
CREDIT SUISSE

Sustainability Policy

- 1. Mission Statement: Objectives for Sustainability**
- 2. Corporate Leadership and Management: Implementation at Credit Suisse**
- 3. Our Employees**
- 4. Our Role in Society**
- 5. Products and Services**
- 6. Production, Infrastructure and Facilities**
- 7. Implementing the Sustainability Policy**

1. Mission Statement: Objectives for Sustainability

- We are actively committed to the principle of sustainable development. We support the endeavors to protect the environment and to preserve the natural resources.
- This Sustainability Policy is based on our Code of Conduct and explains our basic position with regard to environmental and social activities in concrete terms.

2. Corporate Leadership and Management: Implementation at Credit Suisse

- We accept our responsibility toward our stakeholder groups as well as toward society and the environment. Our commitment stems from an awareness that the consideration of present and future needs of society within corporate management is a prerequisite for long-term corporate success.
- As far as managing our sustainability performance is concerned, we strive to be among the most progressive companies, and we maintain an environmental management system in compliance with the relevant standards. We strive to continuously improve our sustainability performance. We seek to use the most ecologically sound technology wherever this is economically viable.
- Our CEO is the highest decision-making authority on sustainability concerns and is supported in this by the cross-regional and cross-divisional Reputational Risk Sustainability Committee. Internal and external environment and sustainability specialist units support line management with the necessary specialist knowledge.
- We anchor the principles of sustainability in all the relevant policies for business areas and functions. Building upon this, we define cross-divisional and area-specific objectives for sustainability, and oversee and ensure their observance by applying sustainability performance indicators within our internal reporting system.
- We are committed to satisfying the regional, national and international environmental standards applicable to our business operations and services, and to living up to our commitments under the UNEP Statement by Financial Institutions on the Environment & Sustainable Development and the ICC's Business Charter for Sustainable Development as well as the UN Global Compact and the Equator Principles.

3. Our Employees

- We take measures to ensure that our employees recognize their environmental and social responsibilities and act accordingly. In business processes with environmental and social objectives, performance according to these aspects must also be anchored in the assessment and incentive systems appropriate to function.
- All people operative in and for our financial institution are responsible for the protection of the environment in their particular area of activity. They are supported by internal and external experts and receive appropriate training.

4. Our Role in Society

- Our success depends on the trust of all our stakeholders, and our achievements with regard to sustainability contribute toward winning and keeping their trust.
- The acceptance of responsibility regarding sustainability is part of a market strategy to secure long-term earnings and sustainable corporate development. We want to be an attractive proposition also for those investors who base their investment decisions on sustainability criteria.
- We place great importance on respectful and timely communication with our stakeholders and render account of our environmental and social achievements.

5. Products and Services

- We aim to include environmental and social considerations in existing and new products and services in order to avoid business and reputational risks as well as to take advantage of business opportunities.
- By integrating environmental and social risks in the financial services business in our risk assessments we support our clients in their risk management and risk mitigation. In the area of sustainability investment we are extending our range of offers on an ongoing basis and provide investment opportunities in the areas of renewable energy, sustainability and microfinance.
- We are open to the development of new instruments in the financial services industry for assessing environmental and social opportunities and risks. We promote the assessment of environmental and social issues in equities analysis both through our own developments and through active cooperation in research groups.

6. Production, Infrastructure and Facilities

- We ensure our high environmental and safety standards by continuously improving our environmental and social performance to protect environment and society, thereby contributing to reducing our operating costs. We are striving to reduce our impacts leading to climate change.
- We closely involve our contractors, procurement, facilities management and logistics partners in our efforts to improve our performance in the protection of environment and society, and to ensure that they apply our environmental and social standards and codes of practice. We request information on potentially harmful building materials and other substances and on the impact of products supplied to us.

- All available environmental and social data on design, materials, operational matters, energy consumption and ergonomics are taken into account in the planning and construction of new premises and facilities.
- By systematically measuring, recording and evaluating energy and resource consumption, emissions, waste and environmental risks, we are paving the way for continuous improvements in our environmental performance. We take precautions to prevent accidents and to limit their impact on health and the environment.

7. Implementing the Sustainability Policy

- To implement the Sustainability Policy, we continue to pursue our internal corporate process aimed at promoting environmentally conscious and socially equitable behavior at all levels. We attach great importance to the Sustainability Policy being taken into account in all environmentally and socially relevant decisions.

Oswald J. Grübel
Chief Executive Officer,
Credit Suisse Group
sig.

Urs Rohner
General Counsel, Credit Suisse Group, and
Sustainability Officer, Credit Suisse Group
sig.

This Sustainability Policy was approved on September 13 2006 and supersedes the Environmental Policy of March 27, 2002. It was amended as of October 22, 2007. It will be reviewed and modified if necessary in three years at the latest.