

# Environmental Operational Data Disclosure

This document includes data on Credit Suisse's operational environmental performance between 2019 and 2021. Note: Due to rounding, summing some numbers may yield slightly different results.

Disclosure	Unit	2019	2020	2021	GRI Indicator
<b>GHG Emissions</b>					
<b>Total Scope 1 Emissions</b>	<b>tCO<sub>2</sub>e</b>	<b>11,214</b>	<b>10,773</b>	<b>12,471</b>	<b>305-1</b>
Natural Gas	tCO <sub>2</sub> e	7,453	7,407	8,314	305-1
Other Fuels	tCO <sub>2</sub> e	1,059	960	1,220	305-1
Transportation Fuels	tCO <sub>2</sub> e	111	160	73	305-1
Coolants and Fire Extinguishers	tCO <sub>2</sub> e	2,591	2,246	2,864	305-1
<b>Biogenic CO<sub>2</sub> emissions (from direct combustion)</b>	<b>tCO<sub>2</sub>e</b>	<b>314</b>	<b>507</b>	<b>158</b>	<b>305-1</b>
<b>Total Scope 2 (location-based) Emissions</b>	<b>tCO<sub>2</sub>e</b>	<b>91,286</b>	<b>78,537</b>	<b>80,003</b>	<b>305-2</b>
Purchased electricity	tCO <sub>2</sub> e	88,765	77,237	76,314	305-2
Purchased heating and cooling	tCO <sub>2</sub> e	2,521	1,300	3,689	305-2
<b>Total Scope 2 (market-based) Emissions</b>	<b>tCO<sub>2</sub>e</b>	<b>26,588</b>	<b>22,168</b>	<b>14,416</b>	<b>305-2</b>
Purchased electricity	tCO <sub>2</sub> e	24,067	20,868	10,727	305-2
Purchased heating and cooling	tCO <sub>2</sub> e	2,521	1,300	3,689	305-2
<b>Total Scope 3 Emissions</b>	<b>tCO<sub>2</sub>e</b>	<b>95,523</b>	<b>26,466</b>	<b>26,529</b>	<b>305-3</b>
Category 1 Purchased Goods and Services (Paper, Water)	tCO <sub>2</sub> e	4,068	2,854	1,126	305-3
Category 3 Fuel and Energy Related Emissions	tCO <sub>2</sub> e	8,805	7,240	7,544	305-3
Category 5 Waste Generated in Operations	tCO <sub>2</sub> e	2,426	1,622	2,214	305-3
Category 6 Business Travel	tCO <sub>2</sub> e	80,224	10,253	10,137	305-3
Category 7 Employee Work-From-Home (note: category 7 does not include employee commuting emissions)	tCO <sub>2</sub> e	/	4,497	5,508	305-3
<b>Total Scope 1, 2 (location-based), 3 Emissions</b>	<b>tCO<sub>2</sub>e</b>	<b>198,023</b>	<b>115,776</b>	<b>119,003</b>	
<b>Total Scope 1, 2 (market-based), 3 Emissions</b>	<b>tCO<sub>2</sub>e</b>	<b>133,325</b>	<b>59,407</b>	<b>53,416</b>	
Verified Carbon Offsets Purchased	tCO <sub>2</sub> e	(140,000)	(80,000)	(84,000)	
<b>GHG Emissions Intensity (market-based)</b>					
Per Full-time equivalent (FTE) employee	tCO <sub>2</sub> e/FTE	2.25	0.98	0.80	305-4
Per Square Meter	tCO <sub>2</sub> e/m <sup>2</sup>	0.083	0.042	0.038	305-4
Per Revenue	tCO <sub>2</sub> e/million CHF	5.93	2.65	2.35	305-4

