



# GRI Content Index 2017

Credit Suisse used the GRI Standards (Core Option) in the development of its corporate responsibility reporting. The content index refers to information in the Corporate Responsibility Report 2017 (CRR), the Annual Report 2017 (AR) and the Credit Suisse website ([www.credit-suisse.com](http://www.credit-suisse.com)). Indicators that have been externally verified by SGS are marked with an asterisk.

## LEGEND

AR	Annual Report
CRR	Corporate Responsibility Report
*	Indicator externally verified by SGS
●	Fully reported
○	Partially reported
⊗	Not reported (omission)

## GENERAL DISCLOSURES

### GRI 102

SRS	DISCLOSURE	SOURCE	SCOPE
<b>ORGANIZATIONAL PROFILE</b>			
102-1	Name of the organization	<a href="#">AR 2017: Front Cover</a> <a href="#">Our Company</a> (Internet)	●
102-2	Activities, brands, products, and services	Credit Suisse at a glance: <a href="#">AR 2017: p. 12</a> Divisions: <a href="#">AR 2017: pp. 19-27</a> Products and Services: <a href="#">AR 2017: pp. 16-18</a> <a href="#">Our Businesses</a> (Internet)	●
102-3	Location of headquarters	Corporate Governance: <a href="#">AR 2017: p. 184</a> Main Offices: <a href="#">AR 2017: A-12</a>	●
102-4	Location of operations	Organizational structure: <a href="#">AR 2017: p. 14</a> Divisions: <a href="#">AR 2017: pp. 19-27</a> Main Offices: <a href="#">AR 2017: A-12</a> <a href="#">Our Company</a> (Internet)	●
102-5	Ownership and legal form	Corporate Governance: <a href="#">AR 2017: p. 184</a> <a href="#">Articles of Association</a> (Internet)	●
102-6	Markets served	See GRI Indicators 102-2 and 102-4 For additional details, please refer to: Divisions: <a href="#">AR 2017: pp. 19-27</a>	●
102-7	Scale of the organization	Results Summary: <a href="#">AR 2017: p p. 58-59</a>	●

		<p>Divisions: <a href="#">AR 2017: pp. 19-27</a></p> <p>Organizational structure: <a href="#">AR 2017: p. 14</a></p> <p>Number of Employees: <a href="#">AR 2017: p. 63</a></p> <p><a href="#">Our Company</a> (Internet)</p>	
102-8*	Information on employees and other workers	<p>Credit Suisse has 46,840 permanent contracts (full-time equivalents; whereof 16,490 in Switzerland and 30,350 in all other regions). 2017=11% (2016=10%) of Credit Suisse employees work part-time (20% of all female employees and 5% of all male employees).</p> <p>Credit Suisse does not report on employment types, due to bank-specific regulatory limitations and internal guidelines.</p> <p>Number of Employees: <a href="#">CRR 2017: p. 57</a></p> <p>Responsibility as an Employer: <a href="#">CRR 2017, pp. 51-60</a></p> <p><a href="#">Employer</a> (Internet)*</p>	●
102-9	Supply chain	<p>Supplier Code of Conduct and Third Party Risk Management (TPRM): <a href="#">CRR 2017: p. 25</a></p> <p>An Integral Part of the Economy and Society: <a href="#">CRR 2017: p. 40</a></p> <p><a href="#">Suppliers</a> (Internet)</p> <p><a href="#">Supplier Code of Conduct</a> (Internet)</p>	●
102-10	Significant changes to the organization and its supply chain	<p>Credit Suisse strategy: <a href="#">AR 2017: pp. 13-15</a></p> <p>Evolution of legal entity structure: <a href="#">AR 2017: p. 15</a></p> <p>Trust and Expertise: <a href="#">CRR 2017: pp. 13-20</a></p>	●
102-11*	Precautionary Principle or approach	<p>Our commitment to sustainability and to the consideration of environmental and social issues in our business activities is embedded in the Code of Conduct. In addition, our “Statement on Sustainability” defines the objectives and principles underlying our approach in this area. It refers to international agreements that Credit Suisse has voluntarily pledged to uphold, such as the UN Global Compact with its 10 principles in the areas of human rights, labor standards, environmental protection and anti-corruption efforts.</p> <p>For our own operations, Credit Suisse strives to make more efficient use of natural resources and to reduce greenhouse gas emissions. We continuously implement a variety of measures through our environmental management system, which is certified globally in accordance with ISO 14001. Furthermore, Credit Suisse has been greenhouse gas neutral globally since 2010.</p> <p>In our banking businesses, environmental aspects are considered when managing transaction-related risks. Applying our Reputational Risk Review Process, we assess whether projects or client activities could pose a major risk to the environment or to human rights aspects. In that context, our internal specialist unit Sustainability Affairs evaluates whether the potential client’s activities are consistent with the relevant industry standards and whether the transaction is compatible with Credit Suisse’s policies and guidelines for sensitive sectors. Based on the outcome of this analysis, Sustainability Affairs submits its assessment to a Reputational Risk Approver, who is a senior manager independent from the area of business in question, or to the respective Reputational Risk Committees. They have the authority to approve, reject or impose conditions on our participation in a transaction. In cases of particularly complex or cross-divisional transactions, the decision may be referred to the Reputational Risk Sustainability Committee (RRSC) or escalated to the Global Reputational Risk Approver. The RRSC, chaired by the Group’s Chief Risk Officer, is the most senior governing body responsible for the oversight of review processes and policies and the discussion of reputational risks and sustainability issues.</p> <p>Certain industries are particularly sensitive from a social or environmental perspective. They include oil and gas, mining, power generation, and forestry and agribusiness, which covers pulp and paper as well as palm oil production. To assess potential transactions with clients in these industries, we have defined specific global policies and guidelines, taking account of standards developed by international organizations such as the UN and the World Bank.</p>	●

		<p>Our sector policies and guidelines are regularly reviewed and updated to reflect the latest developments and challenges, for example in areas such as climate change. In 2017, we consolidated our guidelines on power generation, which include restrictions on the financing of new mining projects to extract thermal coal and new coal-fired power plants. We also updated our due diligence framework for shale operations and engaged in discussions about how to more explicitly reflect the rights of indigenous peoples in company policies. Furthermore, we reviewed our risk assessment process with regard to the protection of UNESCO World Heritage sites.</p> <p><a href="#">Sustainability Commitments</a> (Internet)</p> <p>Responsibility for the Environment: <a href="#">CRR 2017: pp. 62-68</a></p> <p><a href="#">Environmental Management System</a> (Internet)</p> <p><a href="#">Greenhouse Gas Neutrality</a> (Internet)</p> <p>Risk Management and Sustainability: <a href="#">CRR 2017: pp. 21-27</a></p> <p><a href="#">Risk Management &amp; Sustainability</a> (Internet)</p>	
102-12*	External initiatives	<p>Credit Suisse is a signatory to several international agreements, and is committed to integrating their standards into its corporate policy. These include, among others: the UN Global Compact, the United Nations Environment Programme Finance Initiative (UNEP FI) and the Roundtable on Sustainable Palm Oil (RSPO). Furthermore, Credit Suisse is a signatory to the UN Principles for Responsible Investments (PRI).</p> <p>Credit Suisse also follows the Equator Principles (EP) – a framework for the management of environmental and social risks that is based on standards defined by the International Finance Corporation (IFC) and is applied by more than 90 banks for specific types of finance for industrial and infrastructure projects. In 2017, Credit Suisse continued its active participation in the Steering Committee of the Equator Principles and acted as the regional representative for Europe within the Equator Principles Association.</p> <p>We also publicly expressed our support for the recommendations of the Financial Stability Board’s Task Force on Climate-related Financial Disclosures (FSB TCFD) at the One Planet Summit in December 2017 in Paris.</p> <p>Credit Suisse contributes to the realization of the Sustainable Development Goals (SDGs) in various ways, including in our role as a financial intermediary and employer. Further examples of how we aim to support the SDGs include our impact investing activities across the bank and our corporate citizenship initiatives, while our focus on sustainability risk management can help us to reduce potential negative impacts of certain transactions or client relationships on the realization of the SDGs.</p> <p>UN Global Compact: <a href="#">CRR 2017, p. 71</a></p> <p>Sustainability Networks and Initiatives: <a href="#">CRR 2017: p. 73</a></p> <p><a href="#">Agreements and Memberships</a> (Internet)</p> <p>Our Contribution to the Realization of the SDGs: <a href="#">CRR 2017: p. 72</a></p> <p><a href="#">Credit Suisse and the SDGs</a> (Internet)</p>	●
102-13*	Membership of associations	<p>Credit Suisse considers it important to engage in discussions with various stakeholders – from clients, employees and investors to policy-makers, legislators, regulators and representatives of the business community and society – in order to understand the issues that are important to them and to help find constructive solutions to current challenges. This exchange of views and ideas has grown increasingly important in recent years in view of international developments and discussions surrounding the role of the finance industry in the global economy. Reflecting our commitment to dialogue, we are a member of a number of industry associations, umbrella organizations and think-tanks.</p> <p>In addition, Credit Suisse actively participates in a number of sustainability networks and initiatives worldwide. These include, among others: the UN Environment Programme Finance Initiative (UNEP FI) and the UN Global Compact.</p> <p>Maintaining a Constructive Dialogue: <a href="#">CRR 2017: p. 40</a></p>	●

