

GRI Standard

Global Reporting Initiative

GRI Standard	Designation	Cross-references SR 2024	Cross-references AR 2024	Keywords
General information				
The organisation and its reporting practices				
2-1	Organisational details	SR 2024 p.14	AR 2024 p.3	Governance
2-2	Entities included in the organisation's sustainability reporting	SR 2024 p.3		–
2-3	Reporting period, frequency and contact point	SR 2024 p.3 and p.65		ESG touchpoint
2-4	Restatements 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	AR 2024 p.20-21 AR 2024 p.26	–
Activities and workers				
2-6	Activities, value chain and other business relationships	SR 2024 p.9, p.14, p.17-20 p.42		Regional roots, society, employees
2-7	Employees	SR 2024 p.36-41	AR 2024 p.20-21	Balance, health, diversity, equality, training
2-8	Workers who are not employees	SR 2024 p.11, p.29 100% of IT services are outsourced to sustainability leader Swisscom.	AR 2024 p.54	–
Gouvernance				
2-9	Governance structure and composition	SR 2024 p.12 - 24	AR 2024 p.10-20	Governance, Executive Board, Audit and Risk Committee, ESG Working Group
2-10	Nomination and selection of the highest governance body	SR 2024 p.14	AR 2024 p.11	–
2-11	Chair of the highest governance body	SR 2024 p.14	AR 2024 p.11	
2-12	Role of the highest governance body in overseeing the management of impacts	SR 2024 p.14		
2-13	Delegation of responsibility for managing impacts	SR 2024 p.14-19		
2-14	Role of the highest governance body in sustainability reporting	SR 2024 p.14-19		
2-15	Conflicts of interest	SR 2024 p.14 - 19		Conflit d'intérêts
2-16	Communication of critical concerns	SR 2024 p.14		
2-17	Collective knowledge of the highest governance body	SR 2024 p.14-19	AR 2024 p.11	

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Governance				
2-18	Evaluation of the performance of the highest governance body	SR 2024 p.15		
2-19	Remuneration policies	SR 2024 p.3, 14, 30, 41, p.44	AR 2024 p.12, 20-21	Remuneration
2-20	Process to determine remuneration	SR 2024 p.30	AR 2024 p.12, 20-21	Remuneration
2-21	Annual total remuneration ratio			
Strategy, policies and practices				
2-22	Statement on the sustainability strategy	SR 2024 p.7, 9, 12, 14-23,	AR 2024 p.7, 25-26	
2-23	Policy commitments	SR 2024 p.3, p.14, p.22 BCF is independent of any policy commitment and its duties are set out in the Law of 22 November 1988 on the Banque Cantonale de Fribourg (961.1)		
2-24	Embedding policy commitments	SR 2024 p.9, 12-13		
2-25	Processes to remediate negative impacts	SR 2024 p.32		Complaints handling
2-26	Mechanisms for seeking advice and raising concerns	SR 2024 p.26, 30, p.36		Complaints system, suggestion box, internal communication channel
2-27	Compliance with laws and regulations	SR 2024 p.26-29	AR 2024 p.10	Human rights, fighting corruption and money Laundering
2-28	Membership of associations	SR 2024 p.3, 10, 18-19, 23-24, 26-35, 46 BCF is, among others, a member of the Union of Swiss Cantonal Banks (UBCS) and the Swiss Bankers Association (SBA), which represent the interests of the Swiss banking sector and the cantonal banks	AR 2024 p.3	Association, membership, collaboration
Stakeholder engagement				
2-29	Approach to stakeholder engagement	SR 2024 p.12-24, 26, 42		Stakeholders
2-30	Collective bargaining agreements	SR 2024 p.36		Satisfaction
Material topics				
3-1	Process to determine material topics	SR 2024 p.18		Materiality matrix
3-2	List of material topics	SR 2024 p.18-20		Issues at stake
Environmental				
Materials				
Material topics				
3-3	Management of material topics	SR 2024 p.46-49	AR 2024 p.26-27	
301-1	Materials used by weight or volume	SR 2024 p.49		Papier
301-2	Recycled input materials used	SR 2024 p.49	AR 2024 p.26	Recycling
Energy				
Material topics				
3-3	Management of material topics	SR 2024 p.46-49	AR 2024 p.26	ISO 14044, efficient buildings
302-1	Energy consumption within the organisation	SR 2024 p.46-49	AR 2024 p.26	Green power, renewable energy

