

Environmental Operational Data Disclosure

This document includes data on Credit Suisse's operational environmental performance between 2019 and 2022. Note: Due to rounding, summing some numbers may yield slightly different results.

Disclosure	Unit	2019	2020	2021	2022	GRI Indicator
Green House Gas (GHG) Emissions						
Total Scope 1 Emissions	tCO₂e	13,235	11,950	14,400	11,880	305-1
Natural Gas	tCO ₂ e	7,447	7,474	8,266	6,782	305-1
Other Fuels	tCO ₂ e	980	894	1,274	2,619	305-1
Transportation Fuels	tCO ₂ e	2,217	1,336	1,995	439	305-1
Coolants and Fire Extinguishers	tCO ₂ e	2,591	2,246	2,864	2,040	305-1
Biogenic CO₂ emissions (from direct combustion)	tCO₂e	40	30	30	38	305-1
Total Scope 2 (location-based) Emissions	tCO₂e	90,085	76,906	73,243	71,217	305-2
Purchased electricity	tCO ₂ e	87,425	75,307	70,853	68,874	305-2
Purchased heating and cooling	tCO ₂ e	2,659	1,599	2,389	2,343	305-2
Total Scope 2 (market-based) Emissions	tCO₂e	18,928	14,739	7,018	8,091	305-2
Purchased electricity	tCO ₂ e	16,268	13,140	4,628	5,748	305-2
Purchased heating and cooling	tCO ₂ e	2,659	1,599	2,389	2,343	305-2
Total Scope 3 Emissions	tCO₂e	93,709	29,626	25,567	43,221	305-3
Category 1 Purchased Goods and Services (Paper, Water)	tCO ₂ e	3,631	1,380	1,122	838	305-3
Category 3 Fuel and Energy Related Emissions	tCO ₂ e	8,729	7,847	8,423	9,925	305-3
Category 5 Waste Generated in Operations	tCO ₂ e	2,669	1,962	1,945	3,907	305-3
Category 6 Business Travel	tCO ₂ e	78,681	13,867	8,599	24,331	305-3
Category 7 Employee Work-From-Home	tCO ₂ e	–	4,571	5,478	4,221	305-3
Total Scope 1, 2 (location-based), 3 Emissions	tCO₂e	197,029	118,482	113,210	126,318	
Total Scope 1, 2 (market-based), 3 Emissions	tCO₂e	125,872	56,315	46,985	63,193	
GHG Emissions Intensity (market-based)						
Per Full-time equivalent (FTE) employee	tCO ₂ e/FTE	2.068	1.120	0.905	1.173	305-4
Per Square Meter	tCO ₂ e/m ²	0.095	0.045	0.041	0.048	305-4
Per Revenue	tCO ₂ e/million CHF	5.598	2.515	2.070	4.235	305-4

Note: category 7 does not include employee commuting emissions.

