VfU)</a> (PDF)	●
305-3*	Other indirect (Scope 3) GHG emissions	Credit Suisse's other indirect GHG emissions (Scope 3) were 92,400 metric tons (measured in CO <sub>2</sub> equivalents) in 2019.  Global key performance indicators for environmental management: <a href="#">CRR 2019: p. 59</a> <a href="#">Environmental Performance Data for 2019 (VfU)</a> (PDF)	●
305-4*	GHG emissions intensity	The intensity indicator reported is GHG emissions per capita (FTE).  Please refer to the VfU indicators file, where the greenhouse gas emissions per FTE are reported for overall greenhouse gas emissions gross and net as well as Scope 1, 2 and 3 emissions per FTE.  <a href="#">Environmental Performance Data for 2019 (VfU)</a> (PDF)	●
305-5*	Reduction of GHG emissions	Credit Suisse became the first major Swiss corporation to achieve GHG neutrality for its operations in Switzerland in 2006. Since 2010, it has achieved this for all operations globally by pursuing a four-pillar strategy: optimizing operations through efficiency gains and reduction of energy consumption; investing in low-energy renovation, new building, and technology; substituting conventional energy with climate-friendly energy sources; and finally, compensating remaining GHG emissions with the purchase of emissions reduction certificates (ERCs).  Responsibility for the environment: <a href="#">CRR 2019: pp. 54–60</a> <a href="#">Greenhouse gas neutrality</a> (Internet) <a href="#">Measures Taken in All Regions</a> (Internet)	○

#### GRI 306: Effluents and waste

##### GRI 103: Management approach for effluents and waste

103-1	Explanation of the material topic and its Boundary	Global key performance indicators for environmental management: <a href="#">CRR 2019: p. 59</a> <a href="#">Environmental Management</a> (Internet) <a href="#">Environmental Performance Data for 2019 (VfU)</a> (PDF)	●
103-2	The management approach and its components	See also 103 for 301 Materials	
103-3	Evaluation of the management approach		
306-1*	Water discharged by quality and destination	The annual water consumption of Credit Suisse of 765,000 m <sup>3</sup> in 2019 is considered household wastewater and treated in municipal sewage purification plants. According to updated GHG footprint calculations according to VfU Standard 2018, it is estimated that the energy used for the delivery and the purification of our water consumption resulted in GHG emissions (CO <sub>2</sub> equivalents) of approximately 500 metric tons per year.  Global key performance indicators for environmental management: <a href="#">CRR 2019: p. 59</a> <a href="#">Environmental Performance Data for 2019 (VfU)</a> (PDF)	●
306-2*	Waste by type and disposal method	The total amount of waste in 2019 was 6,320 tons/130 kg per FTE. 44% of the global waste is recycled, 24% incinerated, 32% deposited in landfills and 0.1% is hazardous waste.  Global key performance indicators for environmental management: <a href="#">CRR 2019: p. 59</a> <a href="#">Environmental Performance Data for 2019 (VfU)</a> (PDF)	●

#### GRI 308: Supplier environmental assessment

##### GRI 103: Management approach for supplier environmental assessment

103-1	Explanation of the material topic and its Boundary	Supplier Code of Conduct and Third Party Risk Management (TPRM): <a href="#">CRR 2019: p. 22</a> <a href="#">Supplier Code of Conduct</a> (PDF)	●
103-2	The management approach and its components		

