

GRI Content Index 2021

References

The Cembra Annual Report 2021 (“AR 2021”, including the Sustainability Report 2021) is available at www.cembra.ch/financialreports. This GRI Content Index 2021 and all other sustainability-related disclosures are available at www.cembra.ch/sustainability.

Materiality Matrix

The materiality matrix is disclosed in AR 2021, p 32.

GRI-Overview

No changes were made to the company’s most relevant sustainability themes in 2021.

Material Topic	Description	GRI Standard
Customer orientation	<ul style="list-style-type: none"> Responsible products and services Customer satisfaction 	Additional disclosures: Customer orientation (AR 2021 p 35-36)
Quality and integrity of products and services	<ul style="list-style-type: none"> Product safety Responsible treatment of customers Access to finance 	GRI 417 Marketing and Labelling
People and development	<ul style="list-style-type: none"> Recruitment Education and development Work-life balance and health promotion Diversity management Corporate culture and values 	GRI 401 Employment GRI 404 Training and Education GRI 405 Diversity and Equal Opportunity
Environmental stewardship	<ul style="list-style-type: none"> Environmental management of Cembra’s operations, incl. energy and emissions Vehicle financing (product offering) 	GRI 302 Energy GRI 303 Water GRI 305 Emissions
Business integrity	<ul style="list-style-type: none"> Compliance with laws and regulations Governance and risk management practices Ethical business conduct Privacy and data security 	GRI 205 Anti-corruption GRI 418 Customer Privacy

General Disclosures

Number	Description	Additional content, references, or reasons for omission
Organisational Profile (2016)		
102-1	a. Name of the organisation.	Cembra Money Bank AG (Cembra)
102-2	a. A description of the organisation's activities.	Cembra is a leading Swiss provider of financing solutions and services. For details see AR 2021 p 5
	b. Primary brands, products, and services, including an explanation of any products or services that are banned in certain markets.	AR 2021 p 5 (About Cembra) AR 2021 p 68-69 (Group structure and shareholders)
102-3	a. Location of the organisation's headquarters.	Cembra Money Bank AG Bändliweg 20 CH-8048 Zürich
102-4	a. Number of countries where the organisation operates, and the names of countries where it has significant operations and/or that are relevant to the topics covered in the report.	Cembra has operations in Switzerland only.
102-5	a. Nature of ownership and legal form.	Public limited company For details see AR 2021 p 68-70 (Group structure and shareholders)
102-6	a. Markets served, including: i. geographic locations where products and services are offered; ii. sectors served; iii. types of customers and beneficiaries.	i. Switzerland ii. all sectors served iii. private and corporate customers For details see AR 2021 p 5 (About Cembra)
102-7	a. Scale of the organisation, including: i. total number of employees; ii. total number of operations; iii. net sales (for private sector organisations) or net revenues (for public sector organisations); iv. total capitalization (for private sector organisations) broken down in terms of debt and equity; v. quantity of products or services provided.	i. AR 2021 p 3 (Key figures and profile) ii. AR 2021 p 68-70 (Group Structure) iii. AR 2021 p 118 (Financial Report) iv. AR 2021 p 123 (Financial Report) v. AR 2021 p 11-16 (Product markets)
102-8	a. Total number of employees by employment contract (permanent and temporary), by gender.	AR 2021 p 42 and 49 (People and development) Approximately 2% of all employees have a temporary contract; see Annex to Sustainability Report 2021 section 5
	b. Total number of employees by employment contract (permanent and temporary), by region.	Since Cembra operates in Switzerland only employee indicators are not broken down into regions.
	c. Total number of employees by employment type (full-time and part-time), by gender.	AR 2021 p 47 (People and development) and Annex to Sustainability Report 2021, section 5

