

GRI Norm

Global Reporting Initiative

GRI Norm	Designation	Cross-references RDD 2023	Cross-references RG 2023	Keywords
General information				
The organisation and its reporting practices				
2-1	Organisation details	RDD 2023 p.16	RG 2023 p.3	Governance
2-2	Entities included in the organisation's sustainability reporting	RDD 2023 p.3		–
2-3	Reporting period, frequency and contact point	RDD 2023 p.3 et p.64		ESG touchpoint
2-4	Rephrasing of information	–		–
2-5	External assurance	The «Fair-ON-Pay+» label was audited by SGS. BCF's CO ₂ balance sheet is certified by Climate services and 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 2023 p.9. p.16, p.22-23 p.40		Regional anchorage, society, employees
2-7	Employees	RDD 2023 p.32-34		Balance, health, diversity, equality, education
2-8	Workers who are not employees	RDD 2023 p.15 100% of IT services are outsourced to sustainability leader Swisscom.		–
Governance				
2-9	Governance structure and composition	RDD 2023 p.16-17	RG 2023 p.10	Governance, Executive Board, Audit and Risk Committee, ESG Working Group
2-10	Nomination and selection of members of the highest governance body	RDD 2023 p.16		–
2-11	Chair of the highest governance body	RDD 2023 p.16		
2-12	Role of the highest governance body in overseeing impact management	RDD 2023 p.16		
2-13	Delegation of responsibility for impact management	RDD 2023 p.17-19		
2-14	Role of the highest governance body in sustainability reporting	RDD 2023 p.16-17		
2-15	Conflicts of interest	RDD 2023 p.17, p. 34		Conflict of interest
2-16	Communication of major concerns	RDD 2023 p.16		
2-17	Shared knowledge of the highest governance body	RDD 2023 p.16-17	RG 2023 p.11	

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Governance				
2-18	Evaluation of the performance of the highest governance body	RDD 2023 p.16		
2-19	Compensation Policies	RDD 2023 p.16, p.28	RG 2023 p.12, 22	Compensation
2-20	Compensation Determination Process	RDD 2023 p.28	RG 2023 p.12, 22	Compensation
Strategy, Policies and Practices				
2-22	Statement on the sustainable development strategy	RDD 2023 p.7-17	RG 2023 p.7, 27-28	
2-23	Political commitments	RDD 2023 p.16, p.52 BCF is independent of any political commitment and its duties are set out in the Law of 22 November 1988 on the Banque Cantonale de Fribourg (961.1)		
2-24	Integration of political commitments			
2-25	Process for remediation of negative impacts	RDD 2023 p.24		Complaints handling
2-26	Mechanisms for seeking advice and raising concerns	RDD 2023 p.24, 28, p.34		Complaint system, suggestion box, internal communication channel
2-27	Compliance with laws and regulations	RDD 2023 p.24-25		Human Rights, fight against Corruption and money Laundering
2-28	Membership in associations	RDD 2023 p.14 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	RG 2023 p.3	Association, membership, collaboration
Stakeholder engagement				
2-29	Approach to stakeholder engagement	RDD 2023 p.20-23		Stakeholders
2-30	Collective bargaining	RDD 2023 p.34		Satisfaction
Relevant topics				
3-1	Process for determining relevant themes	RDD 2023 p.20-21		Matrix of materiality
3-2	List of relevant topics	RDD 2023 p.20-21		Issues at stake
Environment				
Materials				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.46-50	RG 2023 p.27-28	
301-1	Materials used by weight or volume	RDD 2023 p.49		Paper
301-2	Recycled materials used	RDD 2023 p.49	RG 2023 p.28	Recycling
Energy				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.46-50	RG 2023 p.27-28	ISO 14044, high performance buildings
302-1	Energy consumption within the organisation	RDD 2023 p.49	RG 2023 p.28	Green Power, renewable Energy

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Energy				
Relevant topics				
302-3	Energy intensity	RDD 2023 p.49		
302-4	Reduction of energy consumption	RDD 2023 p.46-50		
Water and Effluents				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.46-50		
303-1	Interactions with water as a shared resource	RDD 2023 p.56		
303-2	Management of water discharge impacts	The Bank does not discharge any effluent		
303-5	Water consumption	RDD 2023 p.56		
Biodiversity				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.46-50		
304-1	Activity sites owned, leased or managed in or adjacent to protected areas and biodiversity-rich areas outside protected areas	RDD 2023 p.47		Biodiversity
Emissions				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.46-50	RG p. 27-28	Carbon Fri, ISO standard 14'064
305-1	Direct GHG emissions (scope 1)	RDD 2023 p.49		
305-2	Indirect GHG emissions (scope 2)	RDD 2023 p.49		
305-3	Other indirect GHG emissions (scope 3)	RDD 2023 p.49		
305-4	GHG emission intensity	RDD 2023 p.46-49		Carbon footprint
305-5	Reduction of GHG emissions	RDD 2023 p.46-49		CO ₂ emissions, mobility Plan
Waste				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.46-50		
306-1	Significant waste generation and impacts related to waste	RDD 2023 p.46-50		Non-significant waste
306-2	Management of significant impacts related to waste			
306-3	Waste generated	RDD 2023 p.56		
Employer				
Employment				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.34		
401-1	Recruitment of new employees and staff turnover	RDD 2023 p.46-50		Turnover rate of staff
401-2	Benefits given to full-time employees, not temporary or part-time employees	RDD 2023 p.34-41		Job sharing, pension fund
401-3	Parental leave	RDD 2023 p.36		Maternity and paternity

