

Credit Suisse Group
 VfU-Indicators for In-house Operations 2015
 according to GRI and GHG-Protocol¹⁾:
 Comparison of Regions

	Switzerland	Europe / Middle East / Africa	Americas	Asia-Pacific	2015	Change to 2014	Indicator per FTE
Premises Energy Consumption in MWh	204'000	125'800	163'600	64'400	557'800	-2%	11'500 kWh
Electricity consumed in MWh	138'000	114'800	142'200	62'400	457'400	-4%	9'430 kWh
District Heating etc. consumed in MWh	9'200	3'200	19'200	1'800	33'400	24%	690 kWh
Fossil Fuels consumed in MWh							- kWh
Natural Gas	49'000	7'200	800		57'000	-2%	1'180 kWh
Heating Oil and Emergency Power Supply Fuels	7'800	500	1'500	200	10'000	-4%	210 kWh
Business Travel in mio km	56.4	145.9	208.3	141.8	552.4	4%	11'390 km
Paper consumed in tons	2'690	450	440	260	3'830	-13%	79 kg
Water consumed in m³	388'800	218'000	313'600	117'800	1'038'200	1%	21 m ³
Waste produced in tons	4'670	2'540	3'370	720	11'310	-6%	233 kg
Valuable materials separated and recycled	2'790	1'040	1'120	370	5'330	-21%	47%
Waste incinerated	1'880	870	20	50	2'810	27%	25%
Waste disposed of in landfills		630	2'230	220	3'080	4%	27%
Special waste treatment				90	90	-29%	1%
Losses of Coolants and Fire Extinguishers in kg	10	250	150	690	1'100	-37%	23 grams
Greenhouse Gas Emissions gross in metric tons CO₂ equivalents²⁾	31'300	70'530	104'320	72'650	278'800	-4%	5'750 kg
Greenhouse Gas Emissions net in metric tons CO₂ equivalents²⁾	31'300	32'000	104'320	72'650	240'270	-2%	4'950 kg
- Directly through burning fuels and losses from coolants and fire extinguishers (Scope 1) ²⁾	12'380	1'970	790	1'490	16'630	-4%	340 kg
- Indirectly from energy production (Scope 2) ²⁾	720	7'770	59'700	42'130	110'320	-4%	2'270 kg
- Indirectly from energy precombustion, business travel, etc. (Scope 3) ²⁾	18'200	22'260	43'820	29'040	113'320	0%	2'340 kg
Offsetted Greenhouse Gas Emissions gross in metric tons CO₂e	31'300	32'000	104'320	72'650	240'270		

1) GRI = Global Reporting Initiative; www.globalreporting.org
 GHG-Protocol = Greenhouse Gas Protocol; www.ghgprotocol.org, distribution of scope 1 - 3 emissions
 Rounded figures

2) Greenhouse gas emissions for 2013, 2014 and 2015 are based on net emissions, taking into account the composition of energy purchased from renewable sources. For the EMEA region, surplus hydropower certificates from the Switzerland region were taken into account in the electricity model. The gross greenhouse gas emissions for the EMEA region are following the DEFRA guidelines for the UK. The Scope 2 emissions are not yet following the new Greenhouse Gas Protocol Scope 2 guidelines from January 2015. In the course of the data collection for 2015 minor adjustments were made to 2013 and 2014 basic data sets.

3) For reasons of continuity the environmental data 2015 were calculated and reported according to the VfU Indicators Standard Version 2013. The total greenhouse gas emissions sum up to 240'270 tons (Scope 1-3). A parallel calculation under the new VfU Indicators Standard 2015 results in total greenhouse gas emissions of 230'650 tons. These emissions include 107'850 tons from purchased electricity qualities (Scope 2 Market Based Mix). Had this electricity been purchased without environmental criteria, an additional 80'450 tons of GHG emissions would have been the result. The scope 2 emissions would then have added up to 188'300 tons (Scope 2 Location Based Mix).

Credit Suisse Group
 VfU-Indicators for In-house Operations 2013 to 2015
 according to GRI and GHG-Protocol ¹⁾:
 Comparison of Periods

	GRI and GHG-Protocol Indicators	Overall Consumption			Indicator per FTE		
		2013	2014	2015	2013	2014	2015
Premises Energy Consumption in MWh / kWh per FTE	EN 3 / 4	639'400	570'400	557'800	13'650	12'310	11'500
Electricity consumed in MWh		518'300	475'200	457'400	11'060	10'260	9'430
District Heating etc. consumed in MWh		31'600	26'900	33'400	670	580	690
Fossil Fuels consumed in MWh		89'600	68'300	67'000	1'910	1'470	1'390
Business Travel in mio km / km per FTE	EN 29	528.3	531.4	552.4	11'280	11'470	11'390
Paper consumed in tons / kg per FTE	EN 1	5'200	4'430	3'830	111	96	79
Water consumed in m³ / m³ per FTE	EN 8	1'223'600	1'030'000	1'038'200	26	22	21
Waste produced in tons / kg per FTE	EN 22	11'620	12'070	11'310	248	260	233
Losses of Coolants and Fire Extinguishers in kg / grams per FTE	EN 19	1'810	1'740	1'100	39	38	23
Greenhouse Gas Emissions gross in metric tons CO₂e / kg per FTE	Scope 1-3	290'720	290'500	278'800 ²⁾	6'210	6'270	5'750 ²⁾
Savings through electricity from renewable sources in the UK		16'230	44'490	38'530 ²⁾	350	960	800 ²⁾
Greenhouse Gas Emissions net offset in metric tons CO₂e / kg per FTE	Scope 1-3	274'490	246'010	240'270 ²⁾	5'860	5'310	4'950 ²⁾
- Directly through burning fuels and losses from coolants and fire extinguishers ²⁾	EN 16 / Scope 1	22'580	17'330	16'630 ²⁾	480	370	340 ²⁾
- Indirectly from energy production ²⁾	EN 16 / Scope 2	133'270	115'020	110'320 ²⁾	2'850	2'480	2'270 ²⁾
- Indirectly through sources such as business travel, paper, waste and water ²⁾	EN 17 / Scope 3	118'640	113'660	113'320 ²⁾	2'530	2'450	2'340 ²⁾
Share of offset emissions		100%	100%	100%			

1) GRI = Global Reporting Initiative; www.globalreporting.org, GHG-Protocol = Greenhouse Gas Protocol; www.ghgprotocol.org
 Energy consumption is presented in MWh and not in MJ. One megawatt hour (MWh) equals 3,6 mega joule (MJ), rounded figures

2) Greenhouse gas emissions for 2013, 2014 and 2015 are based on net emissions, taking into account the composition of energy purchased from renewable sources. For the EMEA region, surplus hydropower certificates from the Switzerland region were taken into account in the electricity model. The gross greenhouse gas emissions for the EMEA region are following the DEFRA guidelines for the UK. The Scope 2 emissions are not yet following the new Greenhouse Gas Protocol Scope 2 guidelines from January 2015. In the course of the data collection for 2015 minor adjustments were made to 2013 and 2014 basic data sets.