	d. Whether a significant portion of the organisation's activities are performed by workers who are not employees. If applicable, a description of the nature and scale of work performed by workers who are not employees.	The vast majority of workers are employees of Cembra. In 2021, temporary workers from agencies accounted for 2% (2020: 2%) of the workforce. See AR 2021 p 42.
	e. Any significant variations in the numbers reported in Disclosures 102-8-a, 102-8-b, and 102-8-c (such as seasonal variations in the tourism or agricultural industries).	Being active in the financial sector, there are no seasonal variations in employee numbers at Cembra.
	f. An explanation of how the data have been compiled, including any assumptions made.	Employment data is managed in a centralised system by the Human Resources Department. The data reported is valid as of 31.12.2021 including all registered mutations at this point of time. No assumptions were made.
102-9	a. A description of the organisation's supply chain, including its main elements as they relate to the organisation's activities, primary brands, products, and services.	AR 2021 p 5 (About Cembra) AR 2021 p 57-60 (Business integrity)
102-10	a. Significant changes to the organisation's size, structure, ownership, or supply chain, including: i. Changes in the location of, or changes in, operations, including facility openings, closings, and expansions; ii. Changes in the share capital structure and other capital formation, maintenance, and alteration operations (for private sector organisations); iii. Changes in the location of suppliers, the structure of the supply chain, or relationships with suppliers, including selection and termination.	i. AR 2021 p 9: On 23 August 2021, we announced that after a successful 15-year partnership, Cembra and Migros would terminate their cooperation agreement for the Cumulus-Mastercard credit card as of June 2022. ii. none iii. none For further details see AR 2021 p 9 (Significant developments) and p 68-69 (Group Structure and shareholders)
102-11	a. Whether and how the organisation applies the Precautionary Principle or approach.	AR 2021 p 42-50 (People and development), AR 2021 p 51-53 (Environmental stewardship), AR 2021 p 54-62 (Business integrity)
102-12	a. A list of externally-developed economic, environmental and social charters, principles, or other initiatives to which the organisation subscribes, or which it endorses.	Principles for responsible lending in Switzerland Marketing convention for consumer credit in Switzerland Marketing convention for credit cards in Switzerland Energy Agency of the Swiss Private Sector (EnAW) United Nations Global Compact For details see AR 2021 p 31 (Our approach to sustainability), p 38 (Marketing and

		sales), p 39 (Customer information) and p 52 (Energy Agency)
102-13	a. A list of the main memberships of industry or other associations, and national or international advocacy organisations.	Swiss Banking Association Economisuisse Konsumfinanzierung Schweiz Leasing Association
Strategy (2016)		
102-14	a. A statement from the most senior decision-maker of the organisation (such as CEO, chair, or equivalent senior position) about the relevance of sustainability to the organisation and its strategy for addressing sustainability.	AR 2021 p 29 (Letter from the Chairman)
Ethics and integrity (2016)		
102-16	a. A description of the organisation's values, principles, standards, and norms of behaviour.	AR 2021 p 30-34 (Our approach to sustainability) AR 2021 p 54-62 (Business integrity) Code of Conduct (available at www.cembra.ch/governance under "Regulations")
Governance (2016)		
102-18	a. Governance structure of the organisation, including committees of the highest governance body.	AR 2021 p 68 (Structure), p 82-86
	b. Committees responsible for decision-making on economic, environmental, and social topics.	Committees of the Board of Directors: - Audit and Risk Committee, - Compensation and Nomination Committee Committee on Management Level: - Sustainability Committee (since 2020). See AR 2021 p 31
Stakeholder engagement (2016)		
102-40	a. A list of stakeholder groups engaged by the organisation.	See AR 2021 p 32 (Our approach to sustainability). The Group's most relevant stakeholders are defined as customers, employees, shareholders, business-related associations and authorities, and non-governmental organisations.
102-41	a. Percentage of total employees covered by collective bargaining agreements.	There is no collective bargaining agreement in place and Cembra does not evaluate employees' membership in trade unions. For details see Annex to Sustainability Report 2021 section 5