Disclosure	Unit	2019	2020	2021	2022	GRI Indicator
Energy						
Total Energy Consumed	GJ	1,605,080	1,413,110	1,378,960	1,329,007	302-1
Natural Gas	GJ	147,931	148,481	164,217	134,713	302-1
Other Fuels (fuel oil, jet fuel, gasoline, diesel, propane)	GJ	46,753	32,546	47,539	44,066	302-1
Electricity	GJ	1,350,916	1,185,261	1,107,467	1,090,042	302-1
Renewable Electricity Procured ¹	GJ	1,226,073	1,070,926	1,061,965	1,044,948	302-1
Percent Renewable Electricity Procured ¹	%	91%	90%	96%	96%	302-1
Portion from Green Tariffs	%	N/A	N/A	N/A	23.3%	302-1
Portion from On-site Solar	%	N/A	N/A	N/A	0.0%	302-1
Portion from Unbundled EAC	%	N/A	N/A	N/A	72.5%	302-1
Purchased Heating	GJ	40,960	27,023	37,921	42,913	302-1
Purchased Steam	GJ	7,080	10,343	9,398	4,228	302-1
Purchased Cooling	GJ	11,440	9,455	12,417	13,045	302-1
Transportation						
Business Travel (air, rail, ground)	km	396,208,251	72,945,116	46,311,144	113,135,846	
Building Certification						
Green Label Certified Space	m ²	N/A	450,109	425,436	486,689	
Percent of Total Building Space	%	N/A	37%	37%	47%	
Water						
Water withdrawn	m³	608,891	394,023	374,334	489,977	303-3
Water withdrawn in water-stressed regions	m ³	N/A	N/A	58,286	129,505	303-3
Percentage of water withdrawn in areas with high or extremely high baseline water stress	%	N/A	N/A	16%	26%	303-3
Waste						
Waste Generated	tons	7,052	5,038	6,300	10,257	306-3
Non-hazardous waste generated	tons	7,029	5,031	5,979	9,894	306-3
Special waste generated (fluorescent bulbs, e-waste)	tons	23	7	321	362	306-3
Waste Diverted	tons	3,036	1,900	3,006	3,466	306-4
Recycled	%	43%	38%	42%	30%	306-4
Composted	%	N/A	N/A	6%	4%	306-4
Waste Directed to Disposal	tons	4,016	3,139	3,294	6,791	306-5
Landfilled	%	30%	26%	27%	58%	306-5
Incinerated	%	27%	37%	26%	8%	306-5
Paper						
Paper Consumption	tons	1,866	1,167	1,160	832	301-1
Biodiversity						
Operational sites owned, leased, managed in, or adjacent to protected areas and areas of high biodiversity value outside protected areas	#	N/A	N/A	4	3	304-1

1 Credit Suisse procured renewable energy to match 95.9% of its global electricity demand in 2022 in line with the GHG Protocol criteria. 89.3% of global electricity demand is compliant with RE100 technical criteria, where market boundary criteria are stricter and do not consider Singapore Standard 673 (SS673), which indicates intent to form a single market to facilitate trade of renewable energy market instruments among Association of SouthEast Asian Nations (ASEAN) members and East Timor, to make Malaysia and Singapore a single market. SS673 is considered an example of "regulatory authorities [...] establish[ing] the boundaries in which certificates may be traded and redeemed, retired or cancelled" in this disclosure, and therefore under GHG Protocol criteria Malaysia and Singapore are considered a larger market area for environmental reporting. Prior to 2022, green tariff and unbundled Renewable Electricity Certificates (RECS) were reported together as total renewable electricity procured.

Note: Where metric is N/A, either data was unavailable or the metric was not calculated during that reporting period.

2022 GHG emissions per region

Disclosure	Unit	Switzerland	Europe/ Middle East	Americas	Asia-Pacific	Global	GRI Reporting Standards
Scope 1 GHG Emissions	tCO ₂ e	8,898	1,344	740	898	11,880	305-1
Scope 2 (market-based) GHG Emissions	tCO ₂ e	1,791	902	2,289	3,109	8,091	305-2
Scope 2 (location-based) GHG Emissions	tCO ₂ e	4,222	17,204	21,837	27,955	71,217	305-2
Scope 3 GHG Emissions	tCO ₂ e	13,294	8,862	13,273	7,792	43,221	305-3
GHG Emissions Intensity (market-based) per FTE	tCO ₂ e/FTE	1.340	0.990	1.922	0.725	1.173	305-4

1) GHG emissions for Switzerland include the GHG emissions of Credit Suisse (Schweiz) AG

2) GHG emissions pertain to Credit Suisse (Group) AG and therefore include the emissions of Credit Suisse AG

Calculation Methodologies Used

In 2022, Credit Suisse continued to enhance data collection processes and controls and refine GHG emissions estimations methodologies to improve data quality and completeness in alignment with the GHG Protocol and RE100 criteria. Credit Suisse applied all relevant methodology changes to its 2010 (baseline), 2019, 2020 and 2021 GHG inventories and has restated these figures in the 2022 Sustainability Report and in this document. As result of these changes, our previously reported scope 1, 2 (market-based) and 3 emissions in the 2021 Sustainability Report compared with current totals are as followed:

Scope 1, 2 (market-based) and 3 emissions	Unit	2019	2020	2021
2021 Sustainability Report	tCO ₂ e	133,325	59,407	53,416
2022 Sustainability Report	tCO ₂ e	125,872	56,315	46,985

There was a 3.0% change to Credit Suisse's 2010 GHG inventory (baseline year), which increased from 386,003 scope 1, 2 (market-based) and 3 emissions to 397,496 tCO₂e.

