Implementation of the Ten Principles of the UN Global Compact

Over 12,000 businesses from around 160 countries have pledged to uphold the principles relating to human rights, labor standards, environmental protection and anti-corruption efforts defined in the Ten Principles of the UN Global Compact. Credit Suisse has been a signatory to this leading international initiative since its inception in 2000, and we are an active member of the Global Compact Network Switzerland & Liechtenstein. Through our Sustainability Report, we communicate annually on the progress we have made in implementing the Ten Principles.

"We recognize the importance of upholding international standards and best practices to promote responsible business conduct, such as the UN Global Compact with its Ten Principles on human rights, labor standards, environmental protection and anti-corruption efforts. I am happy to reaffirm our support for this important initiative again this year." – Thomas Gottstein, Chief Executive Officer.

The Ten Principles of the UN Global Compact		Implementation at Credit Suisse	See pages	The Ten Principles of the UN Global Compact		Implementation at Credit Suisse	See pages
Human rights				Environment			
Principle 1	Businesses should support and respect the protection of internationally proclaimed human rights; and	 Participation in the Thun Group to promote a better understanding of the UN Guiding Principles on Business and Human Rights for the banking sector Statement on Human Rights 	26, 75 74-75	Principle 7	Businesses should support a precautionary approach to environmental challenges;	 Group-wide Climate Risk Strategy program Statement on Climate Change Assessment of sustainability risks Sector policies and guidelines Signatory to the Principles for Responsible Banking (PRB) 	51-55 51 18-26 23-25 96-101
Principle 2	make sure that they are not complicit in human rights abuses	 Assessment of sustainability risks Sector policies and guidelines 	18-26 23-25			 Responsible Banking (FRB) Signatory to the Principles for Responsible Investment (PRI) Addressing the recommendations of the Financial Stability Board's Task Force on Climate-related Financial Disclosures (TCFD) Signatory to the Poseidon Principles 	102 59-60
Labor Principle 3	Businesses should uphold the freedom of association and the	 Credit Suisse Staff Council in Switzerland (internal employee representation) 	74				25
	effective recognition of the right to collective bargaining;	European Works Council	74	Principle 8	undertake initiatives to promote greater environmental responsibility; and	 Commitment to achieve net zero emissions from our operations, supply chain and financing activities no later than 2050, with 	50-51
Principle 4	the elimination of all forms of forced and compulsory labor;	 Credit Suisse Supplier Code of Conduct and Third Party Risk Management (TPRM) framework Modern Slavery and Human Trafficking Transparency Statement 	31 75		ano	intermediate emissions goals for 2030 Global greenhouse gas neutrality since 2010 ISO 14001-certified environmental management system Activities in the area of conservation finance	58 82
Principle 5	the effective abolition of child labor; and	 Sector policies and guidelines Credit Suisse Supplier Code of Conduct and Third Party Risk Management (TPRM) framework 	23-25 31	Principle 9	encourage the development and diffusion of environmentally friendly	 Sustainability Strategy Advisory and Finance (SSAF) Use of climate-friendly energy sources for our operations 	21-22 56-59
Principle 6	the elimination of discrimination in respect of employment and occupation.	 Commitment to equality, diversity and inclusion, including special programs, trainings and objectives 	63-69	_	technologies.	Green finance Renewable energy financing Sustainable real estate	83-84 84 55
				Anti-corruptio	Anti-corruption		
				Principle 10	Businesses should work against corruption in all its forms, including extortion and bribery.	 Member of the Wolfsberg Group Internal standards and training for employees Global whistleblowing framework including a web-based Integrity Line 	27 69-70 29



Our contribution to the realization of the Sustainable Development Goals

The 17 Sustainable Development Goals (SDGs) adopted by the United Nations in 2015 form a core element of the UN Agenda 2030 for Sustainable Development. As the SDGs are based on a participatory process, responsibility for achieving them is shared among states, the private sector, the scientific community and civil society. Since their introduction, we have been pursuing activities designed to contribute to the realization of the SDGs in our role as a global financial institution. The following table provides an overview on our wide-ranging activities relating to selected objectives of most relevance to Credit Suisse, as also confirmed by stakeholder interactions. Furthermore, Credit Suisse published six case studies providing details on our SDG implementation efforts for selected SDGs, see: credit-suisse.com/sdg

