

GRI Content Index 2018

Credit Suisse used the GRI Standards for sustainability reporting (core option) in the development of its corporate responsibility reporting. The GRI content index refers to information in the Corporate Responsibility Report 2018 (CRR), the Annual Report 2018 (AR) and the Credit Suisse website (www.credit-suisse.com). Indicators that have been externally verified by the certification company 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
Organizational profile			
102-1	Name of the organization	AR 2018: Front cover Our Company (Internet)	●
102-2	Activities, brands, products, and services	Credit Suisse at a glance: AR 2018: p. 14 Divisions: AR 2018: pp. 22–30 Products and services: AR 2018: pp. 19–21 Our Businesses (Internet)	●
102-3	Location of headquarters	Corporate Governance: AR 2018: p. 187 Main offices: AR 2018: A-12	●
102-4	Location of operations	Organizational structure: AR 2018: p. 19 Divisions: AR 2018: pp. 22–30 Main offices: AR 2018: A-12 Our Company (Internet)	●
102-5	Ownership and legal form	Corporate Governance: AR 2018: p. 187 Articles of Association (PDF)	●
102-6	Markets served	See GRI Indicators 102-2 and 102-4 For additional details, please refer to: Divisions: AR 2018: pp. 22–30	●
102-7	Scale of the organization	Results summary: AR 2018: pp. 62–63 Divisions: AR 2018: pp. 22–30 Organizational structure: AR 2018: p. 19 Number of employees: AR 2018: p. 68 Our Company (Internet)	●

102-8*	Information on employees and other workers	<p>As of the end of 2018, Credit Suisse had 45,680 employees (full-time equivalents; whereof around 15,840 in Switzerland and 29,840 in all other regions). In 2018, 10% (2017=11%) of Credit Suisse employees worked part-time (19.5% 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>Employee relations: AR 2018: p. 190</p> <p>Employee facts and figures: CRR 2018: p. 45</p> <p>Responsibility as an employer: CRR 2018: pp. 41–49</p> <p>Employer (Internet)</p>	●
102-9	Supply chain	<p>Supplier Code of Conduct and Third Party Risk Management (TPRM): CRR 2018: p. 22</p> <p>An integral part of the economy and society: CRR 2018: p. 32</p> <p>Suppliers (Internet)</p> <p>Supplier Code of Conduct (PDF)</p>	●
102-10	Significant changes to the organization and its supply chain	<p>Credit Suisse strategy: AR 2018: pp. 16–21</p> <p>Evolution of legal entity structure: AR 2018: p. 19</p> <p>Trust and expertise: CRR 2018: pp. 12–17</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 underpinning our approach with regard to environmental and social issues in our business activities. It refers to international agreements that Credit Suisse has voluntarily pledged to uphold, such as the UN Global Compact with its Ten Principles in the areas of human rights, labor standards, environmental protection and anti-corruption efforts. The responsibilities and processes for implementing sustainability issues within the bank are defined within our internal Sustainability Management Policy.</p> <p>Credit Suisse strives to make more efficient use of natural resources and to reduce greenhouse gas emissions. We focus our efforts on energy management because energy consumption is the area in which our operations have the greatest direct impact on the environment. In order to reduce environmental impacts and lower costs, we continuously implement a variety of measures through our environmental management system, which is certified globally in accordance with ISO 14001. In that context, we developed new environmental strategy concepts in 2018 that focus on utility strategy and procurement, as well as on operational environmental and sustainability targets. 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. To assess environmental and social risks, 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 or the establishment of a client relationship. 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 and active discussion of reputational risks and sustainability issues. At the Board of Directors level, the Risk Committee and Audit Committee jointly assist the Board in fulfilling its reputational risk oversight responsibilities by reviewing and approving the Group's risk appetite framework as well as assessing the adequacy of the management of reputational risks.</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.</p> <p>Sustainability Commitments (Internet)</p> <p>Responsibility for the environment: CRR 2018: pp. 50–56</p> <p>Environmental Management (Internet)</p> <p>Greenhouse Gas Neutrality (Internet)</p> <p>Risk management and sustainability: CRR 2018: pp. 18–23</p> <p>Risk Management and Sustainability (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 has also adopted the Equator Principles. This framework for the management of environmental and social risks is based on standards defined by the International Finance Corporation (IFC) and is applied by more than 90 financial institutions for specific types of finance for industrial and infrastructure projects. 2018 marked the 15th anniversary of the Equator Principles, which have had a strong impact on the project finance market. In the same year, the Equator Principles institutions launched a process to update the Principles, and Credit Suisse actively contributed to these discussions. We also continued our active role on the Steering Committee of the Equator Principles and served as the regional representative for Europe within the Equator Principles Association.</p> <p>We publicly endorsed our support for the recommendations of the Financial Stability Board's Task Force on Climate-related Financial Disclosures (TCFD). Within the regulatory framework established by the Paris Agreement, we expect</p>	●