Disclosure	Unit	2019	2020	2021	GRI Indicator
<b>Energy</b>					
<b>Total Energy Consumed</b>	<b>GJ</b>	<b>1,599,175</b>	<b>1,426,871</b>	<b>1,473,246</b>	<b>302-1</b>
Natural Gas	GJ	148,060	147,144	165,164	302-1
Other Fuels (fuel oil, gasoline, diesel, propane)	GJ	16,598	15,906	18,357	302-1
Electricity	GJ	1,364,580	1,210,499	1,207,141	302-1
Renewable Electricity Procured	GJ	1,193,561	1,076,252	1,089,138	302-1
Percent Renewable Electricity Procured	%	87%	89%	90%	302-1
Purchased Heating	GJ	50,374	32,666	49,690	302-1
Purchased Steam	GJ	7,056	10,308	9,398	302-1
Purchased Cooling	GJ	12,507	10,348	23,496	302-1
<b>Transportation</b>					
Business Travel (air, rail, ground)	km	437,303,184	55,005,728	52,374,242	
<b>Building Certification</b>					
Percent of Total Building Space	%	N/A	44%	40%	
<b>Water</b>					
<b>Water withdrawn</b>	<b>m<sup>3</sup></b>	<b>869,827</b>	<b>494,767</b>	<b>404,677</b>	<b>303-3</b>
Percentage of water withdrawn in areas with high or extremely high baseline water stress	%	N/A	N/A	15%	303-3
<b>Waste</b>					
<b>Waste Generated</b>	<b>tons</b>	<b>6,530</b>	<b>4,428</b>	<b>6,506</b>	<b>306-3</b>
Non-hazardous waste generated	tons	6,521	4,421	6,260	306-3
Special waste generated (fluorescent bulbs, e-waste)	tons	9	7	246	306-3
<b>Waste Diverted</b>	<b>%</b>	<b>2,873</b>	<b>1,815</b>	<b>2,865</b>	<b>306-4</b>
Recycled	%	44%	41%	44%	306-4
<b>Waste Directed to Disposal</b>	<b>tons</b>	<b>3,657</b>	<b>2,613</b>	<b>3,641</b>	<b>306-5</b>
Landfilled	%	29%	21%	33%	306-5
Incinerated	%	27%	38%	23%	306-5
<b>Sustainable Procurement</b>					
<b>Paper</b>					
Paper Consumption	tons	1,866	1,167	1,160	301-1
FSC-Certified Paper	%	78%	90%	69%	301-1
<b>Biodiversity</b>					
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	304-1

## 2021 GHG emissions per region

Disclosure	Unit	Switzerland	Europe/ Middle East	Americas	Asia-Pacific	Global	GRI Reporting Standards
<b>Scope 1 GHG Emissions</b>	tCO <sub>2</sub> e	8,333	2,054	815	1,269	12,471	305-1
<b>Scope 2 (market-based) GHG Emissions</b>	<b>tCO<sub>2</sub>e</b>	<b>2,179</b>	<b>4,720</b>	<b>2,667</b>	<b>4,850</b>	<b>14,416</b>	<b>305-2</b>
Scope 2 (location-based) GHG Emissions	tCO <sub>2</sub> e	4,416	25,406	24,965	25,216	80,003	305-2
<b>Scope 3 GHG Emissions</b>	<b>tCO<sub>2</sub>e</b>	<b>9,146</b>	<b>4,309</b>	<b>7,506</b>	<b>5,568</b>	<b>26,529</b>	<b>305-3</b>
GHG Emissions Intensity (market-based) per FTE	tCO <sub>2</sub> e/FTE	0.93	0.80	1.03	0.56	0.80	305-4

## Calculation Methodologies Used

In 2021, Credit Suisse implemented several changes to our GHG estimation approach to improve data quality and completeness and align with the GHG Protocol and RE100 criteria.

Key changes include:

- Credit Suisse formerly used the Verein für Umweltmanagement und Nachhaltigkeit in Finanzinstituten e.V. (VfU) GHG emissions calculator tool, which was developed for the financial sector in Germany, Austria and Switzerland (DACH region). For the 2021 GHG Inventory, Credit Suisse used a custom GHG emissions calculation tool that enables selection of more up-to-date and geographically relevant emissions factors that better align with the GHG Protocol. In future years, GHG emissions calculations will be automated using Schneider Electric's Resource Advisor tool.
- Credit Suisse modified its approach to applying renewable energy credits (RECs) to align with RE100 for our scope 2 market-based GHG emissions.
- Credit Suisse switched from using full-time equivalent (FTE) employee numbers for extrapolating missing data for building energy consumption to using occupied square footage. Applying a building intensity ratio by square foot provides a more representative estimation of actual energy consumption than using occupancy rates.