102-42	a. The basis for identifying and selecting stakeholders with whom to engage.	Cembra engaged primarily with stakeholders who are influenced by its operations or who have relevant impacts on the company.
102-43	a. The organisation's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.	AR 2021 p 30 (Our approach to sustainability) AR 2021 p 35-36 (Customer orientation, regular NPS assessments, Customer complaints process and related figures) AR 2021 p 43-44 (People and development, Human resources management) Code of Conduct (Customer complaints, available at www.cembra.ch/governance under "Regulations") AR 2021 p 6 (Annual General Meeting)
102-44	a. Key topics and concerns that have been raised through stakeholder engagement, including: i. how the organisation has responded to those key topics and concerns, including through its reporting; ii. the stakeholder groups that raised each of the key topics and concerns.	The last in-depth and formal stakeholder engagement took place in H2 2020. See AR 2021 p 30-34 (Our approach to sustainability) i. Renewed stakeholder engagement in AR 2020, p 31 ii. Comment on materiality matrix AR 2021, p 31
Reporting practice (2016)		
102-45	a. A list of all entities included in the organisation's consolidated financial statements or equivalent documents.	AR 2021 p 69 (Group Structure and shareholders)
	b. Whether any entity included in the organisation's consolidated financial statements or equivalent documents is not covered by the report.	AR 2021 p 31 (Coverage and reporting boundaries), and p 42 (coverage of employee data)
102-46	a. An explanation of the process for defining the report content and the topic Boundaries.	AR 2021 p 32-33 (Our approach to sustainability)
	b. An explanation of how the organisation has implemented the Reporting Principles for defining report content.	AR 2021 p 32-33 (Our approach to sustainability)
102-47	a. A list of the material topics identified in the process for defining report content.	AR 2021 p 33 (Our approach to sustainability)
102-48	a. The effect of any restatements of information given in previous reports, and the reasons for such restatements.	AR 2021 p 52 (Coverage and boundaries)
102-49	a. Significant changes from previous reporting periods in the list of material topics and topic Boundaries.	AR 2021 p 32-33 (Our approach to sustainability)
102-50	a. Reporting period for the information provided.	1 January 2021 – 31 December 2021

102-51	a. If applicable, the date of the most recent previous report.	AR 2021 including Sustainability Report 2021, published 16 March 2022, available at www.cembra.ch/financialreports
102-52	a. Reporting cycle.	Annual
102-53	a. The contact point for questions regarding the report or its contents.	Marcus Händel, Head of Investor Relations and Sustainability investor.relations@cembra.ch
102-54	a. The claim made by the organisation, if it has prepared a report in accordance with the GRI Standards, either: i. 'This report has been prepared in accordance with the GRI Standards: Core option'; ii. 'This report has been prepared in accordance with the GRI Standards: Comprehensive option'.	This report has been prepared in accordance with the GRI Standards: Core option
102-55	a. The GRI content index, which specifies each of the GRI Standards used and lists all disclosures included in the report.	This document
	b. For each disclosure, the content index shall include: i. the number of the disclosure (for disclosures covered by the GRI Standards); ii. the p number(s) or URL(s) where the information can be found, either within the report or in other published materials; iii. if applicable, and where permitted, the reason(s) for omission when a required disclosure cannot be made.	i. The number of the disclosure is indicated in the index. Mainly, the report is based on GRI Standards 2016. ii. P numbers, URL(s) and further references are marked and interlinked. iii. Reasons for omissions are provided where applicable.
102-56	a. A description of the organisation's policy and current practice with regard to seeking external assurance for the report.	See AR 2021 p 29 and 31 for the current practice. See AR 2021 p p 31 and 64-66 for the independent limited assurance by KPMG
	b. If the report has been externally assured: i. A reference to the external assurance report, statements, or opinions. If not included in the assurance report accompanying the sustainability report, a description of what has and what has not been assured and on what basis, including the assurance standards used, the level of assurance obtained, and any limitations of the assurance process; ii. The relationship between the organisation and the assurance provider; iii. Whether and how the highest governance body or senior executives are involved in seeking external assurance for the organisation's sustainability report.	The Sustainability Report 2021 has obtained independent limited assurance i. See AR 2021 p 64-66 ii. Independent iii. In 2021, the Board of Directors asked for limited external assurance and initiated a readiness check to prepare for the limited external verification of the Sustainability Report 2021 (see AR 2021, p 31).