		<p>the outcome of our TCFD adoption to provide us with further guidance for the transition to a world that progressively minimizes its dependency on fossil fuels.</p> <p>Credit Suisse contributes to the realization of the United Nations' 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 realization of the SDGs include our sustainable and impact investment products and services as well as our global initiatives in education and financial inclusion whose 10th anniversary we celebrated in 2018. At the same time, our focus on sustainability risk management can help us to reduce potential negative impacts that certain business activities might have on the realization of the SDGs.</p> <p>Implementation of the Ten Principles of the UN Global Compact: CRR 2018: p. 58</p> <p>Sustainability networks and initiatives: CRR 2018: p. 60</p> <p>Agreements and Memberships (Internet)</p> <p>Implementing the recommendations of the Task Force on Climate-related Financial Disclosures: CRR 2018: p. 21</p> <p>Our contribution to the realization of the Sustainable Development Goals: CRR 2018: p. 59</p> <p>Credit Suisse and the SDGs (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 policymakers, 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 UNEP FI and the UN Global Compact.</p> <p>Maintaining a constructive dialogue: CRR 2018: p. 33</p> <p>Sustainability networks and initiatives: CRR 2018: p. 60</p> <p>Our Network (Internet)</p>	●
Strategy			
102-14	Statement from senior decision-maker	<p>Foreword: CRR 2018: pp. 4–5</p>	●
102-15	Key impacts, risks, and opportunities	<p>In terms of Corporate Responsibility, 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. We believe competence, client focus, 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 activities.</p> <p>Our understanding of Corporate Responsibility: CRR 2018: pp. 6–10</p> <p>Approach & Reporting (Internet)</p>	●
Ethics and integrity			
102-16*	Values, principles, standards, and norms of behavior	<p>Recognizing the critical role of employees in helping to preserve financial integrity, 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.</p> <p>Since the launch of our six Conduct and Ethics (C&E) Standards in 2017, Credit Suisse has focused on confirming that the C&E Standards are firmly embedded in our processes throughout the bank and reinforced by a strong emphasis from senior management. The six C&E standards – Client Focus, Meritocracy, Stakeholder Management, Accountability, Partner and Transparency – set the values and conduct expectations for employees. C&E is a core part of everything we do – from recruitment through to performance management and our disciplinary process.</p> <p>Our Statement on Sustainability defines the objectives and principles underpinning our approach with regard to environmental and social issues in our business activities. In that context, Credit Suisse is a signatory to several international agreements regarding sustainability/corporate responsibility (see indicators 102-12 and 102-13).</p> <p>Code of Conduct and Conduct and Ethics Standards: CRR 2018: p. 14–15</p> <p>Code of Conduct (Internet)</p> <p>Statement on Sustainability (Internet)</p> <p>Sustainability Commitments (Internet)</p>	●
Governance			
102-18	Governance structure	<p>Board of Directors/Board Committees: AR 2018: pp. 197–216</p> <p>Corporate Governance: AR 2018: p. 187</p>	●
102-20*	Appointed body accountable for economic, environmental and social topics	<p>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 (RRSC). The RRSC, chaired by the Group's Chief Risk Officer, is the most senior governing body responsible for the oversight and active discussion of reputational risks and sustainability issues. Environment and sustainability specialist units support line management with the necessary specialist knowledge. At the Board of Directors level, the Risk Committee and Audit Committee jointly assist the Board in fulfilling its reputational risk oversight responsibilities by reviewing and approving the Group's risk appetite framework as well as assessing the adequacy of the management of reputational risks.</p> <p>Risk management and sustainability: CRR 2018: pp. 18–23</p> <p>Risk Management and Sustainability (Internet)</p> <p>Statement on Sustainability (Internet)</p>	●

102-29*	Identifying and managing economic, environmental and social impacts	<p>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. To ensure we are continuously informed of the latest regulations and industry standards, our employees are required to participate in an annual targeted and tailored training curriculum. It includes, but is not limited to, developments in the finance industry and internal best practices for continued compliant growth.</p> <p>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 (RRSC). The RRSC, chaired by the Group's Chief Risk Officer, is the most senior governing body responsible for the oversight and active discussion of reputational risks and sustainability issues. At the Board of Directors level, the Risk Committee and Audit Committee jointly assist the Board in fulfilling its reputational risk oversight responsibilities by reviewing and approving the Group's risk appetite framework as well as assessing the adequacy of the management of reputational risks.</p> <p>In line with the GRI Standards, Credit Suisse regularly conducts a materiality assessment in order to better understand the views and interests of our stakeholders. We believe doing so will help us to identify new trends, evolve our strategy accordingly, as well as tailor our reporting to align it with the interests and needs of our business and our stakeholders.</p> <p>Code of Conduct (Internet)</p> <p>Risk management and sustainability: CRR 2018: pp. 18–23</p> <p>Credit Suisse materiality assessment: CRR 2018: pp. 8-9</p> <p>Statement on Sustainability (Internet)</p>	●
102-31*	Review of economic, environmental and social topics	<p>The Reputational Risk Sustainability Committee usually meets quarterly and monitors, amongst other things, compliance with internal sustainability policies and guidelines, as well as international sustainability commitments to which the bank has voluntarily signed up.</p> <p>Risk Management and Sustainability (Internet)</p> <p>Sustainability Commitments (Internet)</p>	●
Stakeholder engagement			
102-40	List of stakeholder groups	<p>We regularly engage in a dialogue with clients, shareholders, investors and employees as well as with regulators and policymakers, non-governmental organizations (NGOs) and other stakeholders. This dialogue – combined with the insights we gain through our participation in initiatives, associations, forums and professional bodies, as well as the findings of surveys – strengthens our understanding of the different, and sometimes conflicting, perspectives of our stakeholders. This encourages us to identify their interests and expectations at an early stage, to offer our own perspective and to help develop solutions to address current challenges wherever possible. At the same time, this exchange allows us to develop 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: CRR 2018: p. 10</p> <p>Engaging with our Stakeholders (Internet)</p>	●
102-41	Collective bargaining agreements	<p>Engaging with stakeholders: CRR 2018: p. 10</p> <p>Attractive working environment and flexible working: CRR 2018: pp. 47-48</p> <p>Employee Representation (Internet)</p>	○
102-42	Identifying and selecting stakeholders	<p>Credit Suisse has identified several key stakeholder groups within the categories of market, society, workplace and environment. Market stakeholder groups consist of clients, shareholders, investors and analysts. Workplace stakeholders consist of employees, trade unions and suppliers. With respect to its role in society, Credit Suisse has identified policymakers, regulators and media as stakeholder groups. Finally, with respect to the environment, stakeholders consist of NGOs and intergovernmental organizations and local communities. For each identified stakeholder group, various communication channels are used in an effort to engage in an open dialogue.</p> <p>Further details are outlined in the CRR 2018 and on our website. Please refer to:</p> <p>Engaging with stakeholders: CRR 2018: p. 10</p> <p>Engaging with our Stakeholders (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. This dialogue – combined with the insights we gain through our participation in initiatives, associations, forums and professional bodies, as well as the findings of surveys – strengthens our understanding of the different, and sometimes conflicting, perspectives of our stakeholders. This encourages us to identify their interests and expectations at an early stage, to offer our own perspective and to help develop solutions to address current challenges wherever possible. At the same time, this exchange allows us to develop 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 and 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. We believe that doing so will help us to identify new trends and evolve our strategy accordingly, as well as tailor our reporting to align it with the interests and needs of our business and our stakeholders.</p> <p>The materiality assessment is based on our ongoing dialogue with stakeholders across all parts of our business. We strive to ensure that the list of material issues identified in the past remains relevant and that important new topics are addressed. Having reached out to a larger number and broader range of stakeholders through a structured survey in 2017, we revised and updated the list of material issues in 2018 in a process that included the analysis of information from monitoring tools, a dedicated media review as well as the views of internal experts who participate in an ongoing dialogue with relevant stakeholder groups. This allowed us to take into account the perspective of clients, investors and analysts, policymakers, NGOs, employees and other stakeholders. Based on the results of this analysis, we updated and adjusted our materiality assessment for 2018, taking account of the changing relative importance assigned to the issues identified. The findings reflect average values of importance based on the assessment methodology.</p>	●