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Energy				
Material topics				
302-3	Energy intensity	SR 2024 p.49	AR 2024 p.26	
302-4	Reduction of energy consumption	SR 2024 p.46-49		
Water and Effluents				
Material topics				
3-3	Management of material topics	SR 2024 p.46-49		
303-1	Interactions with water as a shared resource	SR 2024 p.56		
303-2	Management of water discharge-related impacts	The Bank does not discharge any effluent		
303-5	Water consumption	SR 2024 p.56		
Biodiversity				
Material topics				
3-3	Management of material topics	SR 2024 p.46-49		
304-1	Activity sites owned, leased or managed in or adjacent to protected areas and biodiversity-rich areas outside protected areas	SR 2024 p.46-49		Biodiversity
Emissions				
Material topics				
3-3	Management of material topics	SR 2024 p.46-50	AR 2024 p.26-27	Carbon Fri, ISO 14064 standard
305-1	Direct (Scope 1) GHG emissions	SR 2024 p.49		
305-2	Energy indirect (Scope 2) GHG emissions	SR 2024 p.49		
305-3	Other indirect (Scope 3) GHG emissions	SR 2024 p.49		
305-4	GHG emissions intensity	SR 2024 p.46-49		Carbon footprint
305-5	Reduction of GHG emissions	SR 2024 p.46-49		CO ₂ emissions, mobility plan
Non-significant waste				
Material topics				
3-3	Management of material topics	SR 2024 p.46-49	AR 2024 p.26	
306-1	Waste generation and significant waste-related impacts	SR 2024 p.46-49		Non-significant waste
306-2	Management of significant waste-related impacts	SR 2024 p.46-49		
306-3	Waste generated	SR 2024 p.56		
Employer				
Employment				
Material topics				
3-3	Management of material topics	SR 2024 p.34-41	AR 2024 p.27	
401-1	New employee hires and employee turnover	SR 2024 p.34-41		Staff turnover rate
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	SR 2024 p.34-41	AR 2024 p.20-21	Job sharing, pension fund
401-3	Parental leave	SR 2024 p.34-41		Maternity and paternity

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Employee/management relationships				
Material topics				
3-3	Management of material topics	SR 2024 p.34-41		
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				
Material topics				
3-3	Management of material topics	SR 2024 p.38		
403-1	Occupational health and safety management system	SR 2024 p.38		
403-2	Hazard identification, risk assessment and incident investigation	SR 2024 p.38		
403-6	Promotion of worker health	SR 2024 p.38		Health, safety, ergonomics, sport
403-9	Work-related injuries	SR 2024 p.38		
403-10	Work-related ill health	SR 2024 p.38	AR 2024 p.12	Harassment, overwork
Training and education				
Material topics				
3-3	Management of material topics	SR 2024 p.40-41	AR 2024 p.28	
404-1	Average hours of training per year per employee	SR 2024 p.40		
404-2	Programmes for upgrading employee skills and transition assistance programmes	SR 2024 p.41		
404-3	Percentage of employees receiving regular performance and career development reviews	SR 2024 p.36		Satisfaction, qualification, performance and competence
Diversity and equal opportunities				
Material topics				
3-3	Management of material topics	SR 2024 p.37		
405-1	Diversity of governance bodies and employees	SR 2024 p.37		Diversity
405-2	Ratio of base salary and remuneration of women to men			Equal pay
Fight against discrimination				
Material topics				
3-3	Management of material topics	SR 2024 p.26, p.36	AR 2024 p.20	
406-1	Incidents of discrimination and corrective actions taken	SR 2024 p.36		Discrimination
Freedom of association and collective bargaining				
Material topics				
3-3	Management of material topics	None		
407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	BCF makes its employees aware of the Swiss Bank Employees' Union (ASEB)		