103-3	Evaluation of the management approach			
308-1*	New suppliers that were screened using environmental criteria	Credit Suisse works with numerous suppliers and service providers from a broad range of sectors. We expect these partners to address risks responsibly and to conduct their business in a socially and environmentally responsible manner. Our Supplier Code of Conduct, which was last updated in February 2020, aims to ensure that our external business partners respect human rights, labor rights, employment laws and environmental regulations. To manage financial, operational and reputational risks and to meet the increasing regulatory requirements governing business relationships with third parties, Credit Suisse introduced the Third Party Risk Management (TPRM) framework in 2016. Through TPRM, we assess potential environmental, social and labor law-related risks, among others, in connection with third parties. The framework also allows Credit Suisse to continuously monitor these relationships, to raise and track issues and, if necessary, to demand actions for improvement from suppliers and service providers. Our TPRM framework is embedded in day-to-day sourcing and vendor management processes to assess risks when conducting business with suppliers. All supplier relationships undergo an initial screening, which also considers environmental criteria. As a result, in 2019, 18% of supplier relationships have been referred to Sustainability Affairs for an assessment of environmental and social risks.  Supplier Code of Conduct and Third Party Risk Management (TPRM): <a href="#">CRR 2019: p. 22</a> <a href="#">Supplier Code of Conduct</a> (PDF)		●

## GRI 400: SOCIAL

SRS	Disclosure	Source	Scope
GRI 401: Employment			
<b>GRI 103: Management approach for employment</b>			
103-1	Explanation of the material topic and its Boundary	The success of our company ultimately depends on the skills, experience and conduct of our employees. For our business to perform well, we must offer our clients best-in-class financial solutions and banking services. This goal can only be realized if we can attract and retain the most talented professionals in our role as an employer of choice.	●
103-2	The management approach and its components	At Credit Suisse, we offer exciting careers, progressive employment conditions and wide-ranging training and development opportunities. As a result, our employees benefit from attractive long-term career prospects in an international working environment, helping us to retain their knowledge and experience within the bank and to derive maximum benefit from it in the interests of our clients.	
103-3	Evaluation of the management approach	Responsibility as an employer: <a href="#">CRR 2019: pp. 44–50</a> <a href="#">Employer</a> (Internet)	
401-1*	New employee hires and employee turnover	The global voluntary turnover rate for 2019 was 9.8% (11.4% in 2018). The global involuntary turnover rate for 2018 was 3.2% (5.0% in 2018).  Regional breakdown of voluntary turnover relative to the total number of employees for 2019: 9.5% in the Americas; 11.8% in APAC; 10.8% in EMEA, and 7.8% in Switzerland.  Regional breakdown of involuntary turnover relative to the total number of employees for 2019: 3.9% in the Americas; 1.9% in APAC; 4.8% in EMEA, and 3.0% in Switzerland.  Credit Suisse does not report on the turnover rate by gender and age group, due to bank-specific regulatory limitations and internal guidelines.  Employee turnover: <a href="#">CRR 2019: p. 46</a>	○
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Responsibility as an employer: <a href="#">CRR 2019: pp. 44–50</a> <a href="#">Employer</a> (Internet)	○
GRI 402: Labor/management relations			
<b>GRI 103: Management approach for labor/management relations</b>			
103-1	Explanation of the material topic and its Boundary	See 103 for 401 Employment	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
402-1	Minimum notice periods regarding operational changes	Notice periods for operational changes are labor-market specific. If restructuring and redundancies are unavoidable, Credit Suisse tries to implement these measures in a responsible, fair, and consistent manner, taking the individual circumstances of the affected employees into consideration. Credit Suisse strives to offer employees time, tools, and professional support in these circumstances. In certain regions, focus is placed on providing individual support and personal advice to help the employees start a new career.  Responsibility as an employer: <a href="#">CRR 2019: pp. 44–50</a> <a href="#">Employer</a> (Internet)	●