		<p>Credit Suisse materiality assessment: CRR 2018, pp. 8-9 Materiality Assessment (Internet)</p> <p>Engaging with stakeholders: CRR 2018: p. 10 Engaging with our Stakeholders (Internet)</p> <p>Our Network (Internet)</p>	
102-44	Key topics and concerns raised	<p>Examples of Credit Suisse's stakeholder dialogue and engagement activities can be found in our CRR and online at: ●</p> <p>Credit Suisse materiality assessment: CRR 2018, pp. 8-9 Materiality Assessment (Internet)</p> <p>Engaging with stakeholders: CRR 2018: p. 10 Engaging with our Stakeholders (Internet)</p>	
Reporting practices			
102-45	Entities included in the consolidated financial statements	<p>Summary of significant accounting policies: AR 2018: pp. 276–284 ●</p>	
102-46	Defining report content and topic Boundaries	<p>The 2018 Corporate Responsibility Report (CRR) covers activities of Credit Suisse globally. In line with the GRI Standards, we again conducted a materiality assessment in 2018 in order to better understand the views and interests of our stakeholders, identify key issues and report on them transparently. The CRR focuses on issues classified as particularly important in the context of the materiality assessment. ●</p> <p>Credit Suisse's 2018 reporting documents on corporate responsibility reflect the GRI Standards for sustainability reporting (core option). 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:</p> <p>Credit Suisse materiality assessment: CRR 2018, pp. 8-9 Materiality Assessment (Internet)</p> <p>Reporting on Corporate Responsibility: CRR 2018: pp. 57–64 External Assurance: SGS Assurance Statement for 2018 Reporting (PDF)</p>	
102-47	List of material topics	<p>Credit Suisse materiality assessment: CRR 2018, pp. 8-9 ● Materiality Assessment (Internet)</p>	
102-48	Restatements of information	<p>None ●</p>	
102-49	Changes in reporting	<p>Having reached out to a larger number and broader range of stakeholders through a structured survey in 2017, we revised and updated the list of material issues in 2018 in a process that included the analysis of information from monitoring tools, a dedicated media review as well as the views of internal experts who participate in an ongoing dialogue with relevant stakeholder groups. This allowed us to take into account the perspective of clients, investors and analysts, policymakers, NGOs, employees and other stakeholders. ●</p> <p>Credit Suisse materiality assessment: CRR 2018, pp. 8-9 Materiality Assessment (Internet)</p> <p>Reporting on Corporate Responsibility: CRR 2018: pp. 57–64</p>	
102-50	Reporting period	<p>The 2018 Corporate Responsibility Report was published in March 2019 and covers the reporting year 2018: ● CRR 2018: Front cover Scope of the report: CRR 2018: p. 57</p>	
102-51	Date of most recent previous report	<p>The 2017 Corporate Responsibility Report was published in March 2018 and covers the 2017 reporting year. ● CRR 2017</p>	
102-52	Reporting cycle	<p>Credit Suisse publishes its Corporate Responsibility Report annually, along with the Annual Report. Since 2018, Credit Suisse also annually publishes the publication Corporate Responsibility – At a Glance, a concise booklet that provides an overview of the most important processes and activities that reflect our approach to corporate responsibility in banking, in society, as an employer and for the environment. ●</p> <p>Annual Reporting (Internet)</p>	
102-53	Contact point for questions regarding the report	<p>We regard our reporting on corporate responsibility as an important basis for our dialogue with stakeholders and welcome any feedback about our activities: ● responsibility.corporate@credit-suisse.com</p>	
102-54	Claims of reporting in accordance with the GRI Standards	<p>GRI Sustainability Reporting Standards: CRR 2018: p. 57 ● GRI Content Index (Internet)</p>	
102-55	GRI content index	<p>GRI Sustainability Reporting Standards: CRR 2018: p. 57 ● GRI Content Index (Internet) External Assurance: SGS Assurance Statement for 2018 Reporting (PDF)</p>	
102-56	External assurance	<p>Selected indicators of our GRI-based disclosure on corporate responsibility 2018 are externally assessed and independently assured by SGS (see indicators marked with an asterisk). ●</p> <p>In addition, Credit Suisse's Environmental Management System is certified by SGS according to ISO 14001. External Assurance: SGS Assurance Statement for 2018 Reporting (PDF)</p>	

