

# GRI Content Index<sup>1</sup>

Credit Suisse used the GRI G3 Guidelines and the Financial Services Sector Supplement in the development of its corporate responsibility reporting. The index was the basis for the table below, and refers to information in our Corporate Responsibility Report 2010, our Annual Report 2010, our Code of Conduct and our website ([www.credit-suisse.com/responsibility](http://www.credit-suisse.com/responsibility)).

Indicator	Link
<b>1 Strategy and analysis</b>	
1.1	Statement CEO and Chairman CRR 2-3
1.2	Key impacts, risks and opportunities Internet
<b>2 Organizational profile</b>	
2.1	Name of the reporting organization Internet
2.2	Brands, products and services Internet
2.3	Operational structure AR 33-34
2.4	Location of headquarters AR 14-15
2.5	Countries of operation AR 13-15
2.6	Nature of ownership AR 149-152
2.7	Markets served AR 14-15
2.8	Scale of the organization AR (front insight flap)
2.9	Significant changes AR 3-5
2.10	Awards received CRR 9-10,16, 31-37,40
<b>3 Report parameters</b>	
3.1	Reporting period CRR 6
3.2	Date of most recent previous report Internet
3.3	Reporting cycle Internet
3.4	Contact point on the report CRR 54
3.5	Defining report content CRR 4-7
3.6	Boundary of the report CRR 4-7 AR 6-9
3.7	Limitations on report scope or boundary CRR 4-7
3.8	Reporting on other entities CRR (front inside flap)
3.9	Data measurement techniques Internet
3.10	Explanation of re-statements CRR 2-7
3.11	Changes from previous report CRR 2-3
3.12	Table on standard disclosures Internet
3.13	External assurance *
<b>4 Governance, commitments and engagement</b>	
<b>Governance</b>	
4.1	Governance structure Internet
4.2	Chairperson and CEO AR 159, 170
4.3	Independency of board members AR 155-156
4.4	Shareholders and employee representation AR 149-152
4.5	Executive remuneration AR 181-210
4.6	Conflicts of interests CoC 7
4.7	Expertise of highest governance body AR 153-168
4.8	Code of Conduct Internet
4.9	Governance procedures Internet
4.10	Processes for evaluating performance CRR 11 Internet
<b>Commitments to external initiatives</b>	
4.11	Precautionary approach Internet
4.12	Externally developed charters or principles Internet
4.13	Memberships CRR 12, 49-50
<b>Stakeholder engagement</b>	
4.14	List of stakeholder groups Internet
4.15	Stakeholder identification Internet, *
4.16	Approaches to stakeholder engagement Internet
4.17	Topics raised by stakeholders CRR 47-50
<b>Economic Performance Indicators</b>	
DMA EC	Disclosure on management approach EC AR 17-19
EC1	Economic value generated AR 51-57 CRR 19-20
EC2	Implications of climate change CRR 37-45 Internet
EC3	Benefit plan AR 93-94
EC4	Financial government assistance CRR 9
EC6	Local suppliers Internet, * Internet
EC7	Local recruitment Internet, * CRR 31-33
EC8	Investments and services for public benefit CRR 16-17 CRR "Focus Themes"
EC9	Indirect economic impacts Internet Internet