Credit Suisse applied all relevant methodology changes to its 2010 (baseline), 2019 and 2020 GHG inventories and has restated these figures in the 2021 Sustainability Report and in this document. As a result of this restatement our previously reported 2019 emissions rose from 127,300 tCO<sub>2</sub>e scope 1, 2 (market-based) and 3 emissions as reported in the 2020 Sustainability Report to 133,325 tCO<sub>2</sub>e and our previously reported 2020 emissions increased from 51,800 tCO<sub>2</sub>e scope 1, 2 (market-based) and 3 emissions as reported in the 2020 Sustainability Report to 59,407 tCO<sub>2</sub>e. The GHG emissions included in this document for 2019 and 2020 represent the restated figures. There was no material change to Credit Suisse's 2010 GHG inventory, which declined from 386,068 scope 1, 2 (market-based) and 3 emissions to 386,003 tCO<sub>2</sub>e.

In order to report data in time for the publication of the 2021 Sustainability Report, data for most resources was collected for January through October 2021 where available and estimated for November and December 2021. In 2021, Credit Suisse operated 423 facilities, which include offices, data centers, retail bank branches and other miscellaneous facilities (e.g., training conferences, ATMs and parking garages). Of these sites, directly measured data were collected from 326 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 explicitly reported as unavailable, energy, water and waste were 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 using 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 and 2021 inventories include Fuel and Energy Related Emissions (FERA), business travel, water, waste, paper, and employee work-from-home emissions.

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 CO<sub>2</sub>, CH<sub>4</sub>, N<sub>2</sub>O emissions from electricity and fuel consumption and HFC emissions from refrigerant and fire suppressant use. The bank has no emissions of PFCs or SF<sub>6</sub>. All six greenhouse gases addressed by the Kyoto Protocol are therefore covered as required by the GHG Protocol Corporate Standard. Biogenic CO<sub>2</sub> emissions are emissions of CO<sub>2</sub> 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, m<sup>2</sup> and million CHF. The FTE numbers used to estimate water and waste 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. In 2021 approximately 23% of energy consumption from Credit Suisse facilities in Switzerland and 34% of energy consumption in sites located outside of Switzerland were estimated. Note that our estimated district heating/cooling consumption in 2020 is notably lower because none of the surveyed sites in the Americas reported district heating consumption during the reporting period, and therefore, no district heating consumption was estimated for any Americas site in 2020. District heating increased again in 2021 as the consumption in Switzerland notably increased and, for the first year, the bank was able to identify partially reporting sites in EMEA (i.e., reporting another energy resource but not heating) and extrapolate consumption for improved completeness. In addition, the percentage of renewable energy that we reported in our 2019 and 2020 Sustainability Reports decreased by 3% and 5%, respectively due to revised methods for market-based accounting to align with the GHG Protocol and RE100.

**Water:**

Data for water withdrawals are sourced from utility bills where possible. Where utility bills are not available, we estimate based on industry default intensity for Bank offices. 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. In 2021, 65% of total water consumption was 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 emissions factor used to calculate emissions associated with water conveyance.

**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 landfilled. In 2021, 29% of total waste generation was estimated. Waste quantities are often estimated based on container size, assumed fill level and pick-up frequency. Data quality has improved for 2021.

**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. Data quality has improved for 2021 as data are now collected centrally as opposed to per office. All data reported for 2021 are actual data. In previous years data was collected per office and extrapolated where unavailable. Credit Suisse tracks the percentage of FSC-certified paper. For 2021, 100% of transaction and copycenter printing was confirmed to use FSC-certified paper. Data was not available for office printing, which is why the percentage of total paper consumption that is FSC-certified has decreased compared to 2020.

**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. Air, rental car and select rail data is provided for the full year. For other modes of travel (e.g., taxi, private car, owned/leased fleet), data is estimated for November and December 2021.

**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 and 2021 as a result of remote working required during the COVID-19 pandemic.

**Green Building Certification:**

Green building certifications are tracked for Credit Suisse facilities that contain office space. "Green" office space refers to third-party accredited certifications such as LEED, BREEAM, DGNB, Minergie as well as the Credit Suisse green property quality seal. 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 IUCN and its World Commission on Protected Areas (WCPA).



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