Economy

Number	Description	Additional content, references, or reasons for omission
GRI 205: Anti-corruption (2016)		
103-1	a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of: i. where the impacts occur; ii. the organisation’s involvement with the impacts. For example, whether the organisation has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. c. Any specific limitation regarding the topic Boundary.	AR 2021 p 54-62 (Business Integrity) Cembra operates in Switzerland only. The country is ranked among the 10 least corrupt in Transparency International’s worldwide index https://www.transparency.org/en/cpi/2021 (No 7 of 180 in 2021). The subject is covered and considered to be material in regard of Cembra’s exposure to money laundering risks.
103-2	a. An explanation of how the organisation manages the topic. b. A statement of the purpose of the management approach. c. A description of the following, if the management approach includes that component: i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives	AR 2021 p 54-62 (Business integrity)
103-3	a. An explanation of how the organisation evaluates the management approach, including: i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach.	AR 2021 p 54-62 (Business integrity)
205-2	a. Total number and percentage of governance body members that the organisation’s anti-corruption policies and procedures have been communicated to, broken down by region.	All members of the governance body (Board of Directors and Management Board) are required to adhere to the Code of Conduct (available at www.cembra.ch/governance) that includes relevant anti-corruption guidelines. Communication is ensured through the approval of the Code of Conduct by the Board of Directors, and

		<p>through training for all members of the Management Board.</p> <p>For details see AR 2021 p 44 (People and development) and p 56 (Business integrity)</p> <p>Since Cembra operates in Switzerland only the information is not broken down into regions.</p>
	<p>b. Total number and percentage of employees that the organisation’s anti-corruption policies and procedures have been communicated to, broken down by employee category and region.</p>	<p>All employees are informed about compliance and anti-money laundering through the annual training and all employees are required to adhere to the Code of Conduct (available at www.cembra.ch/governance under “Regulations”) that includes relevant anti-corruption guidelines as part of their employment contract.</p> <p>For details see AR 2021 p 44 (People and development) and p 56 (Business integrity)</p> <p>Since Cembra operates in Switzerland only, the information is not broken down into regions.</p>
	<p>c. Total number and percentage of business partners that the organisation’s anti-corruption policies and procedures have been communicated to, broken down by type of business partner and region. Describe if the organisation’s anti-corruption policies and procedures have been communicated to any other persons or organisations.</p>	<p>AR 2021 p 54-62 (Business Integrity)</p>
	<p>d. Total number and percentage of governance body members that have received training on anti-corruption, broken down by region.</p>	<p>All members of the governance body (Board of Directors and Management Board), though the approval of the Code of Conduct by the Board of Directors, and for the Management Board by receiving training.</p>
	<p>e. Total number and percentage of employees that have received training on anti-corruption, broken down by employee category and region.</p>	<p>All employees are trained in compliance and anti-money laundering and are required to adhere to the Code of Conduct (available at www.cembra.ch/governance under “Regulations”) that includes relevant anti-corruption guidelines.</p> <p>For details see AR 2021, p 56</p>