In order to report data in time for the publication of the 2022 Sustainability Report, data for resources was collected for January through September 2022 where available and estimated for remaining periods. In 2022, Credit Suisse operated 466 facilities, which include offices, data centers, retail bank branches and other miscellaneous facilities (e.g., training conferences, ATMs). Of these sites, directly measured data were collected from 328 sites for at least one of the following resources: energy, water and/or waste. For all non-surveyed facilities, and in cases where data was unavailable, energy, water and waste was estimated based on facility type, location, and floor area (energy) or number of full-time equivalent employees (water, waste).

GHG Emissions:

We follow the World Resources Institute (WRI) and the World Business Council for Sustainable Development (WBCSD) in the GHG Protocol Corporate Accounting and Reporting Standard (GHG Protocol Corporate Standard). For emissions from purchased or acquired electricity, steam, heat, and cooling (scope 2 emissions), Credit Suisse follows the GHG Protocol Scope 2 Guidance: An amendment to

the GHG Protocol Corporate Standard. For scope 3 emissions, Credit Suisse adheres to WRI/WBCSD's Corporate Value Chain (Scope 3) Accounting and Reporting Standard (GHG Protocol Scope 3 Standard). Scope 3 emissions included in our 2010, 2019, 2020, 2021 and 2022 inventories include Fuel and Energy Related Emissions (FERA), business travel, water, waste, paper, and employee work-from-home emissions. Credit Suisse reports market-based 3.3 FERA emissions in accordance with GHG Protocol guidance.

Credit Suisse uses the operational control approach for accounting for and reporting resource consumption and GHG emissions. Under this approach, Credit Suisse accounts for 100% of emissions, waste and water consumption from operations over which it or one of its subsidiaries has operational control, i.e., the full authority to introduce and implement its operating policies at the operation.

The base year for emissions reductions is 2010; which is the year Credit Suisse committed to carbon neutrality and began comprehensively collecting data needed to estimate the bank's GHG emissions. Emissions are recalculated back to the base year when a change to a prior inventory would result in a change in emissions of 5% or greater in scopes 1 and 2 combined or any individual scope 3 category. Scope 1 and 2 calculations are based on site-specific data for fuel consumed and utilities purchased, applying published emissions factors and global warming potentials (GWPs) from the Intergovernmental Panel on Climate Change (IPCC) Fourth Assessment Report (AR4). Scope 3 calculations are based on data for the relevant activity, applying published emissions factors and GWPs. Where actual data is not available, estimates are made based on established methods. Credit Suisse reports on CO₂, CH₄, N₂O emissions from electricity and fuel consumption and HFC emissions from refrigerant and fire suppressant use. The bank has no emissions of PFCs or NF₃. Credit Suisse has limited SF₆ emissions associated with switchgear equipment. Credit Suisse is in the process of surveying switchgear equipment and age to develop a methodology for reporting SF₆ emissions. Biogenic CO₂ emissions are emissions of CO₂ from the combustion or biodegradation of biomass and are reported separately from the gross direct (scope 1) GHG emissions.

Our market-based GHG emissions include the impact of renewable energy certificates (RECs). Credit Suisse follows the Greenhouse Gas Protocol Scope 2 Guidance data hierarchy for applying GHG factors in market-based estimates, beginning with energy attribute certificates and contracts, followed by supplier-specific factors, then residual mix (Europe) and lastly location-based grid average factors. Energy Attribute Certificate (EAC) and supplier-specific factors are requested from contractual partners and vetted for their compliance with RE100 criteria for valid claims.

Market-based GHG emissions were normalized by FTE, m² and million CHF. The FTE numbers used to estimate water consumption at non-reporting sites and for calculated normalized GHG emissions included Credit Suisse contractors to provide a more representative number of individuals using Credit Suisse office space. The FTE numbers used in the work-from-home model only included Credit Suisse employees.