		Sustainability Networks and Initiatives: <a href="#">CRR 2017: p. 73</a> <a href="#">Our Network</a> (Internet)	
<b>STRATEGY</b>			
102-14	Statement from senior decision-maker	Foreword CRR: <a href="#">CRR 2017: pp. 4-5</a>	●
102-15	Key impacts, risks, and opportunities	Our main responsibility is to ensure that we run our company successfully on a long-term basis for the benefit of our clients, shareholders, employees and society as a whole. Competence, compliance, diligence and responsible conduct are key to the success of our business. This includes taking account of social and environmental aspects when conducting our business  Our Understanding of Corporate Responsibility: <a href="#">CRR 2017: pp. 6-11</a> <a href="#">Approach to Corporate Responsibility</a> (Internet)	●
<b>ETHICS AND INTEGRITY</b>			
102-16*	Values, principles, standards, and norms of behavior	We aim for the highest standards of personal accountability and ethical conduct from each member of our workforce. Credit Suisse employees at all levels of the organization, as well as the members of the Board of Directors, are obligated to adhere to our Code of Conduct.  In early 2017, we also launched a globally consistent approach to Conduct and Ethics with a set of six standards, including Client Focus, Accountability and Transparency, to further embed expectations of good conduct in our employees.  Our "Statement on Sustainability" explains our aims relating to the balancing of economic, environmental and social issues when performing our activities as a bank. In that context, Credit Suisse is a signatory to several international agreements regarding sustainability / corporate responsibility (see indicators 102-12 and 102-13).  Code of Conduct and Conduct and Ethics Standards: <a href="#">CRR 2017: p. 17</a> <a href="#">Code of Conduct</a> (Internet) <a href="#">Statement on Sustainability</a> (Internet) <a href="#">Sustainability Commitments</a> (Internet)	●
<b>GOVERNANCE</b>			
102-18	Governance structure	Board of Directors / Board Committees: <a href="#">AR 2017: pp. 190-198</a>  Corporate Governance: <a href="#">AR 2017: pp. 182-184</a>	●
102-20*	Appointed body accountable for economic, environmental and social topics	Based on Credit Suisse's Statement on Sustainability, the CEO is the most senior manager having decision-making authority on sustainability matters and is supported in this by the Reputational Risk Sustainability Committee. The RRSC, chaired by the Group's Chief Risk Officer, is the most senior governing body responsible for the oversight of review processes and policies and the discussion of reputational risks and sustainability issues. Environment and sustainability specialist units support line management with the necessary specialist knowledge.  Risk Management and Sustainability: <a href="#">CRR 2017: pp. 21-27</a> <a href="#">Risk Management &amp; Sustainability</a> (Internet) <a href="#">Statement on Sustainability</a> (Internet)	●

STAKEHOLDER ENGAGEMENT			
102-40	List of stakeholders groups	<p>We regularly engage in a dialogue with clients, shareholders, investors and employees, as well as with regulators and policymakers, NGOs and other stakeholders.</p> <p>This dialogue – combined with the insights we gain through our involvement in initiatives, associations, forums and professional bodies, as well as the findings of surveys – helps to strengthen our understanding of the different, and sometimes conflicting, perspectives of our stakeholders. This approach helps us to identify their interests and expectations at an early stage, to offer our perspective and help to develop solutions to address current challenges wherever possible. At the same time, this exchange provides us with a more detailed understanding of our corporate responsibilities. Further Information about our engagement with stakeholders, as well as our range of publications that are designed to contribute to the public debate, are available online:</p> <p>Engaging with Stakeholders: <a href="#">CRR 2017: p. 10</a>  <a href="#">Engaging with our Stakeholders</a> (Internet)</p>	●
102-41	Collective bargaining agreements	<p>Engaging with Stakeholders: <a href="#">CRR 2017: p. 10</a></p> <p>Attractive Working Environment and Flexible Working: <a href="#">CRR 2017: pp. 56-57</a>  <a href="#">Employee Representation</a> (Internet)</p>	○
102-42	Identifying and selecting stakeholders	<p>Credit Suisse selects the stakeholder groups with which it engages by assessing the economic, environmental, and social factors, and then analyzes the relevance, materiality, and the necessary level of interaction. For example, on social issues, Credit Suisse has identified several key stakeholder groups regarding its role as an employer and about workplace, including employees, trade unions, and suppliers. In addition, with respect to its role in society, Credit Suisse has identified authorities and politicians and the media as key stakeholder groups. For each identified stakeholder group, various communication channels are used. Further details are outlined in the CRR 2017 and on our website. Please refer to:</p> <p>Engaging with Stakeholders: <a href="#">CRR 2017: p. 10</a>  <a href="#">Engaging with our Stakeholders</a> (Internet)</p>	●
102-43	Approach to stakeholder engagement	<p>We regularly engage in a dialogue with clients, shareholders, investors and employees, as well as with regulators and policymakers, NGOs and other stakeholders.</p> <p>This dialogue – combined with the insights we gain through our involvement in initiatives, associations, forums and professional bodies, as well as the findings of surveys – helps to strengthen our understanding of the different, and sometimes conflicting, perspectives of our stakeholders. This approach helps us to identify their interests and expectations at an early stage, to offer our perspective and help to develop solutions to address current challenges wherever possible. At the same time, this dialogue provides us with a more detailed understanding of our corporate responsibilities.</p> <p>We aim to focus our corporate responsibility reporting activities on topics that are relevant to our business as well as to our stakeholders. We therefore regularly undertake a materiality assessment in order to identify critical economic, environmental and social issues that may either have a significant impact on the company's business performance or substantively influence the assessments and decisions of our stakeholders.</p> <p>The materiality assessment is based on our ongoing dialogue with stakeholders across all parts of our business. In 2017, we engaged with our stakeholders through a structured survey, complemented by a dedicated media analysis, independent research and information from our monitoring tools. Internally, we received feedback at various levels, including from leaders of strategic business units. This information also helped us to determine the impact of these material issues on Credit Suisse.</p> <p>Credit Suisse Materiality Assessment: <a href="#">CRR 2017: pp. 8-9</a>  <a href="#">Materiality Assessment</a> (Internet)</p> <p>Engaging with Stakeholders: <a href="#">CRR 2017: p. 10</a></p>	●

		<a href="#">Engaging with our Stakeholders</a> (Internet) <a href="#">Our Network</a> (Internet)	
102-44	Key topics and concerns raised	Examples of Credit Suisse's stakeholder dialogue and engagement activities can be found in our CRR and online at: Credit Suisse Materiality Assessment: <a href="#">CRR 2017: pp. 8-9</a> <a href="#">Materiality Assessment</a> (Internet) Engaging with Stakeholders: <a href="#">CRR 2017: pp. 10</a> <a href="#">Engaging with our Stakeholders</a> (Internet)	●
<b>REPORTING PRACTICES</b>			
102-45	Entities included in the consolidated financial statements	Summary of significant accounting policies: <a href="#">AR 2017: pp. 262-270</a>	●
102-46	Defining report content and topic Boundaries	The 2017 Corporate Responsibility Report (CRR) covers activities of Credit Suisse globally. In line with the GRI Standards, we conducted a materiality assessment for the fifth time in 2017 in order to better understand the views and interests of our stakeholders, identify key issues and report on them transparently. The CRR covers the issues classified as particularly important in the context of the materiality assessment.  Credit Suisse's 2017 reporting on corporate responsibility was produced in accordance with the "Core" option of the GRI Standards. As in previous years, selected indicators of our GRI-based disclosure on corporate responsibility have been externally assessed and independently assured by SGS. For additional details please refer to:  Credit Suisse Materiality Assessment: <a href="#">CRR 2017: pp. 8-9</a> <a href="#">Materiality Assessment</a> (Internet) Reporting on Corporate Responsibility: <a href="#">CRR 2017: pp. 69-70</a> External Assurance: <a href="#">SGS Assurance Statement for 2017 Reporting</a> (PDF)	●
102-47	List of material topics	Credit Suisse Materiality Assessment: <a href="#">CRR 2017: pp. 8-9</a> <a href="#">Materiality Assessment</a> (Internet)	●
102-48	Restatements of information	None	●
102-49	Changes in reporting	In 2017, we expanded the scope of our Materiality Assessment and reached out to a larger number and broader range of external and internal stakeholders in all regions where we operate.  We engaged with our stakeholders through a structured survey, complemented by a dedicated media analysis, independent research and information from our monitoring tools. Internally, we received feedback at various levels, including from leaders of strategic business units. The outputs led us to slightly extend the previous list of material issues.  Credit Suisse Materiality Assessment: <a href="#">CRR 2017: pp. 8-9</a> <a href="#">Materiality Assessment</a> (Internet) Reporting on Corporate Responsibility: <a href="#">CRR 2017: pp. 69-70</a>	●
102-50	Reporting period	The 2017 Corporate Responsibility Report was published in March 2018 and covers the reporting year 2017: <a href="#">CRR 2017: Front Cover</a> Scope of the Report: <a href="#">CRR 2017: p. 69</a>	●

