

GRI Index

GRI Standard		Cross-references, comments and omissions
General information (GRI2)		
The organisation and its reporting practices		
2-1	Organisational details	CSR25, pp. 2-3
2-2	Entities included in the organisation's sustainability reporting	CSR25, pp. 2-3
2-3	Reporting period, frequency and contact point	CSR25, pp.2 and 106
2-4	Restatements of information	CSR25, p.90: 100% renewable electricity supply target correction (previously: 100% renewable energy).
2-5	External assurance	The "Fair-ON-Pay Advanced" label was audited by SGS. BCF's CO ₂ footprint assessment is certified by Climate Services and meets all the requirements for the Carbon Fri label.
Activities and workers		
2-6	Activities, value chain and other business relationships	CSR25, p. 2, 14-15 and 27-28
2-7	Employees	CSR25, pp. 66-67
2-8	Workers who are not employees	BCF does not employ external workers
Governance		
2-9	Governance structure and composition	AR25, pp 10-19 and CSR25, pp 20-23
2-10	Nomination and selection of the highest governance body	AR25, pp 10-19 and CSR25, pp 20-21
2-11	Chair of the highest governance body	AR25, pp 10-19 and CSR25, pp 20-21
2-12	Role of the highest governance body in overseeing the management of impacts	AR25, pp 10-19 and CSR25, pp 20-21
2-13	Delegation of responsibility for managing impacts	AR25, pp 10-19 and CSR25, pp 20-21
2-14	Role of the highest governance body in sustainability reporting	CSR25, pp 2 and 20-21
2-15	Conflicts of interest	CSR25, p. 38, BCF Code of conduct and ethics, p. 2
2-16	Communication of critical concerns	CSR25, pp. 21 and 38
2-17	Collective knowledge of the highest governance body	CSR25, pp. 20-21
2-18	Evaluation of the performance of the highest governance body	AR25, pp 10-19 and CSR25, pp 20-21
2-19	Remuneration policies	CSR25, pp. 20 and 54, AR25, pp. 20-21
2-20	Process to determine remuneration	CSR25, pp. 20-21
2-21	Annual total remuneration ratio	Confidential data
Strategy, policies and practices		
2-22	Statement on the sustainability strategy	CSR25, p. 7
2-23	Policy commitments	CSR25, pp. 2-3
2-24	Embedding policy commitments	CSR25, pp. 16-17 and 20-23
2-25	Processes to remediate negative impacts	CSR25, pp. 14- 15, 24-27 and 38-43
2-26	Mechanisms for seeking advice and raising concerns	CSR25, pp. 38-43
2-27	Compliance with laws and regulations	CSR25, pp. 38-40, no significant penalty
2-28	Membership of associations	CSR25, pp. 10-10-11. 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.