SUSTAINABLE DEVELOPMENT GCALS

SDG	Our contribution	See pages	SDG	Our contribution	See pages
Goal 4: Quality education		Goal 8: Decent work and economic growth			
Ensure inclusive and equitable quality education and promote lifelong learning opportunities	 We support financial education programs for girls through our Financial Education Initiative in Brazil, China, Sri Lanka and Tanzania 	44	Promote sustained, inclusive and sustainable economic growth, full and productive employment and	 We offer progressive working conditions for our employees We support economic growth and entrepreneurship through our role as a lender and financial intermediary 	63-75 39-40
for all.	 We promote financial education and future skills through our respective regional programs 	44-45 decent work for all.	 We are an integral part of the economy and society in our role as an employer, client, contractual partner and taxpayer 	40-41	
	 We offer our clients the opportunity to make a contribution to SDG4 through our higher education structured notes solutions We invest in young talent as an employer by providing attractive opportunities for young professionals and graduates 	81 71		 We help to strengthen local economies in developing countries and emerging markets through our activities in the area of financial inclusion 	44-45, 81
			Goal 9: Industry, innovation and infrastructure		
Goal 5: Gender equality Achieve gender equality and empower all women and girls.	 We foster diversity and inclusion within our organization We take measures to increase the proportion of women in management positions within our organization We support the development of new products and services focusing on gender diversity We address female empowerment across the globe through our Corporate Citizenship programs, such as our Financial 	63-69 65-67 80-81 44-46	Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.	 We supply risk capital to support growth and innovation, including through Credit Suisse Entrepreneur Capital AG in Switzerland We help to strengthen local economies in developing countries and emerging markets through our activities in the area of financial inclusion We provide renewable energy financing We focus on sustainability risk management and have sector-specific policies and quidelines in place 	40 44-45, 81 84 18-26
	Inclusion and Education Initiatives		- Goal 11: Sustainable cities and		
Goal 7: Affordable and clean e	nergy		- Make cities and human	We invest in sustainable real estate	55
Ensure access to affordable, reliable, sustainable and modern energy for all.	 We provide renewable energy financing We support our clients' energy transition toward low-carbon operations, technologies and services 	84 51-55	settlements inclusive, safe, resilient and sustainable.	 We are committed to continuously improving the ESG performance (environmental, social and governance performance), energy efficiency and carbon footprint of our real estate investment portfolio 	55
<u>, , , , , , , , , , , , , , , , , , , </u>	 We use climate-friendly energy sources for our business premises and have buildings certified according to energy efficiency standards We run an ISO 14001-certified environmental management system 	56-59 58		,	

Our contribution to the realization of the Sustainable Development Goals

SDG	Our contribution	See pages
Goal 13: Climate action		
Take urgent action to combat climate change and its impacts.	 We are committed to develop science-based targets in 2021 and 2022 for achieving net zero emissions from our operations, supply chain and financing activities no later than 2050 	50-51
	 We have a Group-wide Climate Risk Strategy program in place We focus on sustainability risk management and have 	22-24, 51-55 18-26
	 sector-specific policies and guidelines in place We are addressing the recommendations of the Financial Stability Board's Task Force on Climate-related Financial Disclosures (TCFD) 	59-60
	 We offer a range of green finance products and services for our clients 	83-84
	 We are greenhouse gas neutral across all our operations globally We are a signatory to the Poseidon Principles 	58 25
Goal 14: Life below water		
Conserve and sustainably use the oceans, seas and marine	 We offer sustainable and impact products targeting ocean conservation 	82-83
resources for sustainable development.	 We are a member of the advisory network for the High Level Panel for a Sustainable Ocean Economy 	82
Goal 15: Life on land		
Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage	 We are active in the area of conservation finance We have an ongoing advisory role to the Zoological Society of London's Sustainability Policy Transparency Toolkit (SPOTT) 	82 61
forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss.	 We consider biodiversity-related issues in our sustainability risk management process and have sector-specific policies and guidelines in place 	60-61, 23-25