Indicator	Link
<b>Environmental performance indicators</b>	
DMA EN	Disclosure on management approach EN Internet
<b>Materials, energy and water</b>	
EN1	Materials used by weight or volume Internet
EN2	Recycled materials used CRR 37-45, *
EN3	Direct energy consumption Internet
EN4	Indirect energy consumption Internet
EN5	Energy conservation and efficiency CRR 37-45
EN6	Energy-efficient products and services CRR 16-17, 37-39
EN7	Initiatives to reduce indirect energy consumption CRR 40-45
EN8	Total water withdrawal Internet, *
<b>Biodiversity</b>	
EN11	Land assets in biodiversity-rich areas *
EN12	Impacts on biodiversity *
<b>Emissions, effluents and waste</b>	
EN16	Direct and indirect greenhouse gas emissions Internet
EN17	Other indirect greenhouse gas emissions Internet
EN18	Reduction in greenhouse gas emissions CRR 37-45
EN19	Ozone-depleting substances *
EN20	NOx, SOx, and other air emissions *
EN21	Water discharges *
EN22	Total amount of waste Internet
EN23	Significant spills *
<b>Products and services</b>	
EN26	Environmental impact of products and services CRR 12-17
EN27	Products sold that are reclaimed n.r., *
<b>Compliance and transport</b>	
EN28	Incidents of non-compliance *
EN29	Impacts from transport Internet
<b>Social performance indicators</b>	
<b>Labor practices and decent work</b>	
DMA LA	Disclosure on management approach LA Internet
LA1	Breakdown of workforce Internet, * CRR 32
LA2	Employee turnover *
LA4	Collective bargaining agreements Internet CRR 33
LA5	Operational changes CRR 32, *
LA6	Workforce in health and safety committees Internet
LA7	Absentee rates and injuries *
LA8	Risk prevention of serious diseases Internet CRR 34-35, *
LA10	Training per employee BSAR 12-13, *
LA11	Skills management CRR 31-35
LA12	Regular performance review CRR 31-33
LA13	Workforce diversity AR 153, 169 CRR 34-35
LA14	Salary ratio by gender *
<b>Human rights</b>	
DMA HR	Disclosure on management approach HR Internet
HR1	Human rights considerations in investment CRR 12-15 Internet
HR2	Supplier screening on human rights Internet
HR4	Non-discrimination Internet
HR5	Freedom of association Internet
HR6	Child labor Internet
HR7	Forced or compulsory labor Internet
<b>Society</b>	
DMA SO	Disclosure on management approach SO Internet
SO1	Managing impacts on communities CRR 19-25 Internet Internet
SO2	Risks related to corruption Internet Internet
SO3	Anti-corruption training CRR 14-15, *
SO4	Actions against corruption Internet, *
SO5	Public policy positions CRR 47-50
SO8	Non-compliance Internet
<b>Product responsibility</b>	
DMA PR	Disclosure on management approach PR Internet
PR1	Health and safety of products and services n.r., *
PR3	Product and service information CRR 16-17
PR5	Customer satisfaction CRR 9-10
PR6	Marketing standards and voluntary codes CoC
PR9	Product non-compliance Internet

## GRI: Financial Services Sector Supplement

Sector specific disclosure on management approach		
FS1	Environmental or social business policies	Internet
FS2	Assessment and screening of environmental and social risks	Internet
FS3	Monitoring clients' implementation of social or environmental agreements	CRR 12-15
FS4	Staff training on environmental and social policies	CRR 14, 41
FS5	Client interactions regarding environmental or social opportunities and risks	CRR 12-15 Internet
Sector specific performance indicators		
FS6	Percentage of portfolio for business lines by region, size and sector	AR 20-34
FS7	Value of products and services designed to deliver a specific social benefit	CRR 16-17
FS8	Value of products and services designed to deliver a specific environmental benefit	CRR 16-17
FS9	Coverage and frequency of sustainability risk audits	*
FS10	Interaction with companies on environmental or social issues	CRR 12-15
FS11	Assets subject to positive or negative environmental or social screening	CRR 16-17
FS12	Voting policies applied to environmental or social issues	*
FS13	Access points in low-populated or economically disadvantaged areas	Internet
FS14	Initiatives to provide access to financial services to disadvantaged people	Internet CRR "Focus Themes" 4-7
FS15	Policies for the fair design and sale of financial products and services	CRR 9
FS16	Initiatives to enhance financial literacy	Internet Internet

