

GRI Norm Global Reporting Initiative

GRI Norm	Designation	Cross-reference, explanatory comments and omissions ¹
General information		
The organisation and its reporting practices		
2-1	Organisation details	RG 2022 p.3, RDD 2022 p.14
2-2	Entities included in the organisation's sustainability reporting	RDD 2022 p.3
2-3	Reporting period, frequency and contact point	RDD 2022 p.3
2-4	Rephrasing of information	–
2-5	External assurance	The "Fair-ON-Pay+" label was audited by SGS. BCF meets all the requirements for the Carbon Fri label. BCF is Hydro certified by Groupe E SA
Activity and workers		
2-6	Activities, value chain and other business relationships	RDD 2022 p.8, p.14, p.32
2-7	Employees	RDD 2022 p.26-31
2-8	Workers who are not employees	–
Governance		
2-9	Governance structure and composition	RG 2022 p.14 – RDD 2022 p.15
2-10	Nomination and selection of members of the highest governance body	RDD 2022 p.15
2-11	Chair of the highest governance body	RDD 2022 p.15
2-12	Role of the highest governance body in overseeing impact management	RDD 2022 p.17
2-13	Delegation of responsibility for impact management	RDD 2022 p.17
2-14	Role of the highest governance body in sustainability reporting	RDD 2022 p.16-17 The Sustainability Report is reviewed by the Executive Board and the Board of Directors
2-15	Conflicts of interest	RDD 2022 p.17, p.26
2-16	Communication of major concerns	RDD 2022 p.15
2-17	Shared knowledge of the highest governance body	RG 2022 p.15-16, RDD 2022 p.15
2-18	Evaluation of the performance of the highest governance body	RDD 2022 p.15
2-19	Compensation Policies	RG 2022 p.16, 23, RDD 2022 p.21, p.27
2-20	Compensation Determination Process	RG 2022 p.23

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Strategy, Policies and Practices		
2-22	Statement on the sustainable development strategy	RG 2022 p.8, 27, RDD 2022 p.7-9, p.14-15
2-23	Political commitments	BCF is independent of any political commitment
2-24	Integration of political commitments	No political commitment
2-25	Process for remediation of negative impacts	RG 2022 p.57, RDD 2022 p.22-23
2-26	Mechanisms for seeking advice and raising concerns	RG 2022 p.57, RDD 2022 p.15, p.21
2-27	Compliance with laws and regulations	RG 2022 p.57, RDD 2022 p.15-18
2-28	Membership in associations	RG 2022 p.3, RDD 2022 p.17 BCF is, among others, a member of the Union of Swiss Cantonal Banks (UBCS) and the Swiss Bankers Association (SBA), which defend the interests of the Swiss banking sector and the cantonal banks
Stakeholder engagement		
2-29	Approach to stakeholder engagement	RDD 2022 p.14-15, p.20
2-30	Collective bargaining	None
Relevant topics		
3-1	Process for determining relevant themes	RDD 2022 p.20
3-2	List of relevant topics	RDD 2022 p.20
Environment		
Materials		
Relevant topics		
3-3	Management of relevant topics	RG 2022 p.30, RDD 2022 p.36-38
301-1	Materials used by weight or volume	RDD 2022 p.38
301-2	Recycled materials used	RG 2022, p.13, RDD 2022 p.37-38 More than 80% of the paper used by BCF is recycled paper
Energy		
Relevant topics		
3-3	Management of relevant topics	RG 2022 p.30, RDD 2022 p.13, p.36-38
302-1	Energy consumption within the organisation	RG 2022 p.28, RDD 2022 p.36-38 BCF obtains 100% of its electricity from Hydro Fribourg
302-3	Energy intensity	RDD 2022 p.35
302-4	Reduction of energy consumption	RDD 2022 p.37-38