102-51	Date of most recent report	The 2017 Corporate Responsibility Report was published in March 2018 and covers the 2017 reporting year. <a href="#">CRR 2017</a>	●
102-52	Reporting cycle	Credit Suisse publishes its Corporate Responsibility Report annually, along with the Annual Report. 2018 saw the first edition of the new publication "Corporate Responsibility – At a Glance", a concise booklet illustrating the range of Credit Suisse's corporate responsibility commitments and initiatives through facts and figures and case studies. <a href="#">Annual Reporting</a> (Internet)	●
102-53	Contact point for questions regarding the report	We regard our reporting on corporate responsibility as an important basis for our dialogue with stakeholders and welcome any feedback about our activities: <a href="mailto:responsibility.corporate@credit-suisse.com">responsibility.corporate@credit-suisse.com</a>	●
102-54	Claims of reporting in accordance with the GRI Standards	Global Reporting Initiative: <a href="#">CRR 2017: p. 69</a> <a href="#">GRI Content Index</a> (Internet)	●
102-55	GRI content index	Global Reporting Initiative: <a href="#">CRR 2017: p. 69</a> <a href="#">GRI Content Index</a> (Internet) External Assurance: <a href="#">SGS Assurance Statement for 2017 Reporting</a> (PDF)	●
102-56	External assurance	Our GRI-based disclosure on corporate responsibility 2017 is externally assessed and independently assured by SGS, where specified with an asterisk (*). In addition, Credit Suisse's Environmental Management System is audited annually by SGS according to ISO 14001. External Assurance: <a href="#">SGS Assurance Statement for 2017 Reporting</a> (PDF)	●

## TOPIC-SPECIFIC STANDARDS

### GRI 200: ECONOMIC

SRS	DISCLOSURE	SOURCE	SCOPE
<b>GRI 201: ECONOMIC PERFORMANCE</b>			
<b>GRI 103: MANAGEMENT APPROACH FOR ECONOMIC PERFORMANCE</b>			
103-1	Explanation of the material topic and its Boundary	Credit Suisse strives to operate responsibly and efficiently to create value for its clients and shareholders worldwide, while making an important economic contribution through our banking activities and playing a constructive role in society.  We offer our clients high-quality service and advice, actively support regulatory reforms and strive to maintain a rigorous compliance and control culture in order to inspire trust in our bank.	●
103-2	The management approach and its components	Interview with the Chairman and the CEO: <a href="#">AR 2017: pp. 4-5</a> Message from the Chairman and the CEO: <a href="#">AR 2017: pp. 6-9</a>  Credit Suisse strategy: <a href="#">AR 2017: pp. 13-15</a>	
103-3	Evaluation of the management approach	Results Summary: <a href="#">AR 2017: pp. 58-59</a> Foreword CRR: <a href="#">CRR 2017: pp. 4-5</a> Responsibility in Banking: <a href="#">CRR 2017: pp. 13-36</a> Our Role in the Economy and Society: <a href="#">CRR 2017: pp. 38-43</a>	

201-1	Direct economic value generated and distributed	<p>Consolidated financial statements: <a href="#">AR 2017: pp. 419-425</a></p> <p>Statement of Cash Flows: <a href="#">AR 2017: pp. 424-425</a></p> <p>Compensation and benefits / Gen. and admin. expenses: <a href="#">AR 2017: p. 419</a></p> <p>Tax: <a href="#">AR 2017: p. 446</a></p> <p>Core Results by business activity: <a href="#">AR 2017: p. 62</a></p> <p>Assets under Management: <a href="#">AR 201: pp. 99-101</a></p> <p>Our Role in the Economy and Society: <a href="#">CRR 2017: pp. 38-41</a></p> <p><a href="#">Sponsorship</a> (Internet)</p> <p>See GRI Indicators 102-2, 102-3, 201-4 for information on the markets, regions, and business divisions of Credit Suisse.</p>	●
201-2	Financial implications and other risks and opportunities due to climate change	<p>Credit Suisse addresses the challenge of climate change at various levels. We take account of environmental and climate aspects in the areas of product development and risk management, and our operations have been greenhouse gas neutral globally since 2010.</p> <p>Our principles and our approach to climate protection are set out in our "Statement on Climate Change", which describes how we address climate-related risks, mobilize financial resources and reduce our own environmental footprint.</p> <p>In 2017, the Financial Stability Board's (FSB) Task Force on Climate-related Financial Disclosures (TCFD), published its final report with recommendations for the voluntary reporting on material risks and opportunities arising from climate change. We support the work of the TCFD and have established a work plan and a cross-functional team to start implementing its recommendations over the next few years. We expect the implementation of the TCFD recommendations to result in more comprehensive information about the financial impacts of climate change.</p> <p>For details on Credit Suisse's climate-related risks and opportunities as well as our greenhouse gas emissions see Credit Suisse CDP reporting (<a href="http://www.cdp.net">www.cdp.net</a>).</p> <p>Risk Management and Sustainability (Challenges and Responses): <a href="#">CRR 2017: p. 27</a></p> <p>Climate Change: <a href="#">CRR 2017: pp. 62-63</a></p> <p>Environment (Challenges and Responses): <a href="#">CRR 2017: p. 68</a></p> <p><a href="#">Climate Protection</a> (Internet)</p> <p><a href="#">Statement on Climate Change</a> (PDF)</p> <p><a href="#">Global Greenhouse Gas Neutrality – Our Four-Pillar Strategy</a> (Internet)</p>	●
201-3	Defined benefit plan obligations and other retirement plans	<p>Pension Plan: <a href="#">AR 2017: pp. 106-107</a></p>	●
<b>GRI 203: INDIRECT ECONOMIC IMPACTS</b>			
<b>GRI 103: MANAGEMENT APPROACH FOR INDIRECT ECONOMIC IMPACTS</b>			
103-1	Explanation of the material topic and its Boundary	<p>Credit Suisse strives to operate responsibly and efficiently to create value for its clients and shareholders worldwide, while making an important economic contribution through our banking activities and playing a constructive role in society.</p>	●
103-2	The management approach and its components	<p>Through our role as a financial intermediary, we support entrepreneurship and economic growth, and we make an economic contribution as an employer, taxpayer and contractual partner. We also support various humanitarian and charitable organizations and projects as well as cultural and sporting events.</p>	
103-3	Evaluation of the management approach	<p>Our Role in the Economy and Society: <a href="#">CRR 2017: pp. 38-43</a></p> <p>Our Social Commitments: <a href="#">CRR 2017: pp. 44-49</a></p>	

<p>203-1*</p>	<p>Infrastructure investments and services supported</p>	<p>In financial inclusion, investments are designed to provide economically disadvantaged people – especially those in emerging markets and developing countries – with access to financial services. Our activities in this area benefited over 3.3 million people in 2017. We provide a range of advisory services and capital market transactions, as well as offering several global microfinance funds, structured products and a private equity fund of funds.</p> <p>Our Financial Inclusion Initiative (FI; formerly the Microfinance Capacity Building Initiative) helps to drive market development and innovation in this sector. The initiative aims to strengthen the ability of financial services providers to serve the increasingly diverse financial needs of people at the base of the income pyramid. To this end, we support the development of new products and services focusing on education, agriculture and gender diversity, among other themes. We also make the expertise of our employees available to our financial inclusion and impact investing partners through several volunteering programs, and we invest in early-stage innovation and financial technology through our partnership with Accion's fintech accelerator Venture Lab.</p> <p>Responsible Products and Services: <a href="#">CRR 2017: pp. 28-36</a></p> <p>Our Social Commitments: <a href="#">CRR 2017: pp. 44-49</a></p> <p>Global Citizens Program: <a href="#">CRR 2017: p. 47</a></p> <p><a href="#">Global Citizens Program</a> (Internet)</p> <p>Financial Inclusion: <a href="#">CRR 2017: p. 46</a></p> <p><a href="#">Financial Inclusion</a> (Internet)</p> <p>Global Education Initiative: <a href="#">CRR 2017: p. 45</a></p> <p><a href="#">Global Education Initiative</a> (Internet)</p>	
<p>203-2*</p>	<p>Significant indirect economic impacts</p>	<p>Our Global Education Initiative and our regional education activities support programs that improve access to and quality of educational opportunities. For example, we support the KIPP Foundation in the US, City Year UK in the United Kingdom, and Teach For All in several countries in their efforts to provide new opportunities to disadvantaged young people. As part of our Global Education Initiative, we also partner with Plan International, Aflatoun International and – since 2017 – with our long-standing partner Room to Read on our Financial Education for Girls signature program. As a global financial institution, we see first-hand how important financial skills are in allowing people to actively participate in the economy and society. The Financial Education for Girls program aims to improve the financial education and life skills of approximately 100,000 adolescent girls in Brazil, China, India, Rwanda, Sri Lanka and Tanzania and to encourage them to transition through secondary school.</p> <p>From 2014 to 2017, 1,495 schools have benefited from our support, 3,458 teachers have been trained and 94,246 adolescent girls have benefited from financial education and life skills classes.</p> <p>Credit Suisse is a leader in the field of financial inclusion and microfinance and, at end-2017, had around USD 2.9 billion of assets under administration used for the financing of microfinance institutions. 2017 marked the 15th anniversary of Credit Suisse's commitment in this field. In addition to capital, microfinance institutions also need additional talent and know-how to be able to scale up their activities responsibly with diverse products and services. Our Financial Inclusion Initiative (FI; formerly Microfinance Capacity Building Initiative; renamed to reflect the increasingly diverse nature of the industry) focuses on strengthening these institutions' ability to serve the financially excluded through the development of financial products and services in areas such as financing for agriculture and smallholder farmers, the construction of homes and the funding of education as well as the provision of financial services for women.</p> <p>In 2017, over 110 microfinance institutions and fintech start-ups have benefited from our support. 4,150 local employees of microfinance institutions have been trained and over 228,100 people have benefited from access to new or improved products and services.</p> <p>Our Role in the Economy and Society: <a href="#">CRR 2017: pp. 38-49</a></p> <p>Our Social Commitments: <a href="#">CRR 2017: pp. 44-49</a></p>	