Ecology

Number	Description	Additional content, references, or reasons for omission
GRI 302: Energy (2016)		
103-1	<ul style="list-style-type: none"> a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of: <ul style="list-style-type: none"> i. where the impacts occur; ii. the organisation’s involvement with the impacts. For example, whether the organisation has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. c. Any specific limitation regarding the topic Boundary. 	AR 2021 p 33 (Our approach to sustainability) and 51-53 (Environmental stewardship)
103-2	<ul style="list-style-type: none"> a. An explanation of how the organisation manages the topic. b. A statement of the purpose of the management approach. c. A description of the following, if the management approach includes that component: <ul style="list-style-type: none"> i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives 	AR 2021 p 51-53 (Environmental stewardship) and Annex to Sustainability Report 2021 section 6
103-3	<ul style="list-style-type: none"> a. An explanation of how the organisation evaluates the management approach, including: <ul style="list-style-type: none"> i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach. 	AR 2021 p 51-53 (Environmental stewardship)
302-1	<ul style="list-style-type: none"> a. Total fuel consumption within the organisation from non-renewable sources, in joules or multiples, and including fuel types used. 	AR 2021 p 52-53 (Environmental stewardship)
	<ul style="list-style-type: none"> b. Total fuel consumption within the organisation from renewable sources, in joules or multiples, and including fuel types used. 	AR 2021 p 52-53 (Environmental stewardship)
	<ul style="list-style-type: none"> c. In joules, watt-hours or multiples, the total: <ul style="list-style-type: none"> i. electricity consumption ii. heating consumption 	AR 2021 p 52-53 (Environmental stewardship)

	<ul style="list-style-type: none"> iii. cooling consumption iv. steam consumption 	
	<ul style="list-style-type: none"> d. In joules, watt-hours or multiples, the total: <ul style="list-style-type: none"> i. electricity sold ii. heating sold iii. cooling sold iv. steam sold 	Cembra does not sell energy to third parties.
	<ul style="list-style-type: none"> e. Total energy consumption within the organisation, in joules or multiples. 	AR 2021 p 52-53 (Environmental stewardship)
	<ul style="list-style-type: none"> f. Standards, methodologies, assumptions, and/or calculation tools used. 	<p>Energy usage and emissions from energy are calculated based on the service charge invoices of our Zurich headquarters and branches, and are converted into CO₂ as of the EnAW conversion factors defined by the Federal Office for the Environment (Bundesamt für Umwelt). The gas and diesel usage of the company-owned lease fleet is calculated by the actual number of kilometres driven and converted into CO₂ according to the official CO₂ emissions per vehicle.</p> <p>Business air travel figures are based on actual flights, distance travelled, travel class and are converted into CO₂ emissions according to the conversion factors of a leading Swiss carbon offsetting consulting agency.</p> <p>For details on calculations see AR 2021 p 52-53.</p>
	<ul style="list-style-type: none"> g. Source of the conversion factors used. 	See GRI 302-1f
302-3	<ul style="list-style-type: none"> a. Energy intensity ratio for the organization. b. Organization-specific metric (the denominator) chosen to calculate the ratio. c. Types of energy included in the intensity ratio; whether fuel, electricity, heating, cooling, steam, or all. d. Whether the ratio uses energy consumption within the organization, outside of it, or both. 	AR 2021 p 52 (Environmental stewardship)
303-5	<ul style="list-style-type: none"> a. Total water consumption from all areas in megaliters. b. Total water consumption from all areas with water stress in megaliters. c. Change in water storage in megaliters, if water storage has been identified as having a significant water-related impact. d. Any contextual information necessary to understand how the data have been compiled, such as any standards, methodologies, and 	<p>AR 2021 p 53 (Environmental stewardship)</p> <p>Since Cembra operates in Switzerland only, the items b., c., and d. are not applicable.</p>