TOPIC-SPECIFIC STANDARDS
GRI 200: ECONOMIC

SRS	Disclosure	Source	Scope
GRI 201: Economic performance			
GRI 103: Management approach for economic performance			
103-1	Explanation of the material topic and its Boundary	We strive to conduct our business responsibly and efficiently – offering clients high-quality service and advice, supporting efforts to increase financial stability, and maintaining a rigorous compliance and control culture to inspire trust in our bank. Message from the Chairman and the Chief Executive Officer: AR 2018: pp. 4–8	●
103-2	The management approach and its components	Interview with the Chairman and the Chief Executive Officer: AR 2018: pp. 9–12 Credit Suisse strategy: AR 2018: pp. 16–21 Results summary: AR 2018: p. 62–63	
103-3	Evaluation of the management approach	Foreword: CRR 2018: pp. 4–5 Responsibility in banking: CRR 2018: pp. 11–29 Our role in the economy and society: CRR 2018: pp. 31–35	
201-1	Direct economic value generated and distributed	Consolidated financial statements – Credit Suisse Group: AR 2018: p. 265 ASC Topic 230 – Statement of Cash Flows: AR 2018: pp. 284–285 Compensation and benefits/General and administrative expenses: AR 2018: p. 292 Tax: AR 2018: pp. 317–321 Core Results by business activity: AR 2018: p. 67 Assets under management: AR 2018: pp. 104–106 Our role in the economy and society: CRR 2018: pp. 31–35 Sponsorship (Internet) See GRI Indicators 102-2, 102-3, 201-4 for information on the markets, regions, and business divisions of Credit Suisse.	●
201-2	Financial implications and other risks and opportunities due to climate change	Credit Suisse addresses the challenge of climate change at various levels. We take environmental and climate aspects into account in the areas of product development and risk management, and our operations have been greenhouse gas neutral globally since 2010. As a global financial institution, we recognize our share of responsibilities in combating climate change by supporting the transition to a low-carbon and climate-resilient global economy. Our principles and our approach to climate protection are set out in our Statement on Climate Change, which describes how we intend to address climate related risks, mobilize financial resources and reduce our own environmental footprint. In 2017, the Financial Stability Board's Task Force on Climate-related Financial Disclosures (TCFD) published its final recommendations for voluntary reporting on material risks and opportunities arising from climate change. Credit Suisse publicly expressed its support for the TCFD recommendations and established a climate change program with the overall goal of addressing the recommendations related to external disclosures of climate-linked risks and opportunities. For details on Credit Suisse's climate-related risks and opportunities as well as our greenhouse gas emissions see Credit Suisse CDP reporting (www.cdp.net). Climate-related risks / TCFD implementation: AR 2018, p. 168 Trust and expertise: CRR 2018: p. 17 Risk management and sustainability: CRR 2018: p. 18–23 Climate change: CRR 2018: pp. 51–52 Climate Protection (Internet) Statement on Climate Change (PDF) Global greenhouse gas neutrality – our four-pillar strategy (Internet)	●
201-3	Defined benefit plan obligations and other retirement plans	Pension plans: AR 2018: pp. 111–112	●
GRI 203: Indirect economic impacts			
GRI 103: Management approach for indirect economic impacts			
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. Credit Suisse also aims to make an important contribution to the function of the economy and to play a constructive role in society through our activities.	●
103-2	The management approach and its components	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. Our role in the economy and society: CRR 2018: pp. 31–35	
103-3	Evaluation of the management approach	Our social commitments: CRR 2018: pp. 36–40	

203-1*	Infrastructure investments and services supported	<p>In the area of 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 3.1 million people¹ in 2018. We provide a range of advisory services and capital market transactions, and offer several global microfinance funds, structured products and a private equity fund of funds.</p> <p>Our Financial Inclusion Initiative (FII; 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 (fintech) through our partnership with Accion’s fintech accelerator Venture Lab.</p> <p>Sustainable and impact investment products and services: CRR 2018: pp. 24–29</p> <p>Our social commitments: CRR 2018: pp. 36–40</p> <p>Global Citizens Program: CRR 2018: p. 37</p> <p>Global Citizens Program (Internet)</p> <p>Financial inclusion: CRR 2018: p. 38</p> <p>Financial Inclusion (Internet)</p> <p>Global Education Initiative – spotlight on financial education 2014–2018: CRR 2018: p. 36</p> <p>Global Education Initiative (Internet)</p>	●
203-2*	Significant indirect economic impacts	<p>Credit Suisse is committed to enabling access to education through our regional education programs. 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. Moreover, we also support financial education and life skills programs for girls through the Global Education Initiative. Partners in our global Financial Education for Girls signature program are Aflatoun International, Plan International and Room to Read. 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 over 100,000 adolescent girls in Brazil, China, India, Rwanda, Sri Lanka and Tanzania, and is aligned with both the Financial Inclusion Initiative and the core business of Credit Suisse.</p> <p>From 2014 to 2018, 1,544 schools have benefited from our support, 3,620 teachers have been trained and 122,100 adolescent girls have benefited from financial education and life skills classes. Credit Suisse is a leader in the field of financial inclusion and microfinance and, at end-2018, had around USD 2.6 billion of assets under administration (assets in investment funds and vehicles administered by Credit Suisse)¹ used for the financing of microfinance institutions. In addition to capital, microfinance institutions and fintechs also need talent and know-how to be able to scale up their activities responsibly with diverse products and services. Our Financial Inclusion Initiative is designed to strengthen the capacity of these institutions so that they can serve the financial needs of clients at the bottom of the income pyramid as effectively as possible. Here, the focus is on developing financial products and services in areas such as financing for agriculture and smallholder farmers, the construction and improvement of homes, and the funding of education, as well as the provision of financial services tailored specifically to women. In 2018, Credit Suisse also joined the Consultative Group to Assist the Poor (CGAP) that was set up by the World Bank in order to develop best practices in the area of financial inclusion and to establish global standards to improve the scalability of solutions that are designed to provide more people with access to energy.</p> <p>In 2018, 122 microfinance institutions and fintech start-ups have benefited from our support. 1,106 local employees of microfinance institutions have been trained² and over 226,300 people have benefited from access to new or improved products and services. With its investments our partner Accion Venture Lab generated an additional USD 97 million for financially inclusive fintechs.</p> <p>Our role in the economy and society: CRR 2018: pp. 31–35</p> <p>Our social commitments: CRR 2018: pp. 36–40</p> <p>Global Education Initiative – spotlight on financial education 2014–2018: CRR 2018: p. 36</p> <p>Global Education Initiative (Internet)</p> <p>Financial inclusion: CRR 2018: p. 38</p> <p>Financial Inclusion (Internet)</p> <p>Global Citizens Program (Internet)</p>	●

GRI 205: Anti-corruption

GRI 103: Management approach for anti-corruption

103-1	Explanation of the material topic and its Boundary	<p>We believe that protecting the integrity of the financial system is a core responsibility of banks, and we are committed to complying with all applicable financial crime laws and regulations in the jurisdictions in which we operate. We have established global policies and procedures in an effort to achieve more robust and consistent standards of compliance including politically exposed persons (PEP), the prevention of money laundering and terrorist financing, bribery and corruption, as well as the adherence to applicable economic and trade sanctions laws. We are committed to only doing business with clients and third parties who meet and adhere to our standards. We have a wide range of policies, procedures and internal controls, with requirements such as the evaluation of third parties who conduct business for or on behalf of Credit Suisse and dedicated controls related to gifts and entertainment, employment opportunities, and charitable contributions.</p>	●
103-2	The management approach and its components		
103-3	Evaluation of the management		

¹ Financial data not within scope of assurance and hence not audited by SGS.