		<p>Global Education Initiative: <a href="#">CRR 2017: p. 45</a>  <a href="#">Global Education Initiative</a> (Internet)</p> <p>Financial Inclusion: <a href="#">CRR 2017: p. 46</a>  <a href="#">Financial Inclusion</a> (Internet)</p> <p>Global Citizens Program: <a href="#">CRR 2017: p. 47</a>  <a href="#">Employer</a> (Internet)*</p>	
<b>GRI 205: ANTI-CORRUPTION</b>			
<b>GRI 103: MANAGEMENT APPROACH FOR ANTI-CORRUPTION</b>			
103-1	Explanation of the material topic and its Boundary	<p>To protect against the risk of corruption, we have global standards in place related to corruption prevention. We also strive to prevent the improper use of products and services by third parties. As part of our efforts to fulfill our due diligence requirements, we issue policies governing topics such as business relations with politically exposed persons (PEP), the prevention of money laundering and terrorist financing, as well as the adherence to applicable economic and trade sanctions laws. We have a wide range of policies, procedures and internal controls, with requirements such as the screening of third parties who conduct business for or on behalf of Credit Suisse and dedicated controls related to gifts and entertainment, internships and other employment opportunities, charitable contributions and sponsorship, and conflicts of interests. Strict internal controls are used to monitor compliance with these policies. Furthermore, the bank is actively involved in the development and implementation of industry standards to combat money laundering and corruption. One example is Credit Suisse's participation in the Wolfsberg Group, which reflects our commitment to implementing the latest anti-money laundering and anti-bribery standards while also staying abreast of important regulatory and market developments.</p> <p>Financial Integrity: <a href="#">CRR 2017: pp. 17-18</a>                      UN Global Compact: <a href="#">CRR 2017: p. 71</a>  <a href="#">Wolfsberg Group</a> (Internet)</p>	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
205-1	Operations assessed for risks related to corruption	Financial Integrity: <a href="#">CRR 2017: pp. 17-18</a>	●
<b>GRI 206: ANTI-COMPETITIVE BEHAVIOR</b>			
<b>GRI 103: MANAGEMENT APPROACH FOR ANTI-COMPETITIVE BEHAVIOR</b>			
103-1	Explanation of the material topic and its Boundary	See 103 for 205 Anti-Corruption	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	See 419-1 Socioeconomic Compliance	●

## GRI 300: ENVIRONMENTAL

SRS	DISCLOSURE	SOURCE	SCOPE
<b>GRI 301: MATERIALS</b>			
<b>GRI 103: MANAGEMENT APPROACH FOR MATERIALS</b>			
103-1	Explanation of the material topic and its Boundary	<p>We take environmental impacts into account when conducting our business by developing sustainable products and services and addressing sustainability issues in our risk management. The implementation of various operational measures helps us to reduce our environmental footprint. When identifying key topics (i.e. materiality), we take account of the standards set by the Association for Environmental Management and Sustainability at Financial Institutions (VIU).</p> <p>Responsibility for the Environment: <a href="#">CRR 2017: pp. 62-68</a></p> <p><a href="#">Environment</a> (Internet)</p> <p><a href="#">Environmental Performance Data for 2017 (VfU)</a> (PDF)</p> <p>Achievements 2017 and Objectives 2018 (Environment): <a href="#">CRR 2017: p. 78</a></p>	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
301-1*	Materials used by weight or volume	<p>Please refer to the VfU indicators file, which lists our consumptions in the areas of energy, water, waste, and paper.</p> <p>KPIs for Environmental Management: <a href="#">CRR 2017: pp. 66-67</a></p> <p><a href="#">Environmental Performance Data for 2017 (VfU)</a> (PDF)</p>	●
301-2*	Recycled input materials used	<p>The usage of recycled paper in Switzerland is approx. 8%. In order to reduce its environmental footprint, Credit Suisse focuses on increasing the share of FSC-certified (Forest Stewardship Council) paper. In 2017, the FSC share of consumption in Switzerland was 92%, compared to 82% in 2016.</p> <p>Environmental Management: <a href="#">CRR 2017: pp. 65-67</a></p>	●
<b>GRI 302: ENERGY</b>			
<b>GRI 103: MANAGEMENT APPROACH FOR ENERGY</b>			
103-1	Explanation of the material topic and its Boundary	<p>Energy consumption represents by far the largest direct climate-related impact that Credit Suisse has on the environment. The optimization of operations to increase energy efficiency is therefore a key component of our environmental strategy to achieve a sustained reduction in greenhouse gas emissions.</p> <p>Responsibility for the Environment: <a href="#">CRR 2017: pp. 62-68</a></p> <p>Achievements 2017 and Objectives 2018 (Environment): <a href="#">CRR 2017: p. 78</a></p>	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
302-1*	Energy consumption within the organization	<p>The VfU Indicators File presents the in-house environmental performance indicators and includes the direct and indirect energy consumption from Credit Suisse's premises.</p> <p><a href="#">Environmental Performance Data for 2017 (VfU)</a> (PDF)</p>	●
302-3*	Energy intensity	<p>The intensity indicator reported is energy consumption per capita (FTE).</p> <p>Please refer to the VfU indicators file, where the energy consumption per FTE is reported for overall energy consumption, electricity, district heating and fossil fuels.</p> <p><a href="#">Environmental Performance Data for 2017 (VfU)</a> (PDF)</p>	●
302-4*	Reduction of energy consumption	<p>Examples for global measures:</p> <p>Ongoing IT server virtualization and consolidation across all regions has led to around 6.4 gigawatt-hours (GWh) power consumption reduction across our</p>	●

		<p>Enterprise Data Centers for 2017.</p> <p>In the framework of the energy efficiency program, we have continued to optimize energy consumption at premises used for operational purposes in Switzerland. In 2017, thanks to 46 different measures across our building systems (heating, ventilation and air-conditioning), lighting and the building envelope, we have achieved a recurring increase in annual energy efficiency of 2.3 GWh. Overall, the measures implemented equate to a reduction in CO<sub>2</sub> emissions of around 1,026 metric tonnes a year.</p> <p>Responsibility for the Environment: <a href="#">CRR 2017: pp. 62-68</a></p> <p><a href="#">Measures in All Regions</a> (Internet)</p>	
<b>GRI 303: WATER</b>			
<b>GRI 103: MANAGEMENT APPROACH FOR WATER</b>			
103-1	Explanation of the material topic and its Boundary	See 103 for 301 Materials	● ●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
303-1*	Water withdrawal by source	<p>The global water consumption in Credit Suisse buildings around the world was 943,700 cubic meters in 2017, 94% of which was drawn from local municipal utility companies. In Switzerland, Credit Suisse uses rainwater for gardening purposes at its Zurich Uetlihof building (the largest Credit Suisse building worldwide). For cooling purposes, Credit Suisse uses lake water in Zug and river water from the Rhone River in Geneva. This, however, is not a withdrawal; just the energy content of the water is used.</p> <p>KPIs for Environmental Management: <a href="#">CRR 2017: pp. 66-67</a></p> <p><a href="#">Environmental Performance Data for In-House Operations</a> (Internet)</p> <p><a href="#">Environmental Performance Data for 2017 (vfu)</a> (PDF)</p>	●
<b>GRI 304: BIODIVERSITY</b>			
<b>GRI 103: MANAGEMENT APPROACH FOR BIODIVERSITY</b>			
103-1	Explanation of the material topic and its Boundary	<p>At Credit Suisse, we view the protection of biodiversity as an integral part of our sustainability commitments. To consider biodiversity-related issues in our risk management processes, we cover this topic in our sector-specific policies and guidelines. Our policy requirements for the forestry and agribusiness industry are aligned with sustainability initiatives for the relevant sectors, including the standards of the Roundtable on Sustainable Palm Oil (RSPO) – of which we are a member – and the Forest Stewardship Council (FSC). To promote good forestry and agribusiness practices and to discourage net forest conversion, our policies include restrictions on financing activities related to High Conservation Value Forests, provisions for the particular scrutiny of peatland operations, and the prohibition of financial services for operations in protected areas such as UNESCO World Heritage sites.</p> <p>Credit Suisse addresses the issue of environmental sustainability and sustainable land use in different ways. In 2017, we took part in a series of international workshops about sustainable land use, including workshops organized by the ASEAN Bankers Association and Bursa Malaysia on the topic of sustainable finance. In addition, Credit Suisse organized the Asia Pacific Land Use Forum (APLUF) in Bangkok, at which various stakeholder groups discussed risks and possible solutions when planning and managing field- and forest-based agricultural activities. We also participated in a panel discussion with NGOs and other banks on the occasion of the launch of WWF’s World Heritage Sites report “How banks can safeguard our world heritage” in London, and we expanded our role as an advisor to the Sustainable Palm Oil Transparency Toolkit (SPOTT), joining the Technical Advisory Group for the SPOTT Timber, Paper and Pulp tool development.</p>	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		