GRI 403: Occupational health and safety

**GRI 103: Management approach for occupational health and safety**

103-1	Explanation of the material topic and its Boundary	We consider employee health and safety to be of the utmost importance, and we have internal policies in place to help guarantee a safe office environment. Subject matter experts ensure that continuous safety improvements are made in line with local legal requirements. One example from 2019 is the introduction of a global Health & Safety Incident Reporting System, which considerably simplifies the evaluation of relevant statistics and thus supports the choice of appropriate accident prevention measures. In 2011, Credit Suisse became the first Swiss financial services provider to be awarded OHSAS 18001 certification (Occupational Health and Safety Assessment Series) for its operations in Switzerland. We successfully renewed this certification in 2018.	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		Attractive working environment and flexible working: <a href="#">CRR 2019: pp. 48–49</a> <a href="#">Flexibility &amp; Health</a> (Internet)
403-1	Workers representation in formal joint management–worker health and safety committees	See 103 for 403 Occupational Health and Safety Responsibility as an employer: <a href="#">CRR 2019: pp. 44–50</a>	○
403-2	Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	Credit Suisse does not currently report on lost days and absenteeism globally, as definitions of these differ nationally and are governed by local legal requirements and Credit Suisse's systems capture this data on a regional rather than global level. For 2019 in Switzerland only, 2.4% of the committed overall working time comprised absences due to illness or accidents (for 2018 the rate was 2.7% and for 2017 the rate was 2.5%).	○

GRI 404: Training and education

**GRI 103: Management approach for training and education**

103-1	Explanation of the material topic and its Boundary	Our training and development programs enable us to further improve the quality of our service and advisory offering and to continuously adapt our business to evolving market and client needs. Credit Suisse offers employees a wide range of training programs involving traditional classroom instruction, e-learning, video-based courses and online learning communities. Additionally, employees can complete short training programs on their mobile devices, enhancing the user experience. Responsibility as an employer: <a href="#">CRR 2019: pp. 44–50</a> <a href="#">Talent Development</a> (Internet)	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
404-1*	Average hours of training per year per employee	In 2019, each Credit Suisse employee received an average of 19 training hours. By employee category, the training hours per employee (including contractors) were: staff (Staff, Exempt Non-Officer and Analyst) 23.3 training hours; middle management (Associate and Assistant Vice President) 16.5 training hours; senior management (Vice President, Director, and Managing Director) 15.7 training hours. Responsibility as an employer: <a href="#">CRR 2019: pp. 44-50</a> <a href="#">Talent Development</a> (Internet)	○
404-2*	Programs for upgrading employee skills and transition assistance programs	Credit Suisse offers employees a wide range of training programs involving traditional classroom instruction, e-learning, video-based courses and online learning communities. Additionally, employees can complete short training programs on their mobile devices, enhancing the user experience. Additionally, employees can complete short training programs on their mobile devices, enhancing the user experience. Each employee completed at least ten mandatory training modules in the course of the year, depending on his or her area of responsibility. In 2019, launched over 70 new mandatory e-learning programs on regulatory topics such as financial crime, cyber security and information awareness, as well as compliance with our Conduct and Ethics Standards. Our client-facing employees complete courses on cross-border activities and on topics such as the transition away from the IBOR benchmark interest rates to Alternative Reference Rates. In addition, a new course on the identification and management of conflicts of interest was conducted to train all personnel on this topic, which is of critical importance for the bank. In 2019, we achieved a 99.8% (2018=99.8%) completion rate for mandatory training. Talent Development in figures for 2019: 725 classroom leadership training sessions and 58,900 classroom-delivered training days; 74,200 participants in instructor-led courses; 996,900 participants in e-learning courses including mandatory modules; on average, 83% of the participants were satisfied with instructor-led training. At Credit Suisse, we are also committed to helping employees realize their full potential at every stage of their career, including more mature professionals within our workforce who bring considerable skills and experience to their roles. We provide tailored support so that this group of employees can adjust their skill sets to changing market needs, adapt to new environments and remain employable in the labor market. Responsibility as an employer: <a href="#">CRR 2019: pp. 44-50</a> Our experienced employees in Switzerland / Challenge and Response: <a href="#">CRR 2019: p. 49</a> <a href="#">Diversity in the Workplace: Credit Suisse Ranks Top among the Largest Swiss Companies</a> (Internet)	●
404-3*	Percentage of employees receiving regular performance and career	In 2019, the bank-wide completion rate of the annual performance review was 98%. Credit Suisse does not report on the breakdown by gender and by employee category, due to bank specific regulatory limitations and internal guidelines.	○

development reviews Additional details on Credit Suisse's Performance and Development can be found in the CRR; please refer to: Responsibility as an employer: [CRR 2019: pp. 44-50](#)

