

# Corporate Responsibility – Overview

April 2018



As one of the world’s leading banks, Credit Suisse has been committed to delivering financial experience and expertise since more than 160 years. For us, corporate responsibility is about creating sustainable value for our clients, shareholders, employees and other stakeholders. We do so based on our broad understanding of our responsibilities as a financial services provider, member of society and as an employer. Our approach also reflects our efforts to protect the environment.

## Facts and Figures

<b>Banking</b>	<ul style="list-style-type: none"> <li>■ The values and standards defined in our Code of Conduct form the basis for all of our activities. In early 2017, we launched a new approach to Conduct and Ethics with a set of six standards.</li> <li>■ For many years, Credit Suisse has been offering clients a wide range of products and services that address economic, environmental and social themes. The year 2017 marked the 15th anniversary of microfinance and impact investment at Credit Suisse.</li> <li>■ We conduct our Reputational Risk Review Process and apply sector-specific policies and guidelines to identify potential environmental and human rights-related risks in our banking business.</li> </ul>
<b>Economy and Society</b>	<ul style="list-style-type: none"> <li>■ We play a key role as a financial intermediary, bringing together borrowers and lenders of capital. Credit Suisse had approximately CHF 158 billion of loans outstanding in Switzerland at the end of 2017.</li> <li>■ Credit Suisse supports humanitarian and charitable organizations such as the Swiss Red Cross and Pro Juventute. Our foundations and committees work with more than 800 partner organizations worldwide.</li> <li>■ We are committed to global initiatives in the area of sustainability, such as the UN Global Compact, and we play an active role in supporting the Sustainable Development Goals (SDGs) of the UN.</li> <li>■ In Switzerland, Credit Suisse together with partner organizations launched the independent association Check Your Chance in 2015 to combat youth unemployment in our home market. In 2017, the association offered around 1,100 young people targeted support – from advice on choosing a career to completing job applications.</li> </ul>
<b>Employer</b>	<ul style="list-style-type: none"> <li>■ 46,840 individuals from over 150 different countries work at Credit Suisse.</li> <li>■ 51,100 classroom-delivered training days were held for our employees in 2017.</li> <li>■ We support internal employee networks worldwide that serve as a platform for the exchange of knowledge and experience, fostering mutual understanding and helping to strengthen our corporate culture.</li> </ul>
<b>Environment</b>	<ul style="list-style-type: none"> <li>■ Since 2010, Credit Suisse has been operating globally on a greenhouse gas neutral basis.</li> <li>■ Our net global greenhouse gas emissions decreased by around 41% to 99,400 metric tons of CO<sub>2</sub> equivalents over the past two years.</li> <li>■ We created the “greenproperty” quality seal as a way of measuring the sustainability of buildings. At the end of 2017, this seal had been applied to around CHF 3 billion of real assets.</li> </ul>

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

## Examples of Our Wide-Ranging Activities

### Responsibility in Banking

Competence, diligence and responsible conduct are key to the success of our business and the values and standards defined in our Code of Conduct form the basis for all of our activities.

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

We analyzed a total of 806 transactions as part of our [Reputational Risk Review Process](#) in 2017 to assess environmental or human rights risks.

Our [responsible investment products and services](#) include single investments and portfolio solutions that meet sustainability and ESG (environmental, social and governance) criteria. Assets invested according to sustainability criteria totaled over CHF 22.7 billion in 2017, up approximately 16% compared to 2016. Our green finance solutions cover a wide range of asset classes designed to positively impact the transition to a low-carbon and climate-resilient economy. Credit Suisse has been involved in around 100 transactions with a value of USD 77 billion in the area of renewable energy since 2010.

As a signatory to the [Principles for Responsible Investment \(PRI\)](#), we emphasize our commitment to acting in the best long-term interests of our clients by incorporating ESG criteria into investment processes and decisions.

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

### Responsibility for the Economy and Society

As a financial intermediary, we play a key role in the [economy and society](#). For example, we are a financial partner to approximately 100,000 companies or around 1 in 3 businesses in Switzerland.

Credit Suisse also makes an [indirect contribution to the economy](#) in a variety of ways – including in our role as a client and contractual partner. In 2017, we purchased around CHF 5.9 billion of goods, services and licenses from suppliers worldwide.

We support employees who wish to undertake voluntary work for society, or to hold political office in our home market. In 2017,

over 18,410 employees volunteered to help charitable causes. This [volunteer work](#) around the globe is complemented by our collaboration with partner organizations.

Thanks to our [Global Education Initiative](#), 94,246 girls and young women were able to improve their financial and social skills. In addition, over 3.3 million people benefited from our activities in the [field of microfinance](#) in 2017.

### Responsibility as an Employer

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

Worldwide, Credit Suisse employs 46,840 individuals from over 150 different countries. The [diversity](#) of our workforce and the different skills, mindsets and experience of our employees give us a better understanding of client needs, cultural aspects and regional markets, and open up a broader range of business opportunities.

### Responsibility for the Environment

The protection of the environment is one of the most pressing issues of our time. We operate an ISO 14001-certified environmental management system to help protect natural resources. We achieved [global greenhouse gas neutrality](#) in 2017 for the eighth year in a row.

Our principles and our approach to [climate protection](#) are set out in our “Statement on Climate Change.”

To help preserve biodiversity, we continued our activities in the area of [conservation finance](#) in 2017. 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.

The Sustainability Network gives employees worldwide the opportunity to participate in various sustainability events. Around 1,900 employees were signed up to this platform as of end-2017. In addition, 8,100 employees received training in [environmental management and health and safety](#).



#### Corporate Responsibility Report

The Corporate Responsibility Report describes how Credit Suisse assumes its various responsibilities as a bank:  
[credit-suisse.com/crr](http://credit-suisse.com/crr)

#### Information about Investment Opportunities

Sustainable products and services:  
[credit-suisse.com/responsibility/banking](http://credit-suisse.com/responsibility/banking)

#### Corporate Responsibility – At a Glance

The publication “Corporate Responsibility – At a Glance” provides an overview of the most important processes and activities that reflect our approach to corporate responsibility. It contains the cornerstones of our strategy and key figures for the financial year 2017.

#### Contact / Questions / Newsletter

Corporate Responsibility and Stakeholder Communications:  
[responsibility.corporate@credit-suisse.com](mailto:responsibility.corporate@credit-suisse.com)  
Corporate Responsibility Newsletter:  
[credit-suisse.com/responsibility/newsletter](http://credit-suisse.com/responsibility/newsletter)