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Water and Effluents		
Relevant topics		
3-3	Management of relevant topics	RG 2022 p.30, RDD 2022 p.36-38
303-1	Interactions with water as a shared resource	RDD 2022 p.37-38
303-2	Management of water discharge impacts	The Bank does not discharge any effluent
303-5	Water consumption	RDD 2022 p.37-38 Since 2013, BCF has reduced its water consumption by 26%
Biodiversity		
Relevant topics		
3-3	Management of relevant topics	–
304-1	Activity sites owned, leased or managed in or adjacent to protected areas and biodiversity-rich areas outside protected areas	–
Emissions		
Relevant topics		
3-3	Management of relevant topics	RG 2022 p.30, RDD 2022 p.13, p.36-38
305-1	Direct GHG emissions (scope 1)	RDD 2022 p.38
305-2	Indirect GHG emissions (scope 2)	RDD 2022 p.38
305-3	Other indirect GHG emissions (scope 3)	RDD 2022 p.38
305-4	GHG emission intensity	RDD 2022 p.36-38
305-5	Reduction of GHG emissions	RG 2022 p.28, RDD 2022 p.36-38R 24% reduction in CO2 emissions since 2013
Waste		
Relevant topics		
3-3	Management of relevant topics	RG 2022 p.30, RDD 2022 p.36-38 5% reduction in waste since 2013
306-1	Significant waste generation and impacts related to waste	RG 2022 p.28, RDD 2022 p.36
306-2	Management of significant impacts related to waste	RDD 2022 p.36
306-3	Waste generated	RDD 2022 p.38
Employer		
Employment		
Relevant topics		
3-3	Management of relevant topics	RDD 2022 p.26
401-1	Recruitment of new employees and staff turnover	RDD 2022 p.26
401-2	Benefits given to full-time employees, not temporary or part-time employees	RDD 2022 p.27
401-3	Parental leave	RDD 2022 p.28
Relations employees / management		
Relevant topics		
3-3	Management of relevant topics	RDD 2022 p.26
402-1	Minimum notice periods for operational changes	Insofar as they relate to the employment relationship, the periods of communication for changes in significant operational modifications correspond at least to the legal periods of notice or to those of the employment contract if the latter are longer

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Health and safety at work		
Relevant topics		
3-3	Management of relevant topics	RDD 2022 p.28
403-1	Occupational health and safety management system	RDD 2022 p.28
403-2	Hazard identification, risk assessment and investigation of adverse events	RDD 2022 p.28
403-6	Worker health promotion	RDD 2022 p.28
403-9	Workplace accidents	RDD 2022 p.28
403-10	Occupational diseases	RDD 2022 p.28
Training and education		
Relevant topics		
3-3	Management of relevant topics	RG 2022 p.31, RDD 2022 p.29-30
404-1	Average number of training hours per year per employee	RDD 2022 p.29-30
404-2	Employee skills upgrading and transition assistance programs	RDD 2022 p.29-30
404-3	Percentage of employees receiving performance and career development reviews	RDD 2022 p.29
Diversity and equal opportunities		
Relevant topics		
3-3	Management of relevant topics	RDD 2022 p.27
405-1	Diversity of governance bodies and employees	RDD 2022 p.27
405-2	Ratio of base salary and compensation for women and men	RDD 2022 p.13, p.27
Fight against discrimination		
Relevant topics		
3-3	Management of relevant topics	RDD 2022 p.27
406-1	Cases of discrimination and corrective actions taken	There are no cases identified by BCF in 2022
Freedom of association and collective bargaining		
Relevant topics		
3-3	Management of relevant topics	None
407-1	Operations and suppliers where the right to freedom of association and collective bargaining may be at risk	BCF makes its employees aware of the Swiss Association of Bank Employees (ASEB)
Finance and products		
Marketing and labeling		
Relevant topics		
3-3	Management of relevant topics	RDD 2022 p.21
417-1	Product/Service Information and Labelling Requirements	There are no cases identified by BCF in 2022
417-2	Cases of non-compliance regarding product and service information and labelling	There are no cases identified by BCF in 2022
Confidentiality of customer data		
Relevant topics		
3-3	Management of relevant topics	RDD 2022 p.21
418-1	Substantiated complaints about breaches of client confidentiality and losses of client data	There are no cases identified by BCF in 2022