GRI 405: Diversity and equal opportunity

**GRI 103: Management approach for diversity and equal opportunity**

103-1	Explanation of the material topic and its Boundary	<p>The diversity of our workforce, including the different skills, mindsets, knowledge and experience of our employees, gives us a better understanding of our clients' expectations, cultural backgrounds and regional markets. Credit Suisse today employs people from 180 different countries. We are committed to providing and promoting equal opportunities, regardless of ethnicity, nationality, gender, sexual orientation, gender identity, religion, age, civil or marital status, pregnancy, disability, or any other characteristics protected by law.</p> <p>Our internal experts work closely with our businesses across the globe to ensure that a diversity and inclusion framework is firmly embedded in our corporate culture. They partner with managers on the planning and implementation of initiatives to promote an inclusive working environment. We also consider it important to engage in a dialogue with external partners in the area of diversity and inclusion. In January 2019, Credit Suisse was once again awarded first place among participating institutions in the Diversity Index published by the Lucerne University of Applied Sciences and Arts. In 2019, AVTAR benchmarked Credit Suisse as one of the Top Ten Best Places to Work for Women and named the Bank as an "Exemplar of Inclusion". This underscores the Group's continuous commitment to diversity and inclusion in the workplace.</p> <p>Diversity and inclusion/Advancement of women: <a href="#">CRR 2019: pp. 46-47</a>  <a href="#">Global Diversity &amp; Inclusion</a> (Internet)</p>	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		

405-1*	Diversity of governance bodies and employees	<p>Women account for 37% of Credit Suisse's total workforce (full-time equivalents), 22% of Credit Suisse's senior leadership (Directors and Managing Directors), 3 out of 12 members of the Executive Board and 3 out of 13 members of the Board of Directors.</p> <p>The age breakdown of Credit Suisse employees for 2019 was as follows:          &lt;20 years (apprentices) 1.1%; from 20-29 years 18.6%; from 30-39 years 36.9%; from 40-49 years 26.2%; from 50-59 years 14.6%; &gt;59 years 2.6%. Credit Suisse does not report on the breakdown by minority group, due to bank specific regulatory limitations and internal guidelines.</p> <p>Responsibility as an employer: <a href="#">CRR 2019: pp. 44-50</a>          Board of Directors: <a href="#">AR 2019: pp.188-209</a>          Executive Board: <a href="#">AR 2019: pp. 220-219</a></p>	○
--------	--	--	---

GRI 406: Non-discrimination

**GRI 103: Management approach for non-discrimination**

103-1	Explanation of the material topic and its Boundary	<p>See 103 for 405 Diversity and Equal Opportunity</p>	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		

406-1	Incidents of discrimination and corrective actions taken	<p>Credit Suisse is committed to providing and promoting equal opportunities, regardless of ethnicity, nationality, gender, sexual orientation, gender identity, religion, age, civil or marital status, pregnancy, disability, or any other characteristics protected by law. Our internal experts work closely with our businesses across the globe to ensure that a diversity and inclusion framework is firmly embedded in our corporate culture.</p> <p>Details are not reported due to confidentiality reasons.</p> <p>Diversity and inclusion/Advancement of women: <a href="#">CRR 2019: pp. 46-47</a>  <a href="#">Global Diversity &amp; Inclusion</a> (Internet)</p>	○
-------	--	---	---

GRI 407: Freedom of association and collective bargaining

**GRI 103: Management approach for freedom of association and collective bargaining**

103-1	Explanation of the material topic and its Boundary	<p>Credit Suisse is a signatory of the UN Global Compact, whose Principle 3 outlines that businesses should uphold the freedom of association and the right to collective bargaining. Regarding its own employees, Credit Suisse considers it important to maintain close contact with its staff. To do so, Credit Suisse cooperates closely with employee bodies that represent the interests of staff, such as the European Works Council in the EU, and the Swiss Staff Council (PKOM) in Switzerland.</p> <p>Risk management and sustainability: <a href="#">CRR 2019: pp. 17-22</a>          Implementation of the Ten Principles of the UN Global Compact: <a href="#">CRR 2019: p. 62</a>  <a href="#">UN Global Compact</a> (Internet)  <a href="#">Employee Representation</a> (Internet)</p>	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		

