

Corporate Responsibility at a Glance

April 2017



As one of the world's leading banks, Credit Suisse is committed to delivering financial experience and expertise for over 160 years. For us, 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, member of society and employer. Our approach also reflects our efforts to protect the environment.

Facts and Figures

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Banking	 The ethical values and professional standards defined in our Code of Conduct form the basis for all of our activities. In early 2017, we launched a new approach to Conduct and Ethics with a set of six standards. Credit Suisse offers clients a wide range of products and services that address economic, environmental and social themes, and the year 2017 marks the 15th anniversary of microfinance and impact investment at Credit Suisse. We conduct our Reputational Risk Review Process and apply sector-specific policies and guidelines to identify potential environmental and human rights-related risks in our banking business.
Economy and Society	 We play a key role as a financial intermediary, bringing together borrowers and lenders of capital. For example, Credit Suisse had approximately CHF 159 billion of loans outstanding in Switzerland at the end of 2016. Credit Suisse supports humanitarian and charitable organizations such as the Swiss Red Cross. Our foundations and committees work with more than 800 partner organizations worldwide. We are committed to global initiatives in the area of sustainability, such as the UN Global Compact, and we play an active role in supporting the Sustainable Development Goals (SDGs) of the UN. In Switzerland, Credit Suisse launched the independent association "Check Your Chance" in 2015 to combat youth unemployment in our home market. In 2016, the association offered 1,120 young people targeted support – from advice on choosing a career to completing job applications.
Employer	 47,170 individuals from over 150 different countries work at Credit Suisse 70,600 classroom-delivered training days were held for our employees in 2016. We support 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	 Since 2010, Credit Suisse has been greenhouse gas neutral globally. Our net global greenhouse gas emissions decreased by around 10% to 215,800 metric tons of CO₂ equivalents during 2016. We created the "greenproperty" quality seal as a way of measuring the sustainability of buildings. At the end of 2016, this seal has been applied to around CHF 3 billion of real assets.

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 and the ethical values and professional standards defined in our Code of Conduct form the basis for all of our activities.

Our Code of Conduct, as well as the "Statement on Sustainability" also set out our commitment to sustainability and to taking environmental and social issues into account in our business activities.

We analyzed a total of 658 transactions as part of our Reputational Risk Review Process in 2016 to assess environmental or human rights risks.

Our *sustainable products and services* include single investments and portfolio solutions that meet sustainability and ESG (environmental, social and governance) criteria. Assets invested according to sustainability criteria totaled over CHF 19.6 billion in 2016, up approximately 30% compared to 2015.

As a signatory to the **Principles for Responsible Investment** (PRI), we emphasize our commitment to acting in the best longterm interests of our clients by incorporating ESG criteria into investment processes and decisions.

We strive to make 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 Society

As a financial intermediary, we play a key role in the economy and society. For example, we are a financial partner to approximately 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 client and contractual partner. In 2016, we purchased around CHF 7 billion of goods, services and licenses from suppliers worldwide.

We support employees who wish to undertake voluntary work for society, or to hold political office in our home market. In 2016, more than 18,554 employees volunteered to help charitable

causes. This volunteer work around the globe is complemented by our collaboration with partner organizations.

Thanks to our **Global Education Initiative**, 89,066 girls and young women were able to improve their financial and social skills. In addition, more than three million people benefited from our activities in the *field of microfinance* in 2016.

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.

Worldwide, Credit Suisse employs around 47,170 individuals from over 150 different countries. The *diversity* of our workforce and the different skills, mindsets 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.

Responsibility for the Environment

The protection of the environment is one of the most pressing issues of our time. We operate an ISO 14001-certified environmental management system to help protect natural resources. We achieved *global greenhouse gas neutrality* in 2016 for the seventh year in a row.

Our principles and our approach to *climate protection* are set out in our "Statement on Climate Change."

To help preserve biodiversity, we continued our activities in the area of *conservation finance* in 2016 and we co-founded the Coalition for Private Investment in Conservation.

The Sustainability Network gives employees worldwide the opportunity to participate in various sustainability events. Around 2,000 employees have signed up to this platform. In addition, 8,700 employees received training in *environmental* management and health and safety.



Corporate Responsibility Report

The Corporate Responsibility Report describes how Sustainable products and services: Credit Suisse assumes its various responsibilities as a credit-suisse.com/responsibility/banking bank:

credit-suisse.com/crr

Contact / Questions

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Information about Investment Opportunities

Newsletter

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