Energy:

Data are sourced from utility bills where possible. Where utility bills are not available, we estimate based on internal estimation intensities by building type. These estimation intensities are calculated annually based on actual data. We use the same boundary in calculating energy consumption as in our GHG emissions calculations. Approximately 0.5% of electricity consumption from Credit Suisse facilities in Switzerland and 4% of electricity consumption in sites located outside of Switzerland are estimated. Steam consumption is only present at one Americas site and decreased substantially between 2021 and 2022 because of roughly halving in demand. In addition, the percentage of renewable energy that we reported in our 2021 Sustainability Report in years 2019 through 2021 increased slightly due to revised methods for market-based accounting interpreting GHGP Scope 2 Quality Criteria as permitting treatment of Singapore and Malaysia as a single market.

Water:

Data for water withdrawals are sourced from utility bills where possible. Where utility bills are not available, we estimate based on internal estimation intensities by building type. These estimation intensities are calculated annually based on actual data. We use the same boundary in calculating water consumption as in our GHG emissions calculations. Water is withdrawn from municipal sources (except for a small amount of surface water) and discharged to municipal sewer systems. 8% of total water consumption is estimated. The GHG emissions reported for water (included in scope 3 – category 1) decreased from 2020 to 2021 largely due to a decrease in the total water consumed across Credit Suisse facilities. Water consumption increased in 2022 resulting in a slight increase in GHG emissions.

Waste:

Data are sourced where possible from vendors that provide waste removal services. Where invoices are not available, we estimate based on internal intensities by building type which were developed using actual data. We use the same

boundary in calculating waste as in our GHG emissions calculations. Where available, the waste disposal method was determined from data provided by the waste vendors. If the disposal method is unclear we assume the waste was land-filled. 12% by weight of total waste generation is estimated. As part of data sourcing, waste quantities are often estimated based on container size, assumed fill level and pick-up frequency. Data quality has improved for 2022, but remains somewhat variable.

Paper:

Paper is purchased from external suppliers. Credit Suisse reports total paper consumption from transaction printing (customer printing), copycenters and office printing. Data are provided as the total pages printed and converted to GHG emissions. Since 2021, data quality has improved and are now collected centrally as opposed to per office. All data reported for 2021 and 2022 are actual data, with estimates only for Q4. In previous years data was collected per office and extrapolated where unavailable. Credit Suisse is working to improve tracking of Forest Stewardship Council (FSC)-certified paper. While all copycenter and transaction printing paper is FSC-certified, we are unable to track FSC-certified paper from office printing at this time. Therefore, the percentage FSC-certified paper was not disclosed for 2022.

Travel:

Travel data is collected from travel data providers. Where possible, actual fuel consumption data is obtained. Where fuel consumption data is not available, travel distance or spend data is used to estimate fuel consumption. Data on jet fuel, car fleet, taxi and employee car use for business purposes was provided through Q3 2022, and missing months in October, November and December 2022 were estimated based on seasonal travel patterns and 2022 Q1–Q3 travel volumes. Passenger air, rental car, hotel stays and rail data were collected through November, and December 2022 values were estimated based on seasonal travel patterns and January through November travel volumes.

Employee Work-from-Home (WFH) Emissions:

WFH emissions were simulated for each country based on the number of full-time equivalent employees using an attributional approach to estimate GHG emissions from a normal activity baseline (i.e., only accounts for additional emissions associated with electric power, heating and cooling resulting from working from home above baseline emissions). Employee work-from-home emissions were only calculated for 2020, 2021 and 2022 as a result of remote working required during the COVID-19 pandemic.

Green Building Certification:

Green building certifications are tracked for Credit Suisse facilities. Acceptable green building certifications include LEED, BREEAM, DGNB, Minergie. The percentage of Credit Suisse office space that has a green certification is calculated based on the floor area certified and not certified.

Biodiversity:

The World Database on Protected Areas (WDPA) polygon was used to determine if any Credit Suisse sites are located adjacent to a key biological diversity area (KBA). The WDPA contains information on a wide range of protected areas around the world and is updated monthly. The file is managed by the United Nations Environment Programme's World Conservation Monitoring Centre (UNEP-WCMC) with support from International Union for Conservation of Nature (IUCN) and its World Commission on Protected Areas (WCPA).

**CREDIT SUISSE GROUP AG**

P.O. Box 100

CH-8070 Zurich

credit-suisse.com

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