		<p>Finally, we intensified our advisory activities for clients in this area.</p> <p>Credit Suisse has long been a pioneer in the conservation finance space. Conservation finance focuses on the creation of new, long-term, and diversified sources of revenue that can play a major role in ensuring biodiversity conservation and the health of natural ecosystems. In 2016, we co-founded the Coalition for Private Investment in Conservation (CPIC), which we led through 2017 in collaboration with the CPIC Steering Committee. This initiative aims to contribute to the preservation of eco-systems through the development of investment blueprints for new return-oriented investment products in the sector. For five years, we have hosted the Credit Suisse Annual Conservation Finance Conference in New York, where specialists discuss solutions for further developing the conservation finance sector.</p> <p>Risk Management and Sustainability: <a href="#">CRR 2017: pp. 21-27</a></p> <p>Responsible Investment Products and Services: <a href="#">CRR 2017: p p. 28-36</a></p> <p>Responsibility for the Environment: <a href="#">CRR 2017: pp. 62-68</a></p> <p><a href="#">Biodiversity and Natural Capital</a> (Internet)</p> <p><a href="#">Conservation Finance</a> (Internet)</p> <p><a href="#">Coalition for Private Investment in Conservation</a> (Internet)</p> <p><a href="#">Environment</a> (Internet)</p>	
304-1*	Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	<p>Partially reported, as this indicator is not relevant for a financial services provider.</p> <p>Credit Suisse's largest offices are located in cities such as Zurich, London, New York, Singapore, Hong Kong, Tokyo and São Paulo. Credit Suisse has limited direct impacts on local biodiversity through its own internal operations, and those impacts do not affect any protected areas. Credit Suisse has premises with areas close to its headquarters in Zurich (Uetlihof / 60,000 m<sup>2</sup> certified) and Horgen (Bocken / 20,000 m<sup>2</sup> certified) which have been awarded the quality label "Naturpark der Schweizer Wirtschaft" (see also <a href="#">Stiftung Natur und Wirtschaft</a>), as they have been designed and are maintained in harmony with nature.</p> <p>Responsibility for the Environment: <a href="#">CRR 2017: pp. 62-68</a></p>	○
304-2*	Significant impacts of activities, products, and services on biodiversity	<p>Credit Suisse has limited direct impacts on local biodiversity through its own operations.</p> <p>An area in which Credit Suisse could be indirectly confronted with biodiversity issues is in its relationships with clients. To consider biodiversity-related issues in our risk management processes, we cover this topic in our sector-specific policies and guidelines. Our policy requirements for the forestry and agribusiness industry are aligned with sustainability initiatives for the relevant sectors, including the standards of the Roundtable on Sustainable Palm Oil (RSPO) – of which we are a member - and the Forest Stewardship Council (FSC).</p> <p>To promote good forestry and agribusiness practices and to discourage net forest conversion, our policies include restrictions on financing activities related to High Conservation Value Forests, provisions for the particular scrutiny of peatland operations, and the prohibition of financial services for operations in protected areas such as UNESCO World Heritage sites. In 2017, we expanded our role as an advisor to the Sustainable Palm Oil Transparency Toolkit (SPOTT), joining the Technical Advisory Group for the SPOTT Timber, Paper and Pulp tool development.</p> <p>Recognizing the need for capital in conserving ecosystems, Credit Suisse has also continuously expanded its activities in the area of conservation finance, a fast-growing environmental finance market focusing on the generation of long-term and diversified sources of revenue that can play a major role in ensuring biodiversity conservation and the health of natural ecosystems. In 2016, we were one of the four founding members of a cross-sectoral initiative – the Coalition for Private Investment in Conservation (CPIC) – that is focused on delivering novel investment blueprints to bring more private capital into conservation finance. As a member of the CPIC Steering Committee, we supported the Coalition in its initial activities and co-led its efforts to develop investment blueprints in sustainable fisheries.</p>	●

		<p>Risk Management and Sustainability: <a href="#">CRR 2017: pp. 21-27</a>  <a href="#">Risk Management &amp; Sustainability</a> (Internet)</p> <p>Environment – Biodiversity and Natural Capital: <a href="#">CRR 2017: pp. 62-68</a>  <a href="#">Biodiversity and Natural Capital</a> (Internet)</p>	
<b>GRI 305: EMISSIONS</b>			
<b>GRI 103: MANAGEMENT APPROACH FOR EMISSIONS</b>			
103-1	Explanation of the material topic and its Boundary	<p><a href="#">Statement on Climate Change</a> (Internet)</p> <p>KPIs for Environmental Management: <a href="#">CRR 2017: pp. 66-67</a></p> <p><a href="#">Environmental Performance Data for In-House Operations</a> (Internet)</p>	●
103-2	The management approach and its components	<p><a href="#">Environmental Performance Data for 2017 (VfU)</a> (PDF)</p> <p>See also 103 for 301 Materials</p>	
103-3	Evaluation of the management approach		
305-1*	Direct (Scope 1) GHG emissions	<p>Credit Suisse generated around 141,300 metric tons of net GHG emissions globally (measured in CO<sub>2</sub> equivalents, Scope 1 - 3) in 2017. Of this, 16,520 metric tons were direct emissions (Scope 1). For the regional split and further details see the 2017 VfU Indicators File.</p> <p>The primary sources of Credit Suisse's emissions are energy consumption from premises and business travel. Credit Suisse's net emissions (Scope 1-3) were 207,590 metric tons in 2016 and 141,300 metric tons in 2017. These figures are the basis of our voluntary GHG neutrality.</p> <p>KPIs for Environmental Management: <a href="#">CRR 2017: p. 66-67</a></p> <p><a href="#">Environmental Performance Data for 2017 (VfU)</a> (PDF)</p>	●
305-2*	Energy indirect (Scope 2) GHG emissions	<p>Credit Suisse generated around 141,300 metric tons of net GHG emissions globally (measured in CO<sub>2</sub> equivalents, Scope 1 - 3) in 2017. Of this 52,820 metric tons were indirect emissions Scope 2 market based mix. Scope 2 emissions according to the location based mix are 162,820 metric tons, leading to gross GHG emissions of 251,300 metric tons globally for Scope 1-3.</p> <p>KPIs for Environmental Management: <a href="#">CRR 2017: pp. 66-67</a></p> <p><a href="#">Environmental Performance Data for 2017 (VfU)</a> (PDF)</p>	●
305-3*	Other indirect (Scope 3) GHG emissions	<p>Credit Suisse's other indirect GHG emissions (Scope 3) were 71,920 metric tons (measured in CO<sub>2</sub> equivalents) in 2017.</p> <p>KPIs for Environmental Management: <a href="#">CRR 2017: pp. 66-67</a></p> <p><a href="#">Environmental Performance Data for 2017 (VfU)</a> (PDF)</p>	●
305-4*	GHG emissions intensity	<p>The intensity indicator reported is greenhouse gas emissions per capita (FTE).</p> <p>Please refer to the VfU indicators file, where the greenhouse gas emissions per FTE are reported for overall greenhouse gas emissions gross and net as well as scope 1, 2 and 3 emissions per FTE.</p> <p><a href="#">Environmental Performance Data for 2017 (VfU)</a> (PDF)</p>	●
305-5*	Reduction of GHG emissions	<p>Credit Suisse became the first major Swiss corporation to achieve GHG neutrality for its operations in Switzerland in 2006. Since 2010, it has achieved this for all operations globally by pursuing a four-pillar strategy: optimizing operations through energy efficient processes; investing in low-energy renovation, new building, and technology; substituting conventional energy with climate-friendly and renewable energy and through renewable energy certificates (RECs); and finally, compensating remaining GHG emissions with the purchase of reduction certificates (ERCs).</p> <p>Responsibility for the Environment: <a href="#">CRR 2017: pp. 62-68</a></p> <p><a href="#">Measures in All Regions</a> (Internet)</p>	●