	assumptions used, including whether the information is calculated, estimated, modeled, or sourced from direct measurements, and the approach taken for this, such as the use of any sector-specific factors.	
GRI 305: Emissions (2016)		
103-1	a. An explanation of why the topic is material.	AR 2021 p 51-53 (Environmental stewardship)
	b. The Boundary for the material topic, which includes a description of: <ul style="list-style-type: none"> i. where the impacts occur; ii. the organisation's involvement with the impacts. For example, whether the organisation has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. 	
	c. Any specific limitation regarding the topic Boundary.	
103-2	a. An explanation of how the organisation manages the topic.	AR 2021 p 51-53 (Environmental stewardship) and Annex to Sustainability Report 2021 section 6
	b. A statement of the purpose of the management approach.	
	c. A description of the following, if the management approach includes that component: <ul style="list-style-type: none"> i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives 	
103-3	a. An explanation of how the organisation evaluates the management approach, including: <ul style="list-style-type: none"> i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach. 	AR 2021 p 51-53 (Environmental stewardship)
305-1	a. Gross direct (Scope 1) GHG emissions in metric tons of CO ₂ equivalent.	AR 2021 pages 51 and 53 (Environmental stewardship)
	b. Gases included in the calculation; whether CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , or all.	CO ₂
	c. Biogenic CO ₂ emissions in metric tons of CO ₂ equivalent.	not applicable
	d. Base year for the calculation, if applicable, including:	For comparisons over time see 51 and 53 (Environmental Stewardship)

	<ul style="list-style-type: none"> i. the rationale for choosing it; ii. emissions in the base year; iii. the context for any significant changes in emissions that triggered recalculations of base year emissions. 	
	e. Source of the emission factors and the global warming potential (GWP) rates used, or a reference to the GWP source.	see GRI 302-1f
	f. Consolidation approach for emissions; whether equity share, financial control, or operational control.	For details on calculations see AR 2021 p 52-53.
	g. Standards, methodologies, assumptions, and/or calculation tools used.	see GRI 302-1f
305-2	a. Gross direct (Scope 2) GHG emissions in metric tons of CO ₂ equivalent.	AR 2021 p 51 and 53 (Environmental stewardship)
	b. If applicable, gross market-based energy indirect (Scope 2) GHG emissions in metric tons of CO ₂ equivalent.	not applicable
	c. Gases included in the calculation; whether CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , or all.	CO ₂
	<ul style="list-style-type: none"> d. Base year for the calculation, if applicable, including: <ul style="list-style-type: none"> i. the rationale for choosing it; ii. emissions in the base year; iii. the context for any significant changes in emissions that triggered recalculations of base year emissions. 	Cembra compares its emissions over time. For details see AR 2021 p 51 and 53 (Environmental Stewardship)
	e. Source of the emission factors and the global warming potential (GWP) rates used, or a reference to the GWP source.	see GRI 302-1f
	f. Consolidation approach for emissions; whether equity share, financial control, or operational control.	For details on calculations see AR 2021 p 52-53.
	g. Standards, methodologies, assumptions, and/or calculation tools used.	see GRI 302-1f
305-4	<ul style="list-style-type: none"> a. GHG emissions intensity ratio for the organization. b. Organization-specific metric (the denominator) chosen to calculate the ratio. c. Types of GHG emissions included in the intensity ratio; whether direct (Scope 1), energy indirect (Scope 2), and/or other indirect (Scope 3). d. Gases included in the calculation; whether CO₂, CH₄, N₂O, HFCs, PFCs, SF₆, NF₃, or all. 	AR 2021 53 (Environmental stewardship)

Number	Description	Additional content, references, or reasons for omission
GRI 401: Employment (2016)		
103-1	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <ul style="list-style-type: none"> i. where the impacts occur; ii. the organisation's involvement with the impacts. For example, whether the organisation has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. <p>c. Any specific limitation regarding the topic Boundary.</p>	AR 2021 p 42-50 (People and development)
103-2	<p>a. An explanation of how the organisation manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <ul style="list-style-type: none"> i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives 	AR 2021 p 42-50 (People and development)
103-3	<p>a. An explanation of how the organisation evaluates the management approach, including:</p> <ul style="list-style-type: none"> i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach. 	AR 2021 p 42-50 (People and development)
401-1	<p>a. Total number and rate of new employee hires during the reporting period, by age group, gender and region.</p> <p>b. Total number and rate of employee turnover during the reporting period, by age group, gender and region.</p>	<p>AR 2021 p 49 for number of new employee hires, by age group 50+ and by gender. 100% of new employees were hired in Switzerland.</p> <p>AR 2021 p 43 (Human resources management) informs about overall turnover rates, including explanations. The indicators by age group and by gender are not made public in more detail due to the relatively low number of total employees</p>