### Legend

<b>AR</b>	Credit Suisse Group Annual Report 2010
<b>CRR</b>	Credit Suisse Group Corporate Responsibility Report 2010
<b>CoC</b>	Credit Suisse Group Code of Conduct
<b>BS AR</b>	Credit Suisse Business School Annual Report 2010
<b>Internet</b>	Webpages at <a href="http://www.credit-suisse.com">www.credit-suisse.com</a> (direct links provided in the table)
<b>n.r.</b>	Performance indicator not relevant or not applicable for financial services providers
<b>*</b>	See explanations below

<sup>1</sup> GRI Content Index: list of Global Reporting Initiative (GRI) performance indicators. The indicators listed on page 1 are abbreviated versions of the disclosure texts; the full list of the disclosure texts is available in the GRI G3 Guidelines as well as in the Financial Services Sector Supplement. The GRI G3 Guidelines and the Financial Services Sector Supplement serve as an index for the standardization of sustainability reporting (see also: [www.globalreporting.org](http://www.globalreporting.org)).

### Explanations of individual indicators

3.13	Internal processes relating to the Environmental Management System are examined by the external certification company SGS each year as part of the auditing of the Environmental Management System according to ISO 14001. The methodology for greenhouse gas calculations was critically reviewed by Pré Consultants, Amersfoort, NL, an external, independent expert in ecobalancing methodology and software.
4.15	Credit Suisse selects the stakeholder groups with which it should engage by analyzing the relevant economic, environmental and social factors.
EC 6	"We are committed to dealing fairly and in good faith with contractors, suppliers and joint venture partners." (Credit Suisse Group, Code of Conduct)
EC 7	Partially reported.
EN 2	The share of recycled paper in Switzerland is 2.2 %. In order to reduce its environmental footprint, Credit Suisse focuses on increasing the share of FSC-certified (Forest Stewardship Council) paper. In 2010, the FSC share was 48% globally, and 69% in Switzerland.
EN 8	The global water consumption in the 850 Credit Suisse office buildings was approximately 1.9 million cubic meters in 2010 and was drawn 99% from local municipal utility companies. In region Switzerland, we use rainwater for gardening purposes at our Zurich Uetlihof building (the largest Credit Suisse building worldwide). For cooling purposes, we use lakewater in Zug and river water from the Rhone River in Geneva.
EN 11	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 areas close to its headquarters in Zurich (Uetlihof) and Horgen (Bocken) which have been awarded the quality label "Naturpark der Schweizer Wirtschaft" (see also Stiftung Natur und Wirtschaft, <a href="http://www.naturundwirtschaft.ch">www.naturundwirtschaft.ch</a> ), as they have been designed and are maintained in harmony with nature.
EN 12	Credit Suisse only has limited direct impacts on local biodiversity through its own internal operations. Those impacts do not affect any protected areas. For the integration of environmental aspects into our risk management process, please see Corporate Responsibility Report 2010, p.12-15.
EN 19	As a global financial services provider, Credit Suisse reports on the emissions that are relevant and material to its operations: greenhouse gas equivalents and total energy consumption. However, Credit Suisse is currently testing in a simulation the potential amount of other air emissions; based on the findings, Credit Suisse will consider reporting on this data in the future.
EN 20	As a global financial services provider, Credit Suisse reports on the emissions that are relevant and material to its operations: greenhouse gas equivalents and total energy consumption. However, Credit Suisse is currently testing in a simulation the potential amount of other air emissions; based on the findings, Credit Suisse will consider reporting on this data in the future.
EN 21	The annual water consumption of Credit Suisse of 1.9 million cubic meters is considered as household wastewater and treated in municipal sewage purification plants. From our carbon footprint calculations, we estimate that the energy used in the purification plants results in greenhouse gas emissions (CO2 equivalents) of approximately 650 tons per annum.
EN 23	As a global financial services provider, Credit Suisse does not directly generate significant spills.
EN 27	Credit Suisse does not report on this indicator, since its disclosure is only material for companies with physical products.
EN 28	No sanctions for non-compliance with environmental laws and regulations were imposed.