407-1*	Operations and suppliers in which the right to freedom	<p>Credit Suisse is a signatory of the UN Global Compact, whose Principle 3 outlines that businesses should uphold the freedom of association and the right to collective bargaining. Regarding its own employees, Credit Suisse considers it</p>	●
--------	--	---	---



of association and collective bargaining may be at risk

important to maintain close contact with its staff. To do so, Credit Suisse cooperates closely with employee bodies that represent the interests of staff, such as the European Works Council in the EU, and PKOM in Switzerland.

Regarding its relationships with clients and suppliers, Credit Suisse seeks to include human rights considerations in all of its sector-specific global policies and in its Supplier Code of Conduct and the TPRM framework.

Credit Suisse works with numerous suppliers and service providers from a broad range of sectors. We expect these partners to address risks responsibly and to conduct their business in a socially and environmentally responsible manner. Our Supplier Code of Conduct, which was last updated in February 2020, aims to ensure that our external business partners respect human rights, labor rights, employment laws and environmental regulations. To manage financial, operational and reputational risks and to meet the increasing regulatory requirements governing business relationships with third parties, Credit Suisse introduced the TPRM framework in 2016. Through TPRM, we assess potential environmental, social and labor law-related risks, among others, in connection with third parties. The framework also allows Credit Suisse to continuously monitor these relationships, to raise and track issues and, if necessary, to demand actions for improvement from suppliers and service providers.

Our TPRM framework is embedded in day-to-day sourcing and vendor management processes to assess risks when conducting business with suppliers.

Risk management and sustainability: [CRR 2019: pp. 17-22](#)

Supplier Code of Conduct and Third Party Risk Management (TPRM): [CRR 2019: p. 22](#)

[Supplier Code of Conduct](#) (PDF)

#### GRI 408: Child labor

##### GRI 103: Management approach for child labor

103-1	Explanation of the material topic and its Boundary	Risk management and sustainability: <a href="#">CRR 2019: pp. 17-22</a> <a href="#">Risk Management and Sustainability</a> (Internet)	●
103-2	The management approach and its components	Implementation of the Ten Principles of the UN Global Compact: <a href="#">CRR 2019: p. 62</a> <a href="#">UN Global Compact</a> (Internet) <a href="#">Statement on Human Rights</a> (PDF)	
103-3	Evaluation of the management approach	<a href="#">Suppliers</a> (Internet) <a href="#">Supplier Code of Conduct</a> (PDF)	
408-1*	Operations and suppliers at significant risk for incidents of child labor	Credit Suisse is a signatory of the UN Global Compact, whose Principle 5 outlines the abolition of child labor. As a global financial services provider, Credit Suisse's risks related to child labor may arise indirectly through relationships with clients and suppliers. To manage these risks towards clients, human rights considerations are included in all of the bank's sector-specific global policies. In these policies, Credit Suisse states that it will not finance or advise companies where there is credible evidence of involvement in grave human rights abuses, including child labor.	●
		To manage these risks towards suppliers, Credit Suisse sets forth human rights provisions in its Supplier Code of Conduct, including the rejection of child labor. Risk management and sustainability: <a href="#">CRR 2019: pp. 17-22</a> Respecting human rights: <a href="#">CRR 2019: pp. 20</a> <a href="#">Statement on Human Rights</a> (PDF) Supplier Code of Conduct and Third Party Risk Management (TPRM): <a href="#">CRR 2019: p. 22</a> <a href="#">Suppliers</a> (Internet) <a href="#">Supplier Code of Conduct</a> (PDF) Implementation of the Ten Principles of the UN Global Compact: <a href="#">CRR 2019: p. 62</a> <a href="#">UN Global Compact</a> (Internet)	