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General information (GRI2)		General information (GRI2)
Stakeholder engagement		
2-29	Approach to stakeholder engagement	CSR25, pp. 14-16 and 27-28
2-30	Collective bargaining agreements	CSR25, pp. 66-68
Material topics (GRI 3)		
3-1	Process to determine material topics	CSR25, pp. 24-26
3-2	List of material topics	CSR25, pp. 16-17 and 24-26
Dialogue with stakeholders and transparency		
3-3	Management of relevant topics	CSR25, pp. 27-28
Sustainable creation of value, solidity and financial performance		
3-3	Management of relevant topics	CSR25, pp. 46-47
201-1	Direct economic value generated and distributed (parent company)	CSR25, p. 47, RG25, and 46-53
201-3	Defined benefit plan obligations and other retirement plans	CSR25, pp. 66-67 and 71
201-4	Financial assistance received from government	BCF does not receive any government subsidy.
Contribution to the economic development of Fribourg		
3-3	Management of relevant topics	CSR25, pp. 46-51
203-2	Significant indirect economic impacts	CSR25, pp. 48-51
Ethics and corporate governance		
3-3	Management of relevant topics	CSR25, pp. 38-40
205-2	Communication and training about anti-corruption policies and procedures	CSR25, pp. 38-40
205-3	Confirmed cases of corruption and actions taken	CSR25, pp. 38-40
415-1	Political contributions	CSR25, p. 40
Responsible sales practices		
3-3	Management of relevant topics	CSR25, p. 54
417-2	Cases of non-compliance regarding product and service information and labelling	No cases identified at BCF in 2025
417-3	Cases of non-compliance regarding marketing communication	No cases identified at BCF in 2025
Climate-related risks		
3-3	Management of relevant topics	CSR25, pp. 30-31
201-2	Financial implications and other risks and opportunities due to climate change	CSR25, pp. 30-37
Reliability: cybercrime, transaction security and data protection		
3-3	Management of relevant topics	CSR25, pp. 42-43
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	No cases identified at BCF in 2025
Competitive products and services adapted to customers' needs and expectations		
3-3	Management of relevant topics	CSR25, p. 19
Service quality		
3-3	Management of relevant topics	CSR25, pp. 14-15
Training and skills development		
3-3	Management of relevant topics	CSR25, pp. 72-75
404-1	Average hours of training per year per employee	CSR25, p. 72
404-2	Programmes for upgrading employee skills and transition assistance programmes	CSR25, pp. 73-74
404-3	Percentage of employees receiving regular performance and career development reviews	CSR25, p. 72

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Material topics (GRI 3)		
Diversity and equal opportunity		
3-3	Management of relevant topics	CSR25, pp. 66-69
401-1	New employee hires and employee turnover	CSR25, p. 68
405-1	Diversity of governance bodies and employees	CSR25, p. 69
405-2	Equal pay	BCF is Fair-On-Pay advanced certified
Pension provision, compensation and social protection		
3-3	Management of relevant topics	CSR25, pp. 66-67
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	CSR25, pp. 66-71
Scope and organisation of work		
3-3	Management of relevant topics	CSR25, pp. 66-69
401-3	Beneficiary of parental leave	CSR25, p. 68
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
403-1	Occupational health and safety management system	CSR25, p. 71
403-2	Hazard identification, risk assessment and incident investigation	CSR25, p. 71
403-9	Work-related injuries	CSR25, p. 71
403-10	Work-related ill health	CSR25, p. 71
Active in the community and involvement in associative life		
3-3	Management of relevant topics	CSR25, pp. 48-51
203-1	Investment in infrastructure and sponsorship	CSR25, pp. 48-51
413-1	Operations with local community engagement, impact assessments and development programmes	CSR25, pp. 48-51
Environmental impact connected to BCF's operations		
3-3	Management of relevant topics	CSR25, pp. 78-88
305-1	Direct GHG emissions (scope)	CSR25, p. 89
305-2	Indirect GHG emissions (scope)	CSR25, p. 89
305-3	Other indirect GHG emissions (scope)	CSR25, p. 89
305-4	Total GHG emissions per employee	CSR25, p. 89
305-6	Ozone-depleting substances (ODS)	CSR25, p. 89
305-7	Nitrogen oxides (NOx), sulphur oxides (SOx) and other significant atmospheric emissions	CSR25, p. 89
Sustainable regional sourcing		
3-3	Management of relevant topics	CSR25, pp. 14-15
204-1	Proportion of spending on local suppliers	CSR25 p.10 and AR25 p.27
Energy		
3-3	Management of relevant topics	CSR25, p. 90
302-1	Energy consumption within the organisation	CSR25, p. 91
302-2	Energy consumption outside of the organisation	CSR25, p. 91
302-3	Energy intensity	CSR25, p. 91
302-4	Reduction of energy consumption	CSR25, p. 91
302-5	Reductions in energy requirements of products and services	CSR25, p. 91
Biodiversity		
3-3	Management of relevant topics	CSR25, pp. 92-93
101-4	Identification of impacts on biodiversity	CSR25, p. 93
Employee/management relations		
3-3	Management of relevant topics	CSR25, pp. 66-67