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Relations employees / management				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.34		
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.		
Health and safety at work				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.36		
403-1	Occupational health and safety management system	RDD 2023 p.36		
403-2	Hazard identification, risk assessment and investigation of adverse events	RDD 2023 p.36		
403-6	Worker health promotion	RDD 2023 p.36		Health, safety, ergonomics, sport
403-9	Workplace accidents	RDD 2023 p.36		
403-10	Occupational diseases	RDD 2023 p.36		Mobbing, overwork
Training and education				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.38-40	RG 2023 p.29-30	
404-1	Average number of training hours per year per employee	RDD 2023 p.38		
404-2	Employee skills upgrading and transition assistance programs	RDD 2023 p.39		
404-3	Percentage of employees receiving performance and career development reviews	RDD 2023 p.34		Satisfaction, qualification, performance and competence
Diversity and equal opportunity				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.35		
405-1	Diversity of governance bodies and employees	RDD 2023 p.35		Diversity
405-2	Ratio of base salary and compensation for women and men			Equal pay
Fight against discrimination				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.24, p.34		
406-1	Cases of discrimination and corrective actions taken	RDD 2023 p.34		Discrimination
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)		

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Finance and products				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.28		
417-1	Product/Service Information and Labelling Requirements	No cases identified at BCF in 2023		
417-2	Cases of non-compliance regarding product and service information and labelling	No cases identified at BCF in 2023		
Confidentiality of customer data				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.26		
418-1	Substantiated complaints about breaches of client confidentiality and losses of client data	No cases identified at BCF in 2023		Confidentiality, data
Fight against corruption				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.24-25		
205-1	Activities assessed for corruption risk	RDD 2023 p.18		Bribery, fraud
205-2	Communication and training on anti-corruption policies and procedures	RDD 2023 p.24		Bribery, fraud
205-3	Proven cases of corruption and actions taken	No cases identified at BCF in 2023		
Anti-competitive behavior				
Relevant topics				
3-3	Management of relevant topics			
206-1	Legal actions against anti-competitive behavior and antitrust practices	No cases identified at BCF in 2023		
Product portfolio				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.28		
G4-FS6	Share of portfolio by business segment	RDD 2023 p.28-31		
G4-FS8	Products and services with an environmental benefit	RDD 2023 p.28-31		
G4-FS7	Socially useful products and services	RDD 2023 p.28-31		
Active-Ownership Approach				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.28-31		
G4-FS10	Share of business customers with whom environmental and social issues are discussed	RDD 2023 p.31		
G4-FS11	Share of investments whose environmental and social performance has been assessed	RDD 2023 p.28-31		

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Regional anchorage				
Economic performance				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.18	RG 2023 p.7, 9	
201-1	Direct economic value generated and distributed	RDD 2023 p.44	RG 2023 p .9, 29, 30	Regional anchorage
201-2	Financial implications and other risks and opportunities due to climate change	RDD 2023 p.18-19		Climate risks
201-3	Defined benefit and other pension plan obligations	RDD 2023 p.40		
201-4	Public financial assistance	RDD 2023 p.10, p.44	RG 2023 p .29, 30, 39	
Market presence				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.42		
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		Local community
Indirect economic impacts				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.41-43		
203-1	Investments in infrastructure and sponsorship	RDD 2023 p.41-44	RG 2023 p.29	
203-2	Significant indirect economic impacts	RDD 2023 p.41-44		
Local communities				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.41-43		
413-1	Activities involving the local community, impact assessment and development programs	RDD 2023 p.41-44		Sports and cultural projects and events
G4-FS13	Access points in areas with low density or weak urban structures	RDD 2023 p.10		
Shopping practices				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.44		
204-1	Share of spending with local suppliers	RDD 2023 p.14	RG 2023 p.29	Sponsorship, work suppliers
Environmental assessment of suppliers				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.44		
308-1	New suppliers analyzed using environmental criteria	RDD 2023 p.44		Suppliers

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Social evaluation of suppliers				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.44		
414-1	New suppliers analyzed using social criteria	RDD 2023 p.44		
Public policies				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.42		
415-1	Political contributions			
Individual indicator				
Relevant topics				
3-3	Management of relevant topics	RDD 2023 p.23, 28		
	Customer satisfaction	RDD 2023 p.23, 28		