#### GRI 409: Forced or compulsory labor

##### GRI 103: Management approach for forced or compulsory labor

103-1	Explanation of the material topic and its Boundary	See also 103 for 408 Child Labor	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
409-1*	Operations and suppliers at significant risk for incidents of forced or compulsory labor	Credit Suisse is a signatory of the UN Global Compact, whose Principle 4 outlines the elimination of forced or compulsory labor. As a global financial services provider, risks related to forced labor may arise indirectly through relationships with clients and suppliers. In order for Credit Suisse to manage these risks towards clients, human rights considerations are included in all of the bank's sector-specific global policies. In these policies, Credit Suisse states that it will not finance or advise companies where there is credible evidence of involvement in grave human rights abuses, including forced labor. To manage these risks towards suppliers, Credit Suisse sets forth human rights provisions in its Supplier Code of Conduct, including the rejection of forced or compulsory labor.	●
		Our Modern Slavery & Human Trafficking Transparency Statement sets out the steps that Credit Suisse is taking to prevent the occurrence of modern slavery and human trafficking in our business operations and within our supply chain.	

Risk management and sustainability: [CRR 2019: pp. 17-22](#)  
 Respecting human rights: [CRR 2019: p. 20](#)  
[Statement on Human Rights](#) (PDF)  
 Supplier Code of Conduct and Third Party Risk Management (TPRM): [CRR 2019: p. 22](#)  
[Supplier Code of Conduct](#) (PDF)  
 Implementation of the Ten Principles of the UN Global Compact: [CRR 2019: p. 62](#)  
[UN Global Compact](#) (Internet)  
[Modern Slavery & Human Trafficking Transparency Statement 2019](#) (Internet)

GRI 412: Human rights assessment

**GRI 103: Management approach for human rights assessment**

103-1	Explanation of the material topic and its Boundary	Reputational Risk Review Process: <a href="#">CRR 2019: pp. 17-18</a> Risk management and sustainability: <a href="#">CRR 2019: pp. 17-22</a> <a href="#">Risk Management and Sustainability</a> (Internet)	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
412-1*	Operations that have been subject to human rights reviews or impact assessments	In 2019, a total of 799 transactions or client relationships were assessed using the risk review process to determine whether they posed an environmental or social risk. 73% of the transactions were approved, 8% were approved with conditions, 10% were rejected or not pursued and 9% are still pending (as of January 31, 2020). These statistics exclude potential transactions that were not formally reviewed as part of the risk review process because they were immediately identified by the relationship manager as being non-compliant with Credit Suisse's requirements and guidelines.  Sector breakdown of transactions (including Equator Principles transactions): 2% Chemicals, 13% Power generation and transmission, 2% Defense, 11% Forestry and Agribusiness, 8% Infrastructure and transportation, 16% Oil & Gas, 20% Metals and mining, 7% Finance, and 21% Other.  Risk management and sustainability: <a href="#">CRR 2019: pp. 17-22</a> <a href="#">Risk Management and Sustainability</a> (Internet)	●
412-3*	Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	Credit Suisse is a signatory of the UN Global Compact, whose Principle 2 includes the provision that a company is not complicit in human rights abuses. If Credit Suisse believes that an investment transaction could pose such a risk, Credit Suisse carries out a detailed internal risk review process. Human rights considerations are included in all of the bank's sector-specific global policies. In these policies, Credit Suisse states that it will not finance or advise companies where there is credible evidence of involvement in grave human rights abuses such as forced labor, employment of children, or the use of violence against local communities and indigenous groups.  In 2019, a total of 799 transactions or client relationships were assessed using the risk review process to determine whether they posed an environmental or social risk. 73% of the transactions were approved, 8% were approved with conditions, 10% were rejected or not pursued and 9% are still pending (as of January 31, 2020). These statistics exclude potential transactions that were not formally reviewed as part of the risk review process because they were immediately identified by the relationship manager as being non-compliant with Credit Suisse's requirements and guidelines.  Sector breakdown of transactions (including Equator Principles transactions): 2% Chemicals, 13% Power generation and transmission, 2% Defense, 11% Forestry and Agribusiness, 8% Infrastructure and transportation, 16% Oil & Gas, 20% Metals and mining, 7% Finance, and 21% Other.  Risk management and sustainability: <a href="#">CRR 2019: pp. 17-22</a> <a href="#">Risk Management and Sustainability</a> (Internet) <a href="#">Sector Policies and Guidelines</a> (PDF) <a href="#">Human Rights</a> (Internet) <a href="#">Statement on Human Rights</a> (PDF)	●