GRI 306: EFFLUENTS AND WASTE			
GRI 103: MANAGEMENT APPROACH FOR EFFLUENTS AND WASTE			
103-1	Explanation of the material topic and its Boundary	KPIs for Environmental Management: <a href="#">CRR 2017: pp. 66-67</a> <a href="#">Environmental Performance Data for In-House Operations</a> (Internet) <a href="#">Environmental Performance Data for 2017 (VfU)</a> (PDF) See also 103 for 301 Materials	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
306-1*	Water discharge by quality and destination	The annual water consumption of Credit Suisse of 943,700 cubic meters in 2017 is considered household wastewater and treated in municipal sewage purification plants. According to GHG footprint calculations, it is estimated that the energy used for the delivery and the purification of our water consumption resulted in GHG emissions (CO <sub>2</sub> equivalents) of approximately 642 metric tons per year.  KPIs for Environmental Management: <a href="#">CRR 2017: pp. 66-67</a> <a href="#">Environmental Performance Data for 2017 (VfU)</a> (PDF)	●
306-2*	Waste by type and disposal method	The total amount of waste in 2017 was 13,000 tons / 270 kg per FTE. 58% of the global waste is recycled, 24% incinerated, 17% deposited in landfills and 1 % is hazardous waste.  KPIs for Environmental Management: <a href="#">CRR 2017: p. 66-67</a> <a href="#">Environmental Performance Data for 2017 (VfU)</a> (PDF)	●
GRI 308: SUPPLIER ENVIRONMENTAL ASSESSMENT			
GRI 103: MANAGEMENT APPROACH FOR SUPPLIER ENVIRONMENTAL ASSESSMENT			
103-1	Explanation of the material topic and its Boundary	Supplier Code of Conduct and Third Party Risk Management (TPRM): <a href="#">CRR 2017: p. 25</a> <a href="#">Supplier Code of Conduct</a> (Internet)	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
308-1*	New suppliers that were screened using environmental criteria	Credit Suisse works with numerous suppliers or service providers from a broad range of sectors. We expect these partners to address risks responsibly and to conduct their business in a socially and environmentally responsible manner. Our Supplier Code of Conduct aims to ensure that our external business partners respect human rights, labor rights, employment laws and environmental regulations. To manage financial, operational and reputational risks and to meet the increasing regulatory requirements governing business relationships with third parties, Credit Suisse introduced the Third Party Risk Management (TPRM) Framework in 2016. Through TPRM, we assess potential environmental, social and labor law-related risks, among others, in connection with third parties. The framework also allows Credit Suisse to continuously monitor these relationships, to raise and track issues, and to thus better understand the associated risks. Our Third Party Risk Management (TPRM) Framework is now embedded in day-to-day sourcing and vendor management processes to assess risks when conducting business with suppliers  Supplier Code of Conduct and Third Party Risk Management: <a href="#">CRR 2017: p. 25</a> <a href="#">Supplier Code of Conduct</a> (Internet)	●

## GRI 400: SOCIAL

SRS	DISCLOSURE	SOURCE	SCOPE
<b>GRI 401: EMPLOYMENT</b>			
<b>GRI 103: MANAGEMENT APPROACH FOR EMPLOYMENT</b>			
103-1	Explanation of the material topic and its Boundary	The success of our company ultimately depends on the skills, experience and conduct of our employees. For our business to perform well, we must offer our clients best-in-class banking solutions and services. This goal can only be realized if we can attract and retain the most talented professionals in our role as an employer of choice. At Credit Suisse, we offer exciting careers, progressive employment conditions and wide-ranging training and development opportunities. As a result, our employees benefit from attractive long-term career prospects in an international working environment, helping us to retain their knowledge and experience within the bank and to derive maximum benefit from it for our clients.  Responsibility as an Employer: <a href="#">CRR 2017: pp. 51-60 Employer</a> (Internet)	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
401-1*	New employee hires and employee turnover	The global voluntary turnover rate for 2017 was 11.1% (10.0% in 2016). The global involuntary turnover rate for 2017 was 5.1% (5.6% in 2016).  Regional breakdown of voluntary turnover relative to the total number of employees for 2017: 10.9% in the Americas; 14.0% in APAC; 12.1% in EMEA, and 8.9% in Switzerland. Regional breakdown of involuntary turnover relative to the total number of employees for 2017: 7.1% in the Americas; 3.7% in APAC; 6.1% in EMEA, and 4.4% in Switzerland.  Credit Suisse does not report on the turnover rate by gender and age group, due to bank-specific regulatory limitations and internal guidelines.  Employee turnover: <a href="#">CRR 2017: p. 57</a>	○
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Responsibility as an Employer: <a href="#">CRR 2017: pp. 51-60 Employer</a> (Internet)	○
<b>GRI 402: LABOR/MANAGEMENT RELATIONS</b>			
<b>GRI 103: MANAGEMENT APPROACH FOR LABOR/MANAGEMENT RELATIONS</b>			
103-1	Explanation of the material topic and its Boundary	See 103 for 401 Employment	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
402-1	Minimum notice periods regarding operational changes	Notice periods for operational changes are labor-market specific. If restructuring and redundancies are unavoidable, Credit Suisse tries to implement these measures in a responsible, fair, and consistent manner, taking the individual circumstances of the affected employees into consideration. Credit Suisse offers employees time, tools, and professional support in these circumstances. In certain regions, focus is placed on providing individual support and personal advice to help the employees start a new career.  Responsibility as an Employer: <a href="#">CRR 2017: pp. 51-60 Employer</a> (Internet)	●

GRI 403: OCCUPATIONAL HEALTH AND SAFETY			
GRI 103: MANAGEMENT APPROACH FOR OCCUPATIONAL HEALTH AND SAFETY			
103-1	Explanation of the material topic and its Boundary	At Credit Suisse, we assign the utmost importance to employee health and safety and have internal policies in place to help guarantee our employment conditions meet the highest standards. Specialized teams help to ensure that continuous safety improvements are made in accordance with local legal requirements. In 2011, Credit Suisse became the first Swiss financial services provider to be awarded OHSAS 18001 certification (Occupational Health and Safety Assessment Series) for its operations in Switzerland. In 2016, Credit Suisse in Switzerland was also recognized with the label "Friendly Work space" from Health Promotion Switzerland (Gesundheitsförderung Schweiz).  Attractive Working Environment and Flexible Working: <a href="#">CRR 2017: pp. 56-57 Flexibility &amp; Health</a> (Internet)	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
403-1	Workers representation in formal joint management-worker health and safety committees	See 103 for 403 Occupational Health and Safety  Responsibility as an Employer: <a href="#">CRR 2017: pp. 51-60</a>	○
403-2	Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	Credit Suisse does not currently report on lost days and absenteeism globally, as definitions of these differ nationally and are governed by local legal requirements and Credit Suisse's systems capture this data on a regional rather than global level. For 2017 in region Switzerland only, 2.5% of the committed overall working time comprised absences due to illness or accidents (for 2016 the rate was 2.6% and for 2015 the rate was 2.5%).	○
GRI 404: TRAINING AND EDUCATION			
GRI 103: MANAGEMENT APPROACH FOR TRAINING AND EDUCATION			
103-1	Explanation of the material topic and its Boundary	Our training and development programs enable us to enhance the quality of our service and advisory and to continuously adapt our business to evolving market and client needs.  Credit Suisse offers its employees a wide range of training programs involving traditional classroom instruction, e-learning, video-based courses and online learning communities. Additionally, employees can complete training programs on their mobile devices, enhancing the user experience and offering short training sessions.  Responsibility as an Employer: <a href="#">CRR 2017, pp. 52-53 Talent Development</a> (Internet)	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
404-1*	Average hours of training per year per employee	In 2017, each Credit Suisse employee received an average of 17 training hours. By employee category, the training per employee (incl. contractors) was: Staff (Staff + Exempt Non-Officer + Analyst) 21 training hours; Middle Management (Associate and Assistant Vice President) 15 training hours; Senior Management (Vice President, Director, and Managing Director) 14 hours of training.  Responsibility as an Employer: <a href="#">CRR 2017, pp. 51-60 Talent Development</a> (Internet)*	○
404-2*	Programs for upgrading employee skills and transition assistance programs	Credit Suisse offers all employees a wide range of training programs involving traditional classroom instruction, e-learning, video-based courses or online learning communities. Additionally, employees can complete training programs on their mobile devices, enhancing the user experience and offering short training sessions. In 2017, we launched over 70 new mandatory e-learning programs for regulatory-based topics such as financial crime, operational risk management, and compliance with our Conduct and Ethics Standards. Our relationship managers complete courses on cross-border business activities as well as on changing EU requirements such as the EU Markets in Financial Instruments Directive (MiFID) II.  In 2017, each employee completed at least six mandatory training modules, depending on their area of responsibility. In 2017, we achieved a 99.8%	●

