

Factsheet

Credit Suisse Corporate Citizenship

May 2017



Our Social Commitments

Companies can only achieve long-term success if they operate in an economically stable and socially cohesive environment. Credit Suisse therefore strives to be a committed partner beyond its core activities and to contribute to inclusive growth and social development. We regard education and access to financial services as key drivers of growth and an effective means of helping people to help themselves. We also have the potential to increase our social impact beyond the funding of long-term strategic partnerships with selected organizations by contributing our most valued asset – our employees. As a result, we set three focus themes for our social commitments: microfinance, education and employee engagement.

Microfinance Capacity Building Initiative

Credit Suisse is a leader in the field of microfinance and, at end-2016, had over USD 2.8 billion of assets under administration used for the financing of microfinance institutions. Microfinance involves providing small or very small loans and other financial services to microenterprises and low-income households predominantly in developing countries and emerging economies. It is an effective means of helping people to help themselves and increases financial inclusion around the world. At the same time, microfinance generates both a social and a financial return for investors. Together with experienced partners, Credit Suisse has been developing solutions to link the top of the income pyramid with its base for over a decade. 2017 marks the 15th anniversary of Credit Suisse's commitment in this field.

Microfinance – Selected Figures for 2016

Over 4,000 local employees trained
Over 380,000 people with access to new or improved products and services
Over USD 2,8 billion of assets under administration used for the financing of microfinance institutions at end-2016.
 More information: credit-suisse.com/microfinance

Through our ongoing collaboration with microfinance institutions and social enterprises, we recognize the importance of offering more diverse products and services to meet the different needs of clients at the base of the economic pyramid. The MCBI therefore launched a portfolio of

new projects for 2014-2017 in conjunction with our partners Accion, FINCA International, Opportunity International, Swiss Capacity Building Initiative with Habitat for Humanity, Swisscontact and Women's World Banking.

Global Education Initiative

Education drives economic empowerment and social mobility. Our Global Education Initiative and our regional education activities support a variety of programs that improve access to education and the quality of educational opportunities. To achieve a sustainable impact, these organizations work with communities and educational authorities at a local and national level. For example, we support the KIPP Foundation in the US, City Year UK in the United Kingdom, and Room to Read in several countries in their efforts to provide new opportunities to disadvantaged young people.

Education – Spotlight on Financial Education 2016

1,397 schools have benefited from our support
2,659 teachers have been trained
89,066 adolescent girls have benefited from financial education and life skills classes
 More information: credit-suisse.com/responsibility/education

As part of our Global Education Initiative, we also partner with Plan International, Aflatoun International and Room to Read on our Financial Education for Girls signature program. As a global financial institution, we see firsthand how important financial skills are to be able to actively participate in the economy and society. The program aims to improve the financial education and life skills of approximately 100,000 girls in Brazil, China, India and Rwanda and to encourage them to transition through secondary school. It is aligned with both the Microfinance Capacity Building Initiative and the core business of Credit Suisse. We are also continuing our partnership with Teach For All, supporting the operational effectiveness of their partners so that they can scale up their programs.

Employee Engagement

To support our employees in making a difference through volunteering, we enter into partnerships with organizations locally and globally. In 2016, we continued to place an emphasis on volunteering programs that promote the transfer of skills and knowledge between employees and partners. This enables our employees to use their expertise for the benefit of our partner organizations and gives them the opportunity to enhance their own skills and professional development.

Volunteering Worldwide – Selected Figures for 2016

94 countries in which our partners are active

234 partners receiving both funding and skills-based volunteering support

18,554 volunteers

In 2016, our employees around the world dedicated 69,024 hours to skills-based volunteering. These volunteering efforts also help to strengthen the bank's corporate culture and foster cross-team and cross-cultural collaboration. In addition, our internal surveys have shown that employee participation in volunteering programs results in an increase in our employees' satisfaction at work. The Global Citizens Program (GCP), one of our skills-based volunteering programs, offers suitably qualified employees the opportunity to share their expertise with our education and microfinance partners around the world, particularly in developing countries and emerging markets. Assignments in this leadership development program last from one week to three months and are part of Credit Suisse's formal talent development offering. Over the last seven years, over 255 specialists from various business areas have shared their expertise with partners on the ground.

Global Humanitarian Aid

The **Disaster Relief Fund** is part of the Credit Suisse Foundation and responds to natural disasters on a global level by providing immediate financial support as well as the funds needed to assist affected regions in the longer term. Support can also be provided by launching a fundraising campaign among our employees and matching the funds that have been raised.

Selected Regional Projects in 2016

Partnerships for Social Inclusion in Switzerland

Our role in the economy also allows us to drive key social issues in our Swiss home market (for example through our Youth Unemployment Initiative). The inclusion of clients and employees in our engagement for the disadvantaged benefits all involved. We work with more than 80 partner organizations in Switzerland. In addition to continuing our work with our long term partner the Swiss Red Cross, we entered into a second strategic partnership with Pro Juventute in 2016. We have joined forces to support children and young people and are also working with clients and employees in this context. For example, in order to help reduce youth unemployment in Switzerland, Credit Suisse employees volunteer their time to coach students on how to apply for apprenticeships.

Non-profit Board Service in the US

In the US, we aim to strengthen the capacity of non-profit organizations (NPOs) through a comprehensive range of volunteering and financial support. In line with this, we

launched our "Non-profit Board Service Program" in 2009 with the goal of supporting employees who already serve or are looking to serve on boards of charitable organizations. To date, over 1,100 employees in the US have received training and more than 125 new appointments have been made to the Boards of Directors of NPOs. Not only does non-profit board service add value to NPOs and the community but our analysis has also shown that serving on the board of an NPO helps employees to improve their leadership, strategy and persuasion skills as well as enhances their ability to work under different circumstances and with diverse networks.

Collective Impact in Malaysia and Hong Kong

The Asia Pacific region includes both countries affected by severe poverty and more advanced economies. In developing countries, our support focuses primarily on the areas of education and microfinance, with a particular emphasis on education programs for socially disadvantaged children or those living with a disability. In developed countries, our engagements are designed to close gaps in established education systems so that children who require special assistance receive better support. In 2016, for example, Credit Suisse initiated two Collective Impact partnerships in Malaysia and Hong Kong to improve educational outcomes for disadvantaged sections of the population, bringing together companies, foundations and local authorities. The initiative in Malaysia is targeted at improving literacy in public schools and the career readiness of youths in Malaysia. The initiative in Hong Kong is designed, in particular, to improve education in early childhood for children from low-income families.

New Prospects for Young People in the UK

In the UK, our efforts focus on education and support for children and young people from disadvantaged backgrounds. Our goal is to ensure that their social background does not preclude them from obtaining high-quality education and securing future employment. For example, our partner organization Teach First, which we have supported in the UK since 2008, recruits high-performing university graduates and trains them as teachers. Since August 2016, the Credit Suisse EMEA Foundation has been the main partner of Teach First Futures – a program designed to give underprivileged young people a better opportunity to attend selective universities. Our support is helping Teach First to increase its reach. We are also linking Teach First Futures to the "Credit Suisse Steps to Success" program, a scholarship program for outstanding high school students from disadvantaged backgrounds or underrepresented sections of the population.

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Corporate Responsibility at Credit Suisse

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