GRI 414: Supplier social assessment

**GRI 103: Management approach for supplier social assessment**

103-1	Explanation of the material topic and its Boundary	Supplier Code of Conduct and Third Party Risk Management (TPRM): <a href="#">CRR 2019: p. 22</a> <a href="#">Suppliers</a> (Internet) <a href="#">Supplier Code of Conduct</a> (PDF)	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
414-1*	New suppliers that were screened using social criteria	Credit Suisse works with numerous suppliers and service providers from a broad range of sectors. We expect these partners to address risks responsibly and to conduct their business in a socially and environmentally responsible manner. Our Supplier Code of Conduct, which was last updated in February 2020, aims to ensure that our external	●



business partners respect human rights, labor rights, employment laws and environmental regulations. To manage financial, operational and reputational risks and to meet the increasing regulatory requirements governing business relationships with third parties, Credit Suisse introduced the TPRM framework in 2016. Through TPRM, we assess potential environmental, social and labor law-related risks, among others, in connection with third parties. The framework also allows Credit Suisse to continuously monitor these relationships, to raise and track issues and, if necessary, to demand actions for improvement from suppliers and service providers.

Our TPRM framework is embedded in day-to-day sourcing and vendor management processes to assess risks when conducting business with suppliers. All supplier relationships undergo an initial screening, which also considers social criteria. As a result, in 2019, 18% of supplier relationships have been referred to Sustainability Affairs for an assessment of environmental and social risks.

Supplier Code of Conduct and Third Party Risk Management (TPRM): [CRR 2019: p. 22](#)

[Supplier Code of Conduct](#) (PDF)

#### GRI 415: Public policy

##### GRI 103: Management approach for public policy

103-1	Explanation of the material topic and its Boundary	Credit Suisse considers it important to engage in discussions with various stakeholders – from policymakers, legislators and regulators to representatives of the business community and society – to understand the issues that are important to them and to help find constructive solutions to current challenges.	●
103-2	The management approach and its components	Our role in the economy and society: <a href="#">CRR 2019: pp. 30–34</a>	
103-3	Evaluation of the management approach		
415-1	Political contributions	Supporting the political system in Switzerland and beyond: <a href="#">CRR 2019: p. 33</a>	●

#### GRI 417: Marketing and labeling

##### GRI 103: Management approach for marketing and labeling

103-1	Explanation of the material topic and its Boundary	Trust and expertise: <a href="#">CRR 2019: pp. 14–18</a>	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
417-1	Requirements for product and service information and labeling	Credit Suisse has global policies in place as part of its efforts to ensure appropriate and accurate product and service information is obtained and compliance with applicable laws and regulations of countries where products and services are used and distributed is achieved. Trust and expertise: <a href="#">CRR 2019: pp. 12–16</a>	●

#### GRI 418: Customer privacy

##### GRI 103: Management approach for customer privacy

103-1	Explanation of the material topic and its Boundary	See 103 for 417 Marketing and Labeling	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Not disclosed due to confidentiality	⊗

**GRI 103: Management approach for socioeconomic compliance**

103-1	Explanation of the material topic and its Boundary	See 103 for 417 Marketing and Labeling	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
419-1	Non-compliance with laws and regulations in the social and economic area	Credit Suisse discloses material matters as mandated by legal and regulatory requirements in its financial reports and other public filings; please refer to: Litigation: <a href="#">AR 2019: pp. 3787-387</a> Trust and expertise: <a href="#">CRR 2019: pp. 12-16</a>	●