² Due to a change in measurement, 2018 numbers include only number of trainers trained by our programs instead of employees trained by these trainers as in previous years. A comparison between the figures from 2017 and 2018 is thus not possible.

	approach	Credit Suisse maintains active participation in the Wolfsberg Group, a reflection of our continued commitment to understand the latest financial crime risks and controls, while also staying abreast of important regulatory and market developments. Financial integrity: CRR 2018: pp. 14–15 Implementation of the Ten Principles of the UN Global Compact: CRR 2018: p. 58 Wolfsberg Group (Internet)	
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205-1	Operations assessed for risks related to corruption	Financial integrity: CRR 2018: pp. 14–15	●
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GRI 206: Anti-competitive behavior

GRI 103: Management approach for anti-competitive behavior

103-1	Explanation of the material topic and its Boundary	See 103 for 205 Anti-Corruption	●
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103-2	The management approach and its components		
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103-3	Evaluation of the management approach		
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206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	See 419-1 Socioeconomic Compliance	●
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GRI 300: ENVIRONMENTAL

SRS Disclosure Source Scope

GRI 301: Materials

GRI 103: Management approach for materials

103-1	Explanation of the material topic and its Boundary	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 improve our environmental performance. 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).	●
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103-2	The management approach and its components	Responsibility for the environment: CRR 2018: pp. 50–56 Environment (Internet)	
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103-3	Evaluation of the management approach	Environmental Performance Data for 2018 (VfU) (PDF) Achievements 2018 and Objectives 2019 (Environment): CRR 2018: p. 64	
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301-1*	Materials used by weight or volume	Please refer to the VfU indicators file, which lists our consumptions in the areas of energy, water, waste and paper. Global key performance indicators for environmental management: CRR 2018: p. 55 Environmental Performance Data for 2018 (VfU) (PDF)	●
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301-2*	Recycled input materials used	The usage of recycled paper in Switzerland is approx. 7%. In order to reduce its environmental footprint, Credit Suisse focuses on increasing the share of FSC-certified (Forest Stewardship Council) paper. In 2018, the FSC share of paper consumption in Switzerland was 93%, compared to 92% in 2017. 78% of our global paper consumption in 2018 was of eco-certified quality. Environmental management: CRR 2018: pp. 56	●
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GRI 302: Energy

GRI 103: Management approach for energy

103-1	Explanation of the material topic and its Boundary	Energy consumption represents 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 in our efforts to achieve a sustained reduction in greenhouse gas emissions.	●
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103-2	The management approach and its components	Responsibility for the environment: CRR 2018: pp. 50–56 Achievements 2018 and Objectives 2019 (Environment): CRR 2018: p. 64	
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103-3	Evaluation of the management approach		
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302-1*	Energy consumption within the organization	The VfU Indicators File presents the in-house environmental performance indicators and includes the direct and indirect energy consumption from Credit Suisse's premises. Premises Energy Consumption 483,500 MWh / 1,740,600 GJ with following share: Electricity consumed 399,300 MWh / 1,437,480 GJ	●
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District Heating consumed 22,200 MWh / 79,920 GJ
 Fossil Fuels consumed 62,000 MWh / 223,200 GJ
[Environmental Performance Data for 2018 \(VfU\) \(PDF\)](#)

302-3*	Energy intensity	The intensity indicator reported is energy consumption per capita (FTE). 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. Environmental Performance Data for 2018 (VfU) (PDF)	●
302-4*	Reduction of energy consumption	Examples for global measures: Ongoing IT server virtualization and consolidation across all regions has led to around 2.4 gigawatt-hours (GWh) power consumption reduction across our Enterprise Data Centers for 2018. Furthermore, we continued to concentrate on improving energy efficiency and on reducing the consumption of electricity and fossil fuels. Through our energy and water efficiency program in Switzerland we were again able to further lower our CO ₂ emissions by reducing our energy consumption by 1.7 GWh in comparison to the previous year, and our water consumption decreased by around 9,900 m ³ . Responsibility for the environment: CRR 2018: pp. 50–56 Measures Taken in All Regions (Internet)	○

GRI 303: Water

GRI 103: Management approach for water

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	The global water consumption in Credit Suisse buildings around the world was 753,000 m ³ in 2018, 95% 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. Global key performance indicators for environmental management: CRR 2018: p. 55 Environmental Performance Data for In-House Operations (Internet) Environmental Performance Data for 2018 (VfU) (PDF)	●

GRI 304: Biodiversity

GRI 103: Management approach for biodiversity

103-1	Explanation of the material topic and its Boundary	At Credit Suisse, we view the protection of biodiversity as an integral part of our sustainability commitments. Biodiversity-related issues are considered in our risk management processes, and we cover this topic in our sector-specific policies and guidelines.	●
103-2	The management approach and its components	Credit Suisse addresses the issues of environmental sustainability and sustainable land use in a variety of ways. In order to consider biodiversity-related aspects in our risk management processes, we have incorporated this topic into our sector-specific policies and guidelines. Our policy requirements for the forestry and agribusiness industry are aligned with relevant sustainability initiatives such as 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 also include restrictions of financing activities related to High Conservation Value Forests as well as 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.	
103-3	Evaluation of the management approach	We also address the issue of environmental sustainability and sustainable land use in our dialogue with stakeholders. In March 2018, for example, we contributed to a regional policy dialogue in Bangkok with government representatives, development agencies and the private sector. Organized by The Center for People and Forests, it focused on how to mobilize opportunities for forest landscape restoration in South Asia. In April 2018, we took part in the official launch of “Connecting Finance and Natural Capital: Supplement to the Natural Capital Protocol” – to which we had contributed – sharing examples of how we address natural capital risks in our transactions while creating opportunities in this space through our products and services. We have acted as a technical advisor to the Zoological Society of London’s Sustainable Palm Oil Transparency Toolkit (SPOTT) since its inception, and in 2018 we joined the Technical Advisory Group for the newly launched SPOTT Timber, Pulp and Paper (TPP) tool. It currently assesses 50 timber and pulp producers on the public disclosure of their policies, operations and commitments to environmental, social and governance (ESG) best practice. We also supported the needs analysis for the expansion of the SPOTT platform, which was completed in 2018, while being involved in the planning work to further expand the platform to include the natural rubber sector in 2019. Recognizing the need for capital in conserving ecosystems, we have been active in the conservation finance space, which focuses on the creation of new, long-term and diversified sources of revenue that can play a role in ensuring terrestrial as well as marine biodiversity conservation and the health of natural ecosystems. To this end, we are one of the founding members of the Coalition for Private Investment in Conservation (CPIC), and hosted the Credit Suisse Annual Conservation Finance Conference in New York in 2018. On the topic of marine conservation, which is addressed through the so-called “Blue Economy”, we organized the 1st Credit Suisse Roundtable on Marine Conservation in Lisbon. Furthermore, we included SDG 14 (“life below water”) in our own green bond framework	