		(about 1,000). 100% of employees are in Switzerland.
401-3	<p>a. Total number of employees that were entitled to parental leave, by gender.</p> <p>b. Total number of employees that took parental leave, by gender.</p> <p>c. Total number of employees that returned to work in the reporting period after parental leave ended, by gender.</p> <p>d. Total number of employees that returned to work after parental leave ended that were still employed 12 months after their return to work, by gender.</p> <p>e. Return to work and retention rates of employees that took parental leave, by gender.</p>	AR 2021 p 48 (People and development)
GRI 404: Training and Education (2016)		
103-1	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <ul style="list-style-type: none"> i. where the impacts occur; ii. the organisation's involvement with the impacts. For example, whether the organisation has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. <p>c. Any specific limitation regarding the topic Boundary.</p>	AR 2021 p 42-50 (People and development)
103-2	<p>a. An explanation of how the organisation manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <ul style="list-style-type: none"> i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives 	AR 2021 p 44-46 (Development and training)
103-3	<p>a. An explanation of how the organisation evaluates the management approach, including:</p> <ul style="list-style-type: none"> i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the 	AR 2021 p 42-50 (People and development)

	<p>management approach;</p> <p>iii. any related adjustments to the management approach.</p>	
404-1	<p>a. Average hours of training that the organisation’s employees have undertaken during the reporting period, by:</p> <p>i. gender;</p> <p>ii. employee category.</p>	<p>AR 2021 p 44-46 (Development and training)</p> <p>The mandatory trainings were pursued by all employees, representing the average shares of gender and employee categories. The non-mandatory trainings indicators have not been further broken down by gender or employee category due to the size of the company (around 1000 employees).</p>
<p>GRI 405: Diversity and Equal Opportunity (2016)</p>		
103-1	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <p>i. where the impacts occur;</p> <p>ii. the organisation’s involvement with the impacts. For example, whether the organisation has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</p> <p>c. Any specific limitation regarding the topic Boundary.</p>	AR 2021 p 42-50 (People and development)
103-2	<p>a. An explanation of how the organisation manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <p>i. Policies</p> <p>ii. Commitments</p> <p>iii. Goals and targets</p> <p>iv. Responsibilities</p> <p>v. Resources</p> <p>vi. Grievance mechanisms</p> <p>vii. Specific actions, such as processes, projects, programs and initiatives</p>	AR 2021 p 49-50 (Diversity and equal pay) and p 62 (The “Flexible Work Arrangement Framework”) and Annex to Sustainability Report 2021 section 5
103-3	<p>a. An explanation of how the organisation evaluates the management approach, including:</p> <p>i. the mechanisms for evaluating the effectiveness of the management approach;</p> <p>ii. the results of the evaluation of the management approach;</p>	AR 2021 p 42-50 (People and development)