		<p>(2016=99.5%) completion rate for mandatory training.</p> <p>Talent Development in figures for 2017: 580 classroom leadership training sessions and 51,100 classroom-delivered training days; 64,300 participants in instructor-led courses; 741,400 participants in e-learning courses including mandatory modules; on average, 81% of the participants were satisfied with instructor-led training.</p> <p>In addition, our "Generational Mentoring" program offers older employees (over 45) the opportunity to share ideas with younger mentors (employees up to the age of 30). Unlike traditional mentoring, where senior mentors pass on their experience to younger employees, this exchange involves a valuable dialogue with a focus on innovation and collaboration between the generations.</p> <p>Responsibility as an Employer: <a href="#">CRR 2017: pp. 51-60</a>  <a href="#">Diversity in the Workplace and Generational Mentoring</a> (Internet)</p>	
404-3*	Percentage of employees receiving regular performance and career development reviews	<p>In 2017, the bank-wide completion rate of the annual performance review was 96%.</p> <p>Credit Suisse does not report on the breakdown by gender and by employee category, due to bank specific regulatory limitations and internal guidelines.</p> <p>Additional details on Credit Suisse's Performance and Development can be found in the CRR; please refer to:</p> <p>Responsibility as an Employer: <a href="#">CRR 2017: pp. 51-60</a></p>	○
<b>GRI 405: DIVERSITY AND EQUAL OPPORTUNITY</b>			
<b>GRI 103: MANAGEMENT APPROACH FOR DIVERSITY AND EQUAL OPPORTUNITY</b>			
103-1	Explanation of the material topic and its Boundary	<p>The diversity of our workforce, including the different skills, mindsets, knowledge and experience of our employees, gives us a better understanding of our clients' expectations, cultural backgrounds and regional markets.</p> <p>Credit Suisse today employs people from 179 different countries. We are committed to providing and promoting equal opportunities, regardless of ethnicity, nationality, gender, sexual orientation, gender identity, religion, age, civil or marital status, pregnancy, disability, or any other characteristics protected by law. Our internal experts work closely with our businesses across the globe to ensure that a diversity and inclusion framework is firmly embedded in our corporate culture. They partner with managers on the planning and implementation of initiatives to promote an inclusive working environment. We also consider it important to engage in a dialogue with external partners in the area of diversity and inclusion.</p> <p>Diversity and Inclusion / Advancement of Women: <a href="#">CRR 2017; p. 54</a>  <a href="#">Global Diversity &amp; Inclusion</a> (Internet)</p>	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
405-1*	Diversity of governance bodies and employees	<p>Women account for 36% of Credit Suisse's total workforce (full-time equivalents), 20% of Credit Suisse's senior leadership (Directors and Managing Directors), 1 out of 11 members of the Executive Board and 2 out of 12 members of the Board of Directors.</p> <p>The age breakdown of Credit Suisse employees for 2017 was as follows:          &lt;20 years (apprentices) 1.4%; from 20-29 years 21.2%; from 30-39 years 36.6%; from 40-49 years 25.8%; from 50-59 years 13.3%; &gt;59 years 1.7%. Credit Suisse does not report on the breakdown by minority group, due to bank specific regulatory limitations and internal guidelines.</p> <p>Responsibility as an Employer: <a href="#">CRR 2017, pp. 51-60</a>          Board of Directors: <a href="#">AR 2017: pp.190-207</a>          Executive Board: <a href="#">AR 2017: pp.208-215</a></p>	○

GRI 406: NON-DISCRIMINATION			
GRI 103: MANAGEMENT APPROACH FOR NON-DISCRIMINATION			
103-1	Explanation of the material topic and its Boundary	See 103 for 405 Diversity and Equal Opportunity	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
406-1	Incidents of discrimination and corrective actions taken	<p>Credit Suisse is committed to providing equal opportunities for all employees – irrespective of factors such as ethnicity or nationality, gender, sexual orientation, religion, age, marital or family status, or disability. Our internal experts work closely with our businesses across all regions to ensure that our diversity and inclusion framework – based on the four pillars mentoring, external partnerships, employee networks and regional councils – is firmly embedded in our corporate culture.</p> <p>Details are not reported due to confidentiality reasons.</p> <p>Diversity and Inclusion: <a href="#">CRR 2017: p. 54</a></p> <p>Code of Conduct: <a href="#">CRR 2017: p. 6</a></p> <p><a href="#">Global Diversity and Inclusion</a> (Internet)</p>	○
GRI 407: FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING			
GRI 103: MANAGEMENT APPROACH FOR FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING			
103-1	Explanation of the material topic and its Boundary	<p>Credit Suisse is a signatory of the UN Global Compact, whose Principle 3 outlines that businesses should uphold the freedom of association and the right to collective bargaining. Regarding its own employees, Credit Suisse considers it important to maintain close contact with its staff. To do so, Credit Suisse cooperates closely with employee bodies that represent the interests of staff, such as the European Works Council in the EU, and the Swiss Staff Council (PKOM) in Switzerland.</p> <p>Risk Management and Sustainability: <a href="#">CRR 2017: pp. 21-27</a></p> <p>UN Global Compact: <a href="#">CRR 2017: p. 71</a></p> <p><a href="#">UN Global Compact</a> (Internet)</p> <p><a href="#">Employee Representation</a> (Internet)</p>	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
407-1*	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	<p>Credit Suisse is a signatory of the UN Global Compact, whose Principle 3 outlines that businesses should uphold the freedom of association and the right to collective bargaining. Regarding its own employees, Credit Suisse considers it important to maintain close contact with its staff. To do so, Credit Suisse cooperates closely with employee bodies that represent the interests of staff, such as the European Works Council in the EU, and the Swiss Staff Council (PKOM) in Switzerland.</p> <p>Regarding its relationships with clients and suppliers, the bank includes human rights considerations in all of its sector-specific global policies and in its Supplier Code of Conduct and the Third Party Risk Management (TPRM) Framework.</p> <p>Credit Suisse works with numerous suppliers or service providers from a broad range of sectors. We expect these partners to address risks responsibly and to conduct their business in a socially and environmentally responsible manner. Our Supplier Code of Conduct aims to ensure that our external business partners respect human rights, labor rights, employment laws and environmental regulations. To manage financial, operational and reputational risks and to meet the increasing regulatory requirements governing business relationships with third parties, Credit Suisse introduced the Third Party Risk Management (TPRM) Framework in 2016. Through TPRM, we assess</p>	●

		<p>potential environmental, social and labor law-related risks, among others, in connection with third parties. The framework also allows Credit Suisse to continuously monitor these relationships, to raise and track issues, and to thus better understand the associated risks.</p> <p>Risk Management and Sustainability: <a href="#">CRR 2017: pp. 21-27</a></p> <p>Supplier Code of Conduct and Third Party Risk Management: <a href="#">CRR 2017: p. 25</a></p> <p><a href="#">Supplier Code of Conduct</a> (Internet)*</p>	
<b>GRI 408: CHILD LABOR</b>			
<b>GRI 103: MANAGEMENT APPROACH FOR CHILD LABOR</b>			
103-1	Explanation of the material topic and its Boundary	<p>Risk Management and Sustainability: <a href="#">CRR 2017: pp. 21-27</a></p> <p>UN Global Compact: <a href="#">CRR 2017: p. 71</a></p> <p><a href="#">UN Global Compact</a> (Internet)</p>	●
103-2	The management approach and its components	<p><a href="#">Statement on Human Rights</a> (PDF)</p> <p><a href="#">Suppliers</a> (Internet)</p>	
103-3	Evaluation of the management approach	<p><a href="#">Supplier Code of Conduct</a> (Internet)</p> <p><a href="#">Risk Assessment</a> (Internet)</p>	
408-1*	Operations and suppliers at significant risk for incidents of child labor	<p>Credit Suisse is a signatory of the UN Global Compact, whose Principle 5 outlines the abolition of child labor. As a global financial services provider, Credit Suisse's risks related to child labor may arise indirectly through relationships with clients and suppliers. To manage these risks towards clients, human rights considerations are included in all of the bank's sector-specific global policies. In these policies, Credit Suisse states that it will not finance or advise companies where there is credible evidence of involvement in human rights abuses, including child labor.</p> <p>To manage these risks towards suppliers, Credit Suisse sets forth human rights provisions in its Supplier Code of Conduct, including the rejection of child labor.</p> <p>Risk Management and Sustainability: <a href="#">CRR 2017: pp. 21-27</a></p> <p>Human Rights: <a href="#">CRR 2017: pp. 24-25</a></p> <p><a href="#">Statement on Human Rights</a> (Internet)</p> <p>Supplier Code of Conduct: <a href="#">CRR 2017: p. 25</a></p> <p><a href="#">Suppliers</a> (Internet)</p> <p><a href="#">Supplier Code of Conduct</a> (Internet)</p> <p>UN Global Compact: <a href="#">CRR 2017: p. 71</a></p> <p><a href="#">UN Global Compact</a> (Internet)</p>	●
<b>GRI 409: FORCED OR COMPULSORY LABOR</b>			
<b>GRI 103: MANAGEMENT APPROACH FOR FORCED OR COMPULSORY LABOR</b>			
103-1	Explanation of the material topic and its Boundary	See also 103 for 408 Child Labor	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
409-1*	Operations and suppliers at significant risk for incidents of	<p>Credit Suisse is a signatory of the UN Global Compact, whose Principle 4 outlines the abolition of forced or compulsory labor. As a global financial services provider, risks related to forced labor may arise indirectly through</p>	●