		<p>launched in 2018.</p> <p>Risk management and sustainability: CRR 2018: pp. 18–23</p> <p>Sustainable and impact investment products and services: CRR 2018: p. 24–29</p> <p>Responsibility for the environment: CRR 2018: pp. 50–56</p> <p>Biodiversity & Natural Capital (Internet)</p> <p>Conservation Finance (Internet)</p> <p>Coalition for Private Investment in Conservation (Internet)</p> <p>Environment (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 considered 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 m² certified) and Horgen (Bocken/20,000 m² certified) which have been awarded the quality label "Naturpark der Schweizer Wirtschaft" (see also Stiftung Natur und Wirtschaft), as they have been designed and are maintained in harmony with nature.</p> <p>Responsibility for the environment: CRR 2018: pp. 50–56</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>In order to consider biodiversity-related aspects in our risk management processes, we have incorporated this topic into our sector-specific policies and guidelines. Our policy requirements for the forestry and agribusiness industry are aligned with relevant sustainability initiatives such as 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 also include restrictions of financing activities related to High Conservation Value Forests as well as 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>We have acted as a technical advisor to the Zoological Society of London's Sustainable Palm Oil Transparency Toolkit (SPOTT) since its inception, and in 2018 we joined the Technical Advisory Group for the newly launched SPOTT Timber, Pulp and Paper (TPP) tool. It currently assesses 50 timber and pulp producers on the public disclosure of their policies, operations and commitments to environmental, social and governance (ESG) best practice. We also supported the needs analysis for the expansion of the SPOTT platform, which was completed in 2018, while being involved in the planning work to further expand the platform to include the natural rubber sector in 2019.</p> <p>Recognizing the need for capital in conserving ecosystems, we have been active in the conservation finance space, which focuses on the creation of new, long-term and diversified sources of revenue that can play a role in ensuring terrestrial as well as marine biodiversity conservation and the health of natural ecosystems. To this end, we co-led the Coalition for Private investment in Conservation (CPIC) in 2018 and hosted the Credit Suisse Annual Conservation Finance Conference in New York. On the topic of marine conservation, which is addressed through the so-called "Blue Economy", we organized the first Credit Suisse Roundtable on Marine Conservation in Lisbon. Furthermore, we included SDG 14 ("life below water") in our own green bond framework launched in 2018.</p> <p>Risk management and sustainability: CRR 2018: pp. 18–23</p> <p>Risk Management and Sustainability (Internet)</p> <p>Biodiversity and natural capital: CRR 2018: pp. 52–53</p> <p>Biodiversity & Natural Capital (Internet)</p>	●
GRI 305: Emissions			
GRI 103: Management approach for emissions			
103-1	Explanation of the material topic and its Boundary	<p>Statement on Climate Change (PDF)</p> <p>Global key performance indicators for environmental management: CRR 2018: p. 55</p> <p>Environmental management (Internet)</p>	●
103-2	The management approach and its components	<p>Environmental Performance Data for 2018 (VfU) (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 129,100 metric tons of net greenhouse gas (GHG) emissions globally (measured in CO₂ equivalents, Scope 1–3, rounded figures) in 2018. Of this, 17,200 metric tons were direct emissions (Scope 1). For the regional split and further details see the 2018 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, rounded figures) were 141,540 metric tons in 2017 and 129,050 metric tons in 2018. These figures are offset to zero in our voluntary GHG neutrality.</p> <p>Global key performance indicators for environmental management: CRR 2018: p. 55</p> <p>Environmental Performance Data for 2018 (VfU) (PDF)</p>	●
305-2*	Energy indirect (Scope 2) GHG emissions	<p>Credit Suisse generated 129,100 metric tons of net greenhouse gas (GHG) emissions globally (measured in CO₂ equivalents, Scope 1–3, excluding scope 2 location based, rounded figures) in 2018. Of this 42,700 metric tons were indirect emissions Scope 2 market based mix. Scope 2 emissions according to the location based mix are 152,400 metric tons, leading to gross GHG emissions of 238,750 metric tons globally for Scope 1–3 (market based).</p> <p>Global key performance indicators for environmental management: CRR 2018: p. 55</p> <p>Environmental Performance Data for 2018 (VfU) (PDF)</p>	●

305-3*	Other indirect (Scope 3) GHG emissions	Credit Suisse's other indirect GHG emissions (Scope 3) were 69,180 metric tons (measured in CO ₂ equivalents) in 2018. Global key performance indicators for environmental management: CRR 2018: p. 55 Environmental Performance Data for 2018 (VfU) (PDF)	●
305-4*	GHG emissions intensity	The intensity indicator reported is GHG emissions per capita (FTE). 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. Environmental Performance Data for 2018 (VfU) (PDF)	●
305-5*	Reduction of GHG emissions	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 efficiency gains and reduction of energy consumption; investing in low-energy renovation, new building, and technology; substituting conventional energy with climate-friendly energy sources; and finally, compensating remaining GHG emissions with the purchase of emissions reduction certificates (ERCs). Responsibility for the environment: CRR 2018: pp. 50–56 Greenhouse gas neutrality (Internet) Measures Taken in All Regions (Internet)	○

GRI 306: Effluents and waste

GRI 103: Management approach for effluents and waste

103-1	Explanation of the material topic and its Boundary	Global key performance indicators for environmental management: CRR 2018: p. 55 Environmental Management (Internet) Environmental Performance Data for 2018 (VfU) (PDF)	●
103-2	The management approach and its components	See also 103 for 301 Materials	
103-3	Evaluation of the management approach		
306-1*	Water discharged by quality and destination	The annual water consumption of Credit Suisse of 753,000 m ³ in 2018 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 ₂ equivalents) of approximately 515 metric tons per year. Global key performance indicators for environmental management: CRR 2018: p. 55 Environmental Performance Data for 2018 (VfU) (PDF)	●
306-2*	Waste by type and disposal method	The total amount of waste in 2018 was 7,750 tons/168 kg per FTE. 49% of the global waste is recycled, 27% incinerated, 23 % deposited in landfills and 1 % is hazardous waste. Global key performance indicators for environmental management: CRR 2018: p. 55 Environmental Performance Data for 2018 (VfU) (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): CRR 2018: p. 22 Supplier Code of Conduct (PDF)	●
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 and 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 demand actions for improvement from suppliers and service providers. Our TPRM framework is 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 (TPRM): CRR 2018: p. 22 Supplier Code of Conduct (PDF)	●