LA1	Partially reported; part-time work differs nationally and regionally, as does employment contract. These are governed by local legal requirements. Consequently it is difficult to aggregate on a global level.
LA2	Partially reported; the global voluntary turnover rate for 2010 was 8.6%.
LA 5	The representation of employee interests vis-à-vis management is the responsibility of the Staff Council in Switzerland and the European Works Council at a pan-European level. 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. We offer employees time, tools and professional support. In certain regions, focus is placed on providing individual support and personal advice to help the employees start a new career.
LA7	Partially reported; regarding fatalities and work-related injuries, due to the nature of Credit Suisse's business as a global financial services provider, the amount of data is insignificant. Regarding absenteeism, the definition of lost days and absenteeism differs nationally and is governed by local legal requirements. Consequently it cannot be aggregated on a global level.
LA8	Credit Suisse takes measures that are reasonably practicable, and in line with applicable legislation, to protect the health of employees and ensure their safety while they are at work. To promote the health and well-being of staff, Credit Suisse provides a wide array of attractive and comprehensive programs and activities related to exercise, nutrition and relaxation (see also Corporate Responsibility Report 2010, p. 34-35).
LA10	Partially reported; according to the Credit Suisse Business School Annual Report 2010, each employee received an average of 14.3 training hours. In addition to this, each employee participated in an average of 9 e-learning courses, including mandatory modules.
LA14	Not reported due to bank-specific regulatory limitations and internal guidelines.
SO3	Credit Suisse has a comprehensive training program on anti-corruption policies and procedures that incorporates new hire training, annual employee training, dedicated e-learning modules, as well as targeted in-person training for high-risk business areas and senior management within the bank. Credit Suisse plans on issuing an additional e-learning course on anti-corruption issues in 2011.
SO4	Partially reported.
PR 1	Credit Suisse does not report on this indicator, since its disclosure is only material for companies with physical products.
FS 9	Audits related to the implementation of policies in the area of sustainability and sustainability risk management are regularly carried out by Credit Suisse's internal audit function and the respective regulatory bodies.
FS 12	Credit Suisse seeks to act in the interest of the beneficial owners of shares in a fund; in the event of annual general meetings it therefore assesses the impact of the shareholder vote on the interests of the share owners and exercises its voting right on substantial matters, including potential environmental and social topics.



## Statement GRI Application Level Check

GRI hereby states that **Credit Suisse** has presented its report "Credit Suisse GRI Content Index" (2010) to GRI's Report Services which have concluded that the report fulfills the requirement of Application Level B.

GRI Application Levels communicate the extent to which the content of the G3 Guidelines has been used in the submitted sustainability reporting. The Check confirms that the required set and number of disclosures for that Application Level have been addressed in the reporting and that the GRI Content Index demonstrates a valid representation of the required disclosures, as described in the GRI G3 Guidelines.

Application Levels do not provide an opinion on the sustainability performance of the reporter nor the quality of the information in the report.

Amsterdam, 27 May 2011

A handwritten signature in blue ink, appearing to read "Nelmara Arbex", is written over a large, faint watermark of the GRI globe logo.

Nelmara Arbex  
Deputy Chief Executive  
Global Reporting Initiative



*The Global Reporting Initiative (GRI) is a network-based organization that has pioneered the development of the world's most widely used sustainability reporting framework and is committed to its continuous improvement and application worldwide. The GRI Guidelines set out the principles and indicators that organizations can use to measure and report their economic, environmental, and social performance. [www.globalreporting.org](http://www.globalreporting.org)*

**Disclaimer:** Where the relevant sustainability reporting includes external links, including to audio visual material, this statement only concerns material submitted to GRI at the time of the Check on 17 November 2010. GRI explicitly excludes the statement being applied to any later changes to such material.