

Corporate Responsibility at a Glance

April 2015



A responsible approach to business is a key factor determining our long-term success. For Credit Suisse, corporate responsibility is about creating sustainable value – for our clients, shareholders, employees and other stakeholders. We do so based on our broad understanding of our duties as a financial services provider and employer and as an integral part of the economy and society. Our approach also reflects our commitment to protecting the environment.

Facts and Figures

Banking	<ul style="list-style-type: none"> ■ The ethical values and professional standards defined in our Code of Conduct form the basis for all of our activities. In addition, we have introduced 10 Business Conduct Behaviors to guide our employees in their daily work and to help reduce the potential for operational or conduct losses. ■ Credit Suisse offers clients a wide range of products and services that address economic, environmental and social themes. ■ We conduct our Reputational Risk Review Process and apply sector-specific policies and guidelines to identify potential environmental and social risks in our banking business.
Economy and Society	<ul style="list-style-type: none"> ■ At end-2014, Credit Suisse had around CHF 156 billion of loans outstanding in Switzerland. ■ Credit Suisse supports humanitarian and charitable organizations such as Plan International and Swisscontact. Our foundations and committees work with over 870 partner organizations globally. ■ We participate in various forums, umbrella organizations and industry associations, including the Institute of International Finance, the International Chamber of Commerce and the World Economic Forum. ■ Following the success of our Youth Unemployment Initiative in Switzerland, we launched the new association “Check Your Chance” in 2014, transitioning the initiative to an independent national platform.
Employer	<ul style="list-style-type: none"> ■ 45,800 individuals from over 150 different nations work at Credit Suisse. ■ In 2014, a total of 1,200 young talents took part in our various training programs in Switzerland. ■ Credit Suisse supports multiple internal employee networks worldwide that serve as a platform for the exchange of knowledge and experience, fostering mutual understanding and helping to strengthen our corporate culture.
Environment	<ul style="list-style-type: none"> ■ Credit Suisse has been greenhouse gas neutral worldwide since 2010. ■ We have saved 49 gigawatt-hours of energy globally over the last four years through the continued expansion of server virtualization; our server virtualization rate is currently 60%. ■ With a portfolio of over 1.1 million m² of Minergie-certified floor space, Credit Suisse is one of the largest investors in environmentally friendly residential and commercial real estate in Switzerland.

Further information about our activities in the area of corporate responsibility is available in our Corporate Responsibility Report and on our website at: credit-suisse.com/responsibility

Examples of our wide-ranging activities

Responsibility in Banking

Competence, diligence and responsible conduct are key to the success of our business. We are therefore emphasizing a [culture of integrity, personal accountability and compliance](#) within our bank.

Our commitment to sustainability and to taking environmental and social issues into account in our business activities is set out in our [Code of Conduct and in our Statement on Sustainability](#).

Our [sustainable products and services](#) include index solutions, discretionary mandates and model portfolios, as well as thematic investments focusing on green real estate and microfinance, among other themes. In 2014, we had CHF 8,974 million of assets under management with high social and environmental benefits.

In 2014, Credit Suisse signed up to the [Principles for Responsible Investment \(PRI\)](#) – a voluntary framework to incorporate environmental, social and governance (ESG) criteria into investment decisions.

We analyzed a total of 571 transactions or client relationships as part of our [Reputational Risk Review Process](#) in 2014 to assess environmental or human rights risks.

We are committed to making our [products and services accessible to all our clients](#). Our employees are therefore trained to respond to the needs of clients with disabilities.

Responsibility for the Economy and the Society

We strive to play a constructive [role in society](#) and to support the economy through our activities. For example, we are a financial partner to over 100,000 companies or around 1 in 3 businesses in Switzerland.

Credit Suisse also makes an [indirect contribution to the economy](#) in a variety of ways, including in our role as a consumer. In 2014, we purchased over CHF 6 billion of goods, services and licenses from suppliers.

Our collaboration with partner organizations around the globe is supplemented by the [volunteer work](#) of many Credit

Suisse employees. In 2014, our employees dedicated a total of 190,790 hours to volunteering worldwide.

In 2014, as part of our [Global Education Initiative](#), we rolled out a new program focusing on financial education that will benefit girls in Brazil, China, India and Rwanda. We also continued our activities in the field of [microfinance](#).

Responsibility as an Employer

The success of our company ultimately depends on the skills and experience of our employees. We want to offer our employees attractive career opportunities. In addition, ongoing [training and development programs](#) enable us to enhance the quality of our service and advisory offering and to continuously adapt our business to changing market and client needs.

Credit Suisse is active in more than 50 countries and employs 45,800 individuals from over 150 different nations. The [diversity](#) of our workforce and the different skills, mindsets, knowledge and experience of our employees give us a better understanding of client needs, cultural aspects and regional markets, as well as opening up a broader range of business opportunities for the bank.

Responsibility for the Environment

Credit Suisse has been active in the area of [environmental and climate protection](#) for more than 15 years. We operate an ISO 14001-certified environmental management system to help protect natural resources and reduce our environmental footprint. In addition, we attained global greenhouse gas neutrality for the fifth consecutive year in 2014.

To help preserve biodiversity and natural ecosystems, we expanded our activities in the area of [conservation finance](#) in 2014 and have developed a new type of investment product in this area.

In 2014, our Sustainability Network expanded its activities – giving Credit Suisse employees in all regions the opportunity to participate in various sustainability events on a range of topics. In addition, 1,084 employees received a total of 4,546 hours of training on [environmental management](#) during the year.



Corporate Responsibility Report

The Corporate Responsibility Report explains how Credit Suisse assumes its various responsibilities:
credit-suisse.com/responsibility

Contact / Questions

Corporate Responsibility Communications:
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Information about investment opportunities

Sustainable products and services:
credit-suisse.com/responsibility/banking

Newsletter

Monthly Responsibility Newsletter:
credit-suisse.com/responsibility/newsletter