GRI 400: SOCIAL

SRS	Disclosure	Source	Scope
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GRI 401: Employment

GRI 103: Management approach for employment

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 financial solutions and banking 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.	●
103-2	The management approach and its components	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 in the interests of our clients.	
103-3	Evaluation of the management approach	Responsibility as an employer: CRR 2018: pp. 41–49 Employer (Internet)	
401-1*	New employee hires and employee turnover	The global voluntary turnover rate for 2018 was 11.4% (11.1% in 2017). The global involuntary turnover rate for 2018 was 5.0% (5.1% in 2017). Regional breakdown of voluntary turnover relative to the total number of employees for 2018: 10.7% in the Americas; 13.8% in APAC; 13.7% in EMEA, and 8.7% in Switzerland. Regional breakdown of involuntary turnover relative to the total number of employees for 2018: 8.4% in the Americas; 3.6% in APAC; 5.4% in EMEA, and 4.0% 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: CRR 2018: p. 44	○
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Responsibility as an employer: CRR 2018, pp. 41–49 Employer (Internet)	○

GRI 402: Labor/management relations

GRI 103: Management approach for labor/management relations

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 strives to offer 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: CRR 2018, pp. 41–49 Employer (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 consider employee health and safety to be of the utmost importance, and we have internal policies in place to help promote the safety of our office environment. Subject matter experts ensure that continuous safety improvements are put in place in line 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. We successfully renewed this certification in 2018.	●
103-2	The management approach and its components	Attractive working environment and flexible working: CRR 2018: pp. 47–48 Flexibility & Health (Internet)	
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: CRR 2018, pp. 41–49	○
403-2	Types of injury and rates of injury, occupational diseases, lost days,	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 2018 in Switzerland only, 2.7% of the committed overall working time comprised absences due to	○

and absenteeism, illness or accidents (for 2017 the rate was 2.5% and for 2016 the rate was 2.6%).
and number of work-related fatalities

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 further improve the quality of our service and advisory offering and to continuously adapt our business to evolving market and client needs.	●
103-2	The management approach and its components	Credit Suisse offers employees a wide range of training programs involving traditional classroom instruction, e-learning, video-based courses and online learning communities. Additionally, employees can complete short training programs on their mobile devices, enhancing the user experience. Responsibility as an employer: CRR 2018, pp. 41–49	
103-3	Evaluation of the management approach	Talent Development (Internet)	
404-1*	Average hours of training per year per employee	In 2018, each Credit Suisse employee received an average of 14 training hours. By employee category, the training hours per employee (including contractors) were: staff (Staff, Exempt Non-Officer and Analyst) 17.7 training hours; middle management (Associate and Assistant Vice President) 12.3 training hours; senior management (Vice President, Director, and Managing Director) 12 training hours. Responsibility as an employer: CRR 2018, pp. 41–49 Talent Development (Internet)	○
404-2*	Programs for upgrading employee skills and transition assistance programs	Credit Suisse offers employees a wide range of training programs involving traditional classroom instruction, e-learning, video-based courses and online learning communities. Additionally, employees can complete short training programs on their mobile devices, enhancing the user experience. Each employee completed at least four mandatory training modules in the course of the year, depending on his or her area of responsibility. In 2018, we launched over 60 new mandatory e-learning programs on regulatory topics such as financial crime, cyber security and information awareness as well as compliance with our Conduct and Ethics Standards. Our client-facing employees complete courses on cross-border activities and on EU requirements such as the EU Markets in Financial Instruments Directive (MiFID) II. In addition, a new course on general data protection was conducted to train all relevant personnel before the new General Data Protection Regulation (GDPR) came into force in May 2018. In 2018, we achieved a 99.8% (2017=99.8%) completion rate for mandatory training. Talent Development in figures for 2018: 650 classroom leadership training sessions and 51,000 classroom-delivered training days; 70,700 participants in instructor-led courses; 655,300 participants in e-learning courses including mandatory modules; on average, 81% of the participants were satisfied with instructor-led training. At Credit Suisse, we are also committed to offering tailored support to employees in a later stage of their career to maintain a skill set that can respond to market needs, adapt to new environments and stay employable on the labor market. More information can be found at: Responsibility as an employer: CRR 2018, pp. 41–49 Our experienced employees in Switzerland: CRR 2018: p. 48 Diversity in the Workplace: Credit Suisse Ranks Top among the Largest Swiss Companies (Internet)	●
404-3*	Percentage of employees receiving regular performance and career development reviews	In 2018, the bank-wide completion rate of the annual performance review was 97%. Credit Suisse does not report on the breakdown by gender and by employee category, due to bank specific regulatory limitations and internal guidelines. Additional details on Credit Suisse's Performance and Development can be found in the CRR; please refer to: Responsibility as an employer: CRR 2018, pp. 41–49	○

GRI 405: Diversity and equal opportunity

GRI 103: Management approach for diversity and equal opportunity

103-1	Explanation of the material topic and its Boundary	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. Credit Suisse today employs people from 180 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.	●
103-2	The management approach and its components	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. In January 2019, Credit Suisse was once again awarded first place among participating institutions in the Diversity Index published by the Lucerne University of Applied Sciences and Arts. This underscores the Group's continuous commitment to diversity and inclusion in the workplace.	
103-3	Evaluation of the management approach	Diversity and inclusion/Advancement of women: CRR 2018: pp. 45–46 Global Diversity & Inclusion (Internet)	

405-1*	Diversity of governance bodies and employees	<p>Women account for 36% of Credit Suisse's total workforce (full-time equivalents), 21% of Credit Suisse's senior leadership (Directors and Managing Directors), 3 out of 12 members of the Executive Board and 3 out of 13 members of the Board of Directors.³</p> <p>The age breakdown of Credit Suisse employees for 2018 was as follows: <20 years (apprentices) 1.4%; from 20–29 years 20.4%; from 30–39 years 36.9%; from 40–49 years 25.6%; from 50–59 years 13.8%; >59 years 1.9%. 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: CRR 2018, pp. 41–49 Board of Directors: AR 2018: pp.197–216 Executive Board: AR 2018: pp. 217–226</p>	○
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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, 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 all regions to ensure that our diversity and inclusion framework is firmly embedded in our corporate culture.</p> <p>Details are not reported due to confidentiality reasons.</p> <p>Diversity and inclusion: CRR 2018: p. 45 Global Diversity & Inclusion (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	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.	●
103-2	The management approach and its components	Risk management and sustainability: CRR 2018 : pp. 18–23	
103-3	Evaluation of the management approach	Implementation of the Ten Principles of the UN Global Compact: CRR 2018 : p. 58 UN Global Compact (Internet) Employee Representation (Internet)	
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, Credit Suisse seeks to include 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 and 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 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 demand actions for improvement from suppliers and service providers.</p> <p>Our TPRM framework is embedded in day-to-day sourcing and vendor management processes to assess risks when conducting business with suppliers.</p> <p>Risk management and sustainability: CRR 2018: pp. 18–23 Supplier Code of Conduct and Third Party Risk Management (TPRM): CRR 2018: p. 22 Supplier Code of Conduct (PDF)</p>	●

³ As per the changes announced on February 26, 2019.