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Confidentialité des données des clients				
Material topics				
3-3	Management of material topics	SR 2024 p.28	AR 2024 p.67	
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	No cases identified at BCF in 2024		Confidentiality, data
Fight against corruption				
Material topics				
3-3	Management of material topics	SR 2024 p.26-27		
205-1	Operations assessed for risks related to corruption	SR 2024 p.24, 26		Corruption, fraud
205-2	Communication and training about anti-corruption policies and procedures	SR 2024 p.24, 26		Corruption, fraud
205-3	Confirmed cases of corruption and actions taken	Aucun cas identifié en 2024 à la BCF		
Anti-competitive behaviour				
Material topics				
3-3	Management of material topics			
206-1	Legal actions for anti-competitive behaviour, anti-trust and monopoly practices	No cases identified at BCF in 2024		
Product portfolio				
Material topics				
3-3	Management of material topics	SR 2024 p.30		
G4-FS6	Share of portfolio by business segment	SR 2024 p.30-35	AR 2024 p.30	
G4-FS8	Products and services with an environmental benefit	SR 2024 p.30-35		
G4-FS7	Socially useful products and services	SR 2024 p.30-35		
Finance and products				
Material topics				
3-3	Management of material topics	SR 2024 p.30		
417-1	Requirements for product and service information and labelling	No cases identified at BCF in 2024		
417-2	Cases of non-compliance regarding product and service information and labelling	No cases identified at BCF in 2024		
Active-Ownership Approach				
Material topics				
3-3	Management of material topics	SR 2024 p.30-35		
G4-FS10	Share of business customers with whom environmental and social issues are discussed	SR 2024 p.33		
G4-FS11	Share of investments whose environmental and social performance has been assessed	SR 2024 p.30-35		

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Regional roots				
Economic performance				
Material topics				
3-3	Management of material topics	SR 2024 p.9, 12, 42-43	AR 2024 p.9	
201-1	Direct economic value generated and distributed	SR 2024 p.42-43	AR 2024 p.9, 27, 28	Regional roots
201-2	Financial implications and other risks and opportunities due to climate change	SR 2024 p.24-25		Climate risks
201-3	Defined benefit plan obligations and other retirement plans	SR 2024 p.36		
201-4	Financial assistance received from government	SR 2024 p.12, p.46	AR 2024 p.27, 28, 37, 49	
Market presence				
Material topics				
3-3	Management of material topics	SR 2024 p.42		
202-2	Proportion of senior management hired from 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				
Material topics				
3-3	Management of material topics	SR 2024 p.42-45		
203-1	Investments in infrastructure and sponsorship	SR 2024 p.42-45	AR 2024 p.27, 34-37	
203-2	Significant indirect economic impacts	SR 2024 p.42-45		
Local communities				
Material topics				
3-3	Management of material topics	SR 2024 p.42-45		
413-1	Operations with local community engagement, impact assessments and development programmes	SR 2024 p.42-45	AR 2024 p.27, 34-37	Sporting and cultural projects and events
G4-FS13	Access points in areas with low density or weak urban structures	SR 2024 p.12		
Shopping practices				
Material topics				
3-3	Management of material topics	SR 2024 p.31, 35 45		
204-1	Proportion of spending on local suppliers	SR 2024 p.3, 10, 45, 47	AR 2024 p.27	Sponsorship, supplier work
Environmental assessment of suppliersdes fournisseurs				
Material topics				
3-3	Management of material topics	SR 2024 p.45		
308-1	New suppliers that were screened using environmental criteria	SR 2024 p.45		Suppliers

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Social evaluation of suppliers				
Material topics				
3-3	Management of material topics	SR 2024 p.45		
414-1	New suppliers that were screened using social criteria	SR 2024 p.45		
Public policies				
Material topics				
3-3	Management of material topics	SR 2024 p.12, 42, 44		
415-1	Political contributions			
Individual indicator				
Material topics				
3-3	Management of material topics	SR 2024 p.12-13, 30		
	Customer satisfaction	SR 2024 p.12-13, 30		