	iii. any related adjustments to the management approach.	
405-1	a. Percentage of individuals within the organisation's governance bodies in each of the following diversity categories: i. Gender; ii. Age group: under 30 years old, 30-50 years old, over 50 years old; iii. Other indicators of diversity where relevant (such as minority or vulnerable groups).	See AR 2021 p 49 (Diversity and equal pay), Annex to Sustainability Report 2021 section 5 Board of Directors: AR 2021 p 73 Management Board: AR 2021 p 87
	b. Percentage of employees per employee category in each of the following diversity categories: i. Gender; ii. Age group: under 30 years old, 30-50 years old, over 50 years old; iii. Other indicators of diversity where relevant (such as minority or vulnerable groups).	See AR 2021 p 49 (Diversity and equal pay) and Annex to Sustainability Report 2021 section 5
GRI 417: Marketing and Labelling (2016)		
103-1	a. An explanation of why the topic is material.	AR 2021 p 35-36 (Customer orientation) and p 37-41 (Quality and integrity of products)
	b. The Boundary for the material topic, which includes a description of: i. where the impacts occur; ii. the organisation's involvement with the impacts. For example, whether the organisation has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.	
	c. Any specific limitation regarding the topic Boundary.	
103-2	a. An explanation of how the organisation manages the topic.	AR 2021 p 35-36 (Customer orientation) and p 37-41 (Quality and integrity of products and distribution), Annex to Sustainability Report section 4
	b. A statement of the purpose of the management approach.	
	c. A description of the following, if the management approach includes that component: i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives	

103-3	<p>a. An explanation of how the organisation evaluates the management approach, including:</p> <ul style="list-style-type: none"> i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach. 	AR 2021 p 35-36 (Customer orientation) and p 37-41 (Quality and integrity of products)
417-3	<p>a. Total number of incidents of non-compliance with regulations and/or voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by:</p> <ul style="list-style-type: none"> i. incidents of non-compliance with regulations resulting in a fine or penalty; ii. incidents of non-compliance with regulations resulting in a warning; iii. incidents of non-compliance with voluntary codes. 	<ul style="list-style-type: none"> i. none ii. none iii. none (see AR 2021 p 56)
	<p>b. If the organisation has not identified any non-compliance with regulations and/or voluntary codes, a brief statement of this fact is sufficient.</p>	See GRI 417-3a
GRI 418: Customer Privacy (2016)		
103-1	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <ul style="list-style-type: none"> i. where the impacts occur; ii. the organisation's involvement with the impacts. For example, whether the organisation has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. <p>c. Any specific limitation regarding the topic Boundary.</p>	AR 2021 p 58-59 (Privacy and data protection)
103-2	<p>a. An explanation of how the organisation manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <ul style="list-style-type: none"> i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms 	AR 2021 p 54-62 (Business integrity)

	vii. Specific actions, such as processes, projects, programs and initiatives	
103-3	a. An explanation of how the organisation evaluates the management approach, including: <ul style="list-style-type: none"> i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach. 	AR 2021 p 54-62 (Business integrity)
418-1	a. Total number of substantiated complaints received concerning breaches of customer privacy, categorized by: <ul style="list-style-type: none"> i. complaints received from outside parties and substantiated by the organisation; ii. complaints from regulatory bodies. 	i. See AR 2021 p 40 under Customer complaint management, third paragraph ii. none
	b. Total number of identified leaks, thefts, or losses of customer data.	Indicators are not disclosed due to confidentiality constraints; substantiated complaints are reported to the regulator.
	c. If the organisation has not identified any substantiated complaints, a brief statement of this fact is sufficient.	See AR 2021 p 59, first paragraph
Additional Disclosures: Customer Orientation		
103-1	a. An explanation of why the topic is material.	AR 2021 p 35-36 (Customer orientation)
	b. The Boundary for the material topic, which includes a description of: <ul style="list-style-type: none"> i. where the impacts occur; ii. the organisation's involvement with the impacts. For example, whether the organisation has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. 	
	c. Any specific limitation regarding the topic Boundary.	
103-2	a. An explanation of how the organisation manages the topic.	AR 2021 p 35-36 (Customer orientation)
	b. A statement of the purpose of the management approach.	
	c. A description of the following, if the management approach includes that component: <ul style="list-style-type: none"> i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms 	

	vii. Specific actions, such as processes, projects, programs and initiatives	
103-3	a. An explanation of how the organisation evaluates the management approach, including: i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach.	AR 2021 p 35-36 (Customer orientation)
Disclosure	a. Customer satisfaction (Net Promoter Score)	AR 2021 p 35 (Customer orientation)

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