GRI 408: Child labor

GRI 103: Management approach for child labor

103-1	Explanation of the material topic and its Boundary	Risk management and sustainability: CRR 2018: pp. 18–23 Risk Management and Sustainability (Internet)	●
103-2	The management approach and its components	Implementation of the Ten Principles of the UN Global Compact: CRR 2018: p. 58 UN Global Compact (Internet) Statement on Human Rights (PDF)	
103-3	Evaluation of the management approach	Suppliers (Internet) Supplier Code of Conduct (PDF)	
408-1*	Operations and suppliers at significant risk for incidents of child labor	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 grave human rights abuses, including child labor. 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. Risk management and sustainability: CRR 2018: pp. 18–23 Respecting human rights: CRR 2018: pp. 21–22 Statement on Human Rights (PDF) Supplier Code of Conduct and Third Party Risk Management (TPRM): CRR 2018: p. 22 Suppliers (Internet) Supplier Code of Conduct (PDF) Implementation of the Ten Principles of the UN Global Compact: CRR 2018, p. 58 UN Global Compact (Internet)	●

GRI 409: Forced or compulsory labor

GRI 103: Management approach for forced or compulsory labor

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 forced or compulsory labor	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 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 grave 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. Our Modern Slavery & 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. Risk management and sustainability: CRR 2018: pp. 18–23 Respecting human rights: CRR 2018: pp. 21–22 Statement on Human Rights (PDF) Supplier Code of Conduct and Third Party Risk Management (TPRM): CRR 2018: p. 22 Supplier Code of Conduct (PDF) Implementation of the Ten Principles of the UN Global Compact: CRR 2018, p. 58 UN Global Compact (Internet) Modern Slavery & Human Trafficking Transparency Statement 2019 (Internet)	●

GRI 412: Human rights assessment

GRI 103: Management approach for human rights assessment

103-1	Explanation of the material topic and its Boundary	Reputational Risk Review Process: CRR 2018: pp. 18–19 Risk management and sustainability: CRR 2018: pp. 18–23 Risk Management and Sustainability (Internet)	●
103-2	The management approach and its		

components	
103-3	Evaluation of the management approach
412-1*	<p>Operations that have been subject to human rights reviews or impact assessments</p> <p>In 2018, a total of 942 transactions or client relationships were assessed using the risk review process to determine whether they posed an environmental or social risk. 74% of the transactions were approved, 8% were approved with conditions, 8% were rejected or not pursued and 10% are still pending (as of February 28, 2019). 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 Credit Suisse's requirements and guidelines.</p> <p>Sector breakdown of transactions (including Equator Principles transactions): 3% Chemicals, 9% Power generation and transmission, 2% Defense, 9% Forestry and Agribusiness, 6% Infrastructure and transportation, 26% Oil & Gas, 20% Metals and mining, 4% Finance, and 21% Other.</p> <p>Risk management and sustainability: CRR 2018: pp. 18–23</p> <p>Risk Management and Sustainability (Internet)</p>
412-3*	<p>Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening</p> <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 grave human rights abuses such as forced labor, employment of children, or the use of violence against local communities and indigenous groups.</p> <p>In 2018, a total of 942 transactions or client relationships were assessed using the risk review process to determine whether they posed an environmental or social risk. 74% of the transactions were approved, 8% were authorized subject to certain conditions which were outlined in the contract/agreement with the client, 8% were rejected or not pursued further and 10% are still pending (as of February 28, 2019). 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): 3% Chemicals, 9% Power generation and transmission, 2% Defense, 9% Forestry and Agribusiness, 6% Infrastructure and transportation, 26% Oil & Gas, 20% Metals and mining, 4% Finance, and 21% Other.</p> <p>Risk management and sustainability: CRR 2018: pp. 18–23</p> <p>Risk Management and Sustainability (Internet)</p> <p>Sector Policies and Guidelines (PDF)</p> <p>Human Rights (Internet)</p> <p>Statement on Human Rights (PDF)</p>

GRI 414: Supplier social assessment

GRI 103: Management approach for supplier social assessment

103-1	Explanation of the material topic and its Boundary	<p>Supplier Code of Conduct and Third Party Risk Management (TPRM): CRR 2018: p. 22</p> <p>Suppliers (Internet)</p> <p>Supplier Code of Conduct (PDF)</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 and 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 demand actions for improvement from suppliers and service providers.</p> <p>Our TPRM Framework is 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 (TPRM): CRR 2018: p. 22</p> <p>Supplier Code of Conduct (PDF)</p>

GRI 415: Public policy

GRI 103: Management approach for public policy

103-1	Explanation of the material topic and its Boundary	<p>Credit Suisse considers it important to engage in discussions with various stakeholders – from policymakers, 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.</p>
103-2	The management	<p>Our role in the economy and society: CRR 2018: pp. 31–35</p>

	approach and its components		
103-3	Evaluation of the management approach		
415-1	Political contributions	Supporting the political system in Switzerland and beyond: CRR 2018: p. 34	●
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: CRR 2018: pp. 12–17	●
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 as part of its efforts to ensure appropriate and accurate product and service information is obtained and compliance with applicable laws and regulations of countries where products and services are used and distributed is achieved. Trust and expertise: CRR 2018: pp. 12–17	●
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	Credit Suisse discloses material matters as mandated by legal and regulatory requirements in its financial reports and other public filings; please refer to: Litigation: AR 2018: pp. 389-399 Trust and expertise: CRR 2018: pp. 12–17	●