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Fight against corruption		
Relevant topics		
3-3	Management of relevant topics	RDD 2022 p.15
205-1	Activities assessed for corruption risk	RDD 2022 p.15, p.21
205-2	Communication and training on anti-corruption policies and procedures	RDD 2022 p.15
205-3	Proven cases of corruption and actions taken	There are no cases identified by the BCF in 2022
Anti-competitive behavior		
Relevant topics		
3-3	Management of relevant topics	RDD 2022 p.15
206-1	Legal actions against anti-competitive behavior and antitrust practices	No complaints filed
Product portfolio		
Relevant topics		
3-3	Management of relevant topics	RDD 2022 p.21
G4-FS6	Share of portfolio by business segment	RDD 2022 p.23
G4-FS8	Products and services with an environmental benefit	RDD 2022 p.22-25 In 2021, BCF launched two new mortgage products, the Eco Mortgage and the Eco Renovation Mortgage
G4-FS7	Socially useful products and services	RDD 2022 p.22-25
Active-Ownership Approach		
Relevant topics		
3-3	Management of relevant topics	RDD 2022, p.21-23
G4-FS10	Share of business customers with whom environmental and social issues are discussed	RDD 2022, p.21-23
G4-FS11	Share of investments whose environmental and social performance has been assessed	RDD 2022, p.21-23
Regional anchorage		
Economic performance		
Relevant topics		
3-3	Management of relevant topics	RG 2022 p.8, p.57, RDD 2022 p.32
201-1	Direct economic value generated and distributed	RG 2022 p.13, p.29, p.31, RDD 2022 p.34 In 2022, BCF paid CHF 64.6 million to the Canton, municipalities and parishes in the form of taxes, compensation for the State guarantee and remuneration of endowment capital
201-2	Financial implications and other risks and opportunities due to climate change	RDD 2022 p.36
201-3	Defined benefit and other pension plan obligations	RDD 2022 p.26
201-4	Public financial assistance	RG 2022 p.29, p.31, p.38, RDD 2022 p.18, p.34
Market presence		
Relevant topics		
3-3	Management of relevant topics	RDD 2022 p.32
202-2	Percentage of senior managers recruited in the local community	In line with its commitment to regional roots, BCF recruits the vast majority of its staff locally, in its regional markets

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Indirect economic impacts		
Relevant topics		
3-3	Management of relevant topics	RDD 2022 p.32-34
203-1	Investments in infrastructure and sponsorship	RG 2022 p.29, p.56, RDD 2022 p.32-33
203-2	Significant indirect economic impacts	RDD 2022 p.34
Local communities		
Relevant topics		
3-3	Management of relevant topics	RDD 2022 p.8, p.34
413-1	Activities involving the local community, impact assessment and development programs	RDD 2022 p.32-34, p.36
G4-FS13	Access points in areas with low density or weak urban structures	RDD 2022 p.8 BCF customers have access to a vast network of branches and ATMs as well as self-service remote services
Shopping practices		
Relevant topics		
3-3	Management of relevant topics	RDD 2022 p.34
204-1	Share of spending with local suppliers	RG 2022 p.29, RDD 2022 p.34 In 2022, 15.5 million francs worth of work and orders were awarded to SMEs in the region
Environmental assessment of suppliers		
Relevant topics		
3-3	Management of relevant topics	RDD 2022 p.34
308-1	New suppliers analyzed using environmental criteria	RDD 2022 p.34
Social evaluation of suppliers		
Relevant topics		
3-3	Management of relevant topics	RDD 2022 p.34
414-1	New suppliers analyzed using social criteria	RDD 2022 p.34
Public policies		
Relevant topics		
3-3	Management of relevant topics	RDD 2022 p.32
415-1	Political contributions	RDD 2022 p.32
Individual indicator		
Relevant topics		
3-3	Management of relevant topics	RDD 2022 p.14, p.21
	Customer satisfaction	RDD 2022 p.14, p.21

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