	forced or compulsory labor	<p>relationships with clients and suppliers. In order for Credit Suisse to manage these risks towards clients, human rights considerations are included in all of the bank's sector-specific global policies. In these policies, Credit Suisse states that it will not finance or advise companies where there is credible evidence of involvement in human rights abuses, including forced labor. To manage these risks towards suppliers, Credit Suisse sets forth human rights provisions in its Supplier Code of Conduct, including the rejection of forced or compulsory labor.</p> <p>Our Modern Slavery and Human Trafficking Transparency Statement sets out the steps that Credit Suisse is taking to prevent the occurrence of modern slavery and human trafficking in our business operations and within our supply chain.</p> <p>Risk Management and Sustainability: <a href="#">CRR 2017: pp. 21-27</a></p> <p>Human Rights: <a href="#">CRR 2017: pp. 24-25</a></p> <p><a href="#">Statement on Human Rights</a> (Internet)</p> <p>Supplier Code of Conduct: <a href="#">CRR 2017: p. 25</a></p> <p><a href="#">Supplier Code of Conduct</a> (Internet)</p> <p>UN Global Compact: <a href="#">CRR 2017: p. 71</a></p> <p><a href="#">UN Global Compact</a> (Internet)</p> <p><a href="#">Modern Slavery &amp; Human Trafficking Transparency Statement 2017</a> (Internet)</p>	
<b>GRI 412: HUMAN RIGHTS ASSESSMENT</b>			
<b>GRI 103: MANAGEMENT APPROACH FOR HUMAN RIGHTS ASSESSMENT</b>			
103-1	Explanation of the material topic and its Boundary	<p>Reputational Risk Review Process: <a href="#">CRR 2017: pp. 22-23</a></p> <p>Risk Management and Sustainability: <a href="#">CRR 2017: pp. 21-27</a></p> <p><a href="#">Risk Assessment</a> (Internet)</p>	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
412-1*	Operations that have been subject to human rights reviews or impact assessments	<p>In 2017, a total of 806 transactions were assessed using the risk review process to determine whether they posed an environmental or human rights-related risk. 74% of the transactions were approved, 7% were authorized subject to certain conditions which were outlined in the contract/agreement with the client, 13% were rejected or not pursued further and 6% are still pending (as of January 31, 2018). These statistics exclude potential transactions that were not formally reviewed as part of the risk review process because they were immediately identified by the relationship manager as being non-compliant with the bank's requirements and guidelines.</p> <p>Sector breakdown of transactions (including Equator Principles transactions; 2017: 5 transactions): 4% Chemicals, 8% Power generation and transmission, 4% Defense, 7% Forestry and Agribusiness, 6% Infrastructure and transportation, 25% Oil &amp; Gas, 20% Metals and mining, 4% Finance, and 22% other.</p> <p>Risk Management and Sustainability: <a href="#">CRR 2017: pp. 21-27</a></p> <p><a href="#">Risk Management &amp; Sustainability</a> (Internet)</p>	●
412-3*	Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	<p>Credit Suisse is a signatory of the UN Global Compact, whose Principle 2 includes the provision that a company is not complicit in human rights abuses. If Credit Suisse believes that an investment transaction could pose such a risk, Credit Suisse carries out a detailed internal risk review process. Human rights considerations are included in all of the bank's sector-specific global policies. In these policies, Credit Suisse states that it will not finance or advise companies where there is credible evidence of involvement in human rights abuses such as forced labor, employment of children, or the use of violence against local communities and indigenous groups.</p>	●

		<p>In 2017, a total of 806 transactions were assessed using the risk review process to determine whether they posed an environmental or human rights-related risk. 74% of the transactions were approved, 7% were authorized subject to certain conditions which were outlined in the contract/agreement with the client, 13% were rejected or not pursued further and 6% are still pending (as of January 31, 2018). These statistics exclude potential transactions that were not formally reviewed as part of the risk review process because they were immediately identified by the relationship manager as being non-compliant with the bank's requirements and guidelines.</p> <p>Sector breakdown of transactions (including Equator Principles transactions; 2017: 5 transactions): 4% Chemicals, 8% Power generation and transmission, 4% Defense, 7% Forestry and Agribusiness, 6% Infrastructure and transportation, 25% Oil &amp; Gas, 20% Metals and mining, 4% Finance, and 22% other.</p> <p>Risk Management and Sustainability: <a href="#">CRR 2017: pp. 21-27</a></p> <p><a href="#">Risk Management &amp; Sustainability</a> (Internet)</p> <p><a href="#">Sector Policies and Guidelines</a> (Internet)</p> <p><a href="#">Human Rights</a> (Internet)</p> <p><a href="#">Statement on Human Rights</a> (Internet)</p>	
<b>GRI 414: SUPPLIER SOCIAL ASSESSMENT</b>			
<b>GRI 103: MANAGEMENT APPROACH FOR SUPPLIER SOCIAL ASSESSMENT</b>			
103-1	Explanation of the material topic and its Boundary	<p>Supplier Code of Conduct and Third Party Risk Management (TPRM): <a href="#">CRR 2017: p. 25</a></p> <p><a href="#">Suppliers</a> (Internet)</p> <p><a href="#">Supplier Code of Conduct</a> (Internet)</p>	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
414-1*	New suppliers that were screened using social criteria	<p>Credit Suisse works with numerous suppliers or service providers from a broad range of sectors. We expect these partners to address risks responsibly and to conduct their business in a socially and environmentally responsible manner. Our Supplier Code of Conduct aims to ensure that our external business partners respect human rights, labor rights, employment laws and environmental regulations. To manage financial, operational and reputational risks and to meet the increasing regulatory requirements governing business relationships with third parties, Credit Suisse introduced the Third Party Risk Management (TPRM) Framework in 2016. Through TPRM, we assess potential environmental, social and labor law-related risks, among others, in connection with third parties. The framework also allows Credit Suisse to continuously monitor these relationships, to raise and track issues, and to thus better understand the associated risks.</p> <p>Our Third Party Risk Management (TPRM) Framework is now embedded in day-to-day sourcing and vendor management processes to assess risks when conducting business with suppliers</p> <p>Supplier Code of Conduct and Third Party Risk Management: <a href="#">CRR 2017: p. 25</a></p> <p><a href="#">Supplier Code of Conduct</a> (Internet)</p>	●

GRI 415: PUBLIC POLICY			
GRI 103: MANAGEMENT APPROACH FOR PUBLIC POLICY			
103-1	Explanation of the material topic and its Boundary	Credit Suisse engages in discussions with a wide range of stakeholders – from politicians, legislators and regulators to representatives of the business community and society – to understand the issues that are important to them and to help find constructive solutions to current challenges.  Our Role in the Economy and Society: <a href="#">CRR 2017: pp. 38-43</a>	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
415-1	Political contributions	Supporting the Swiss Political System: <a href="#">CRR 2017: p. 41</a>	●
GRI 417: MARKETING AND LABELING			
GRI 103: MANAGEMENT APPROACH FOR MARKETING AND LABELING			
103-1	Explanation of the material topic and its Boundary	Trust and Expertise: <a href="#">CRR 2017: pp. 13-20</a>	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
417-1	Requirements for product and service information and labeling	Credit Suisse has global policies in place that ensure appropriate and accurate product and service information and achieves compliance with applicable laws and regulations of countries where products and services are used and distributed.  Trust and Expertise: <a href="#">CRR 2017: pp. 13-20</a>	●
GRI 418: CUSTOMER PRIVACY			
GRI 103: MANAGEMENT APPROACH FOR CUSTOMER PRIVACY			
103-1	Explanation of the material topic and its Boundary	See 103 for 417 Marketing and Labeling	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Not disclosed due to confidentiality	⊗

GRI 419: SOCIOECONOMIC COMPLIANCE			
GRI 103: MANAGEMENT APPROACH FOR SOCIOECONOMIC COMPLIANCE			
103-1	Explanation of the material topic and its Boundary	See 103 for 417 Marketing and Labeling	●
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
419-1	Non-compliance with laws and regulations in the social and economic area	<p>Credit Suisse discloses material issues, and related fines, sanctions, and non-compliance incidents as mandated by law and regulatory requirements, in its 2017 Annual Report; please refer to:</p> <p>Litigation: <a href="#">AR 2017: pp. 374-382</a></p> <p>Trust and Expertise: <a href="#">CRR 2017: pp. 13-20</a></p>	●