

Credit Suisse Group
VfU-Indicators for In-house Operations 2016
according to GRI and GHG-Protocol¹⁾:
Comparison of Regions

	 Switzerland	 Europe / Middle East	 Americas	 Asia-Pacific	 2016	Change to 2015	Indicator per FTE
Premises Energy Consumption in MWh	189'600	129'100	152'100	65'100	535'900	-4%	11'230 kWh
Electricity consumed in MWh	133'300	122'900	137'600	62'900	456'800	0%	9'570 kWh
District Heating etc. consumed in MWh	10'100		12'700	2'000	24'800	-25%	520 kWh
Fossil Fuels consumed in MWh							
Natural Gas	41'590	5'720	280	20	47'620	-15%	1'000 kWh
Heating Oil and Emergency Power Supply Fuels	4'560	430	1'430	240	6'650	-34%	140 kWh
Business Travel in mio km	40.0	114.3	155.3	122.6	432.1	-22%	9'055 km
Paper consumed in tons	2'710	340	250	360	3'650	-10%	77 kg
Water consumed in m³	351'100	192'100	312'800	118'300	974'300	-5%	20 m³
Waste produced in tons	4'960	2'290	3'510	830	11'580	2%	243 kg
Valuable materials separated and recycled	3'210	710	1'360	370	5'650	6%	49%
Waste incinerated	1'750	1'420	20	50	3'230	15%	28%
Waste disposed of in landfills		150	2'130	320	2'600	-16%	22%
Special waste treatment				100	100	15%	1%
Losses of Coolants and Fire Extinguishers in kg	310	350	370	1'700	2'720	129%	57 grams
Greenhouse Gas Emissions gross in metric tons CO2 equivalents^{2) and 3)}	25'780	60'200	87'480	72'330	245'790	-11%	5'150 kg
Greenhouse Gas Emissions net in metric tons CO2 equivalents²⁾	25'780	30'250	87'480	72'330	215'840	-10%	4'520 kg
- Directly through burning fuels and losses from coolants and fire extinguishers (Scope 1) ²⁾	10'390	1'780	900	8'350	21'420	30%	450 kg
- Indirectly from energy production (Scope 2) ²⁾	700	11'470	55'810	39'060	107'040	-3%	2'240 kg
- Indirectly from energy precombustion, business travel, etc. (Scope 3) ²⁾	14'700	16'990	30'770	24'920	87'380	-23%	1'830 kg
Offsetted Greenhouse Gas Emissions net in metric tons CO2e	25'780	30'250	87'480	72'330	215'840		
Share of offsetted emissions	100%	100%	100%	100%	100%		

1) GRI = Global Reporting Initiative; www.globalreporting.org
GHG-Protocol = Greenhouse Gas Protocol; www.ghgprotocol.org,
Covering 100 % of global banking operations and including distribution of scope 1 - 3 emissions. Rounded figures.

2) Global greenhouse gas emissions for 2014, 2015 and 2016 are based on net emissions, taking into account the composition of electricity qualities purchased globally. 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 a market based mix according to the the Greenhouse Gas Protocol Scope 2 guidelines. In the course of the data collection for 2016 minor adjustments were made to 2014 and 2015 basic data set.

3) The environmental data 2014 and 2015 were calculated and reported according to the VfU Indicators Standard Version 2013, the 2016 data according to the new edition VfU Indicators Standard Version 2015. The 2016 emissions are therefore approx. 7'500 tons lower compared to the old standard. The total greenhouse gas emissions include 107'000 tons from purchased electricity qualities (Scope 2 Market Based Mix). Had this electricity been purchased without environmental criteria, an additional 83'100 tons of GHG emissions would have been the result. The scope 2 emissions would then have added up to 190'100 tons (Scope 2 Location Based Mix). For Region Switzerland the reported 2016 energy data from third parties have been excluded from the calculation (approx. 10% of fossil fuel consumption).

Credit Suisse Group
VfU-Indicators for In-house Operations 2014 to 2016
according to GRI and GHG-Protocol ¹⁾:
Comparison of Periods

	GRI and GHG-Protocol Indicators	Overall Consumption			Indicator per FTE		
		2014	2015	2016	2014	2015	2016
Premises Energy Consumption in MWh / kWh per FTE	EN 3 / 4	571'900	558'100	535'900	12'340	11'510	11'230
Electricity consumed in MWh		475'200	459'000	456'800	10'260	9'460	9'570
District Heating etc. consumed in MWh		29'700	32'900	24'800	640	680	520
Fossil Fuels consumed in MWh		67'100	66'200	54'300	1'450	1'360	1'140
Business Travel in mio km / km per FTE	EN 29	531	552	432	11'470	11'390	9'060
Paper consumed in tons / kg per FTE	EN 1	4'430	4'080	3'650	96	84	77
Water consumed in m³ / m³ per FTE	EN 8	1'027'300	1'023'000	974'300	22	21	20
Waste produced in tons / kg per FTE	EN 22	12'070	11'310	11'580	260	230	243
Losses of Coolants and Fire Extinguishers in kg / grams per FTE	EN 19	1'830	1'188	2'720	39	24	57
Greenhouse Gas Emissions gross in metric tons CO₂e / kg per FTE	Scope 1-3	290'190	279'250	245'790 ²⁾	6'260	5'760	5'150 ²⁾
Savings through electricity from renewable sources in the UK		44'490	38'530	29'950 ²⁾	960	790	630 ²⁾
Greenhouse Gas Emissions net offset in metric tons CO₂e / kg per FTE	Scope 1-3	245'700	240'720	215'840 ²⁾	5'300	4'960	4'520 ²⁾
- Directly through burning fuels and losses from coolants and fire extinguishers ²⁾	EN 16 / Scope 1	17'090	16'490	21'420 ²⁾	370	340	450 ²⁾
- Indirectly from energy production ²⁾	EN 16 / Scope 2	115'020	110'660	107'040 ²⁾	2'480	2'280	2'240 ²⁾
- Indirectly through sources such as business travel, paper, waste and water ²⁾	EN 17 / Scope 3	113'590	113'580	87'380 ²⁾	2'450	2'340	1'830 ²⁾
Share of offset emissions		100%	100%	100%			

1) GRI = Global Reporting Initiative; www.globalreporting.org, GHG-Protocol = Greenhouse Gas Protocol; www.ghgprotocol.org
Covering 100 % of global banking operations. 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 2014, 2015 and 2016 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 market based according to the the Greenhouse Gas Protocol Scope 2 guidelines. In the course of the data collection for 2016 minor adjustments were made to 2014 and 2015 basic data sets.