

CO/GRI Content Index for the 2025 Sustainability Report



Schwyzer
Kantonalbank

Table of contents

| | | |
|----------|--|----------|
| 1 | Reporting on non-financial matters in accordance with the CO | 3 |
| 1.1 | Transparency on non-financial matters | 3 |
| 1.2 | Due diligence obligations and transparency regarding minerals and metals from conflict-affected areas and child labour | 6 |
| 2 | Reporting in accordance with GRI (GRI Index) | 7 |

Imprint

Text: Schwyzer Kantonalbank
Concept and design: Büro Nord GmbH, Küssnacht am Rigi

1 Reporting on non-financial matters in accordance with the CO

1.1 Transparency on non-financial matters

| CO Art. | | Place of disclosure |
|---|--|---|
| The report on non-financial matters provides ... | | |
| Art. 964b para. 1 | reporting on environmental matters (in particular CO ₂ targets) | 2.4 Responsible businessconduct towards the environment and corresponding section in the GRI Index 5 Climate Report |
| Art. 964b para. 1 | reporting on social matters | 2.1 Responsible businessconduct towards clients and corresponding section in the GRI Index 2.3 Responsible businessconduct towards the local environment and corresponding section in the GRI Index 2.5 Responsible businessconduct towards the financial sector 3 Responsible financing 4 Responsible investment |
| Art. 964b para. 1 | reporting on employee matters | 2.2 Responsible businessconduct towards employees and corresponding section in the GRI Index |
| Art. 964b para. 1 | reporting on respect for human rights | 2.5 Responsible businessconduct towards the financial sector and corresponding section in the GRI Index |
| Art. 964b para. 1 | reporting on anti-corruption | 2.5 Responsible businessconduct towards the financial sector and corresponding section in the GRI Index |
| The report contains the information ... | | |
| Art. 964b para. 1 | required to understand the course of business | Annual Report 1 Classification and strategy of sustainability at SZKB 5 Climate Report GRI 2–6 |
| Art. 964b para. 1 | required to understand the company's position | Annual Report |

| CO Art. | | Place of disclosure | |
|--|--|--|---|
| Art. 964b para. 1 | required to understand the impact of its activities on the ... | environmental matters (in particular CO ₂ targets) | 2.4 Responsible businessconduct towards the environment and corresponding section in the GRI Index 5 Climate Report |
| | | social matters | 2.1 Responsible businessconduct towards clients and corresponding section in the GRI Index 2.3 Responsible businessconduct towards the local environment and corresponding section in the GRI Index 2.5 Responsible businessconduct towards the financial sector and corresponding section in the GRI Index |
| | | employee matters | 2.2 Responsible businessconduct towards employees and corresponding section in the GRI Index |
| | | respect for human rights | 2.5 Responsible businessconduct towards the financial sector and corresponding section in the GRI Index |
| | | anti-corruption | 2.5 Responsible businessconduct towards the financial sector and corresponding section in the GRI Index |
| The report includes in particular ... | | | |
| Art. 964b para. 2 number 1 | a description of the business model | | Annual Report GRI 2–6 |
| Art. 964b para. 2 number 2 | a description of the policies pursued in relation to the matters referred to in para. 1, including the due diligence applied | environmental matters (in particular CO ₂ targets) | 2.4.1 Relevance, objective, management approach and measures 5 Climate Report |
| | | social matters | 2.2.1 Relevance, objective, management approach andmeasures 2.3.1 Relevance, objective, management approach and measures 2.5.1 Relevance, objective, management approach and measures |
| | | employee matters | 2.2.1 Relevance, objective, management approach and measures |
| | | respect for human rights | 2.5.1 Relevance, objective, management approach and measures 4.1 Relevance, objective, management approach and measures and 4.2 «Sustainable products and services», Fair trade gold section |
| | | anti-corruption | 2.5.1 Relevance, objective, management approach and measures |

| CO Art. | | | Place of disclosure |
|-------------------------------|--|---|---|
| Art. 964b para. 2 number 3 | a description of the measures taken to implement these policies and an assessment of the effectiveness of these measures | environmental matters (in particular CO ₂ targets) | 2.4.1 Relevance, objective, management approach and measures and 2.4.3 Assessment of effectiveness and next steps 5 Climate Report |
| | | social matters | 2.2.1 Relevance, objective, management approach and measures and 2.2.4 Assessment of effectiveness and next steps 2.3.1 Relevance, objective, management approach and measures and 2.3.4 Assessment of effectiveness and next steps 2.5.1 Relevance, objective, management approach and measures and 2.5.5 Assessment of effectiveness and next steps |
| | | employee matters | 2.2.1 Relevance, objective, management approach and measures and 2.3.4 Assessment of effectiveness and next steps |
| | | respect for human rights | 2.5.1 Relevance, objective, management approach and measures and 2.5.5 Assessment of effectiveness and next steps 4.1 Relevance, goal setting, management approach and measures and 4.3 Assessment of effectiveness and next steps |
| | | anti-corruption | 2.5.1 Relevance, objective, management approach and measures and 2.5.5 Assessment of effectiveness and next steps |
| Art. 964b para. 2 number 4 | a description of the material risks associated with the matters referred to in para. 1 and how the company manages these risks; relevant risks are those | a. arising from the company's own business activities, and | Annual report 2.1.1, 2.2.1, 2.3.1, 2.4.1, 2.5.1, 3.1 and 4.1 Relevance, objective, management approach and measures 5 Climate report |
| | | b. where relevant and proportionate, arising from its business relationships, products or services; | 2.5.1 Relevance, objective, management approach and measures, Management approach section and «Due diligence obligations in the supply chain» 5 Climate report |
| Art. 964b para. 2 number 5 | the performance indicators material to the company's business activities in relation to the matters referred to in para. 1. SZKB uses the terms (sustainability) targets and performance indicators (KPIs) synonymously. | CO ₂ targets | 1.4 Embedding sustainability in the organisation 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», «Key figures for operational ecology» section 5 Climate Report |
| | | Social matters | 1.4 Embedding sustainability in the organisation 2.1.2 «Client satisfaction», «Measuring client satisfaction» section and «Systematically processing complaints and client feedback» section |
| | | Employee matters | 1.4 Embedding sustainability in the organisation 2.2 Responsible business conduct towards employees, all key figures 2.2.2 «Diversity and inclusion», «Measuring employee satisfaction» section |
| | | Respect for human rights | No specific performance indicators have been defined in relation to human rights. |
| | | Anti-corruption | No specific performance indicators have been defined in relation to corruption. |

1.2 Due diligence obligations and transparency regarding minerals and metals from conflict-affected areas and child labour

| CO Art. | | Place of disclosure |
|---|--|--|
| The companies maintain a management system and set out the following therein | | |
| Art. 964k para. 1 number 1 | the supply chain policy for products or services in respect of which there are reasonable grounds to suspect child labour; | Not applicable. SZKB neither imports nor processes minerals or metals from conflict-affected and high-risk areas. |
| Art. 964k para. 1 number 2 | the supply chain policy for products or services in respect of which there are reasonable grounds to suspect child labour; | 2.5.1 Relevance, objective, management approach and measures, Management approach section and «Due diligence obligations in the supply chain» 2.5.2 «Regulatory Compliance» |
| Art. 964k para. 1 number 3 | a system that can be used to trace the supply chain. | 2.5.1 Relevance, objective, management approach and measures, Management approach section and «Due diligence obligations in the supply chain» 2.5.2 «Regulatory compliance» 4.2 «Sustainable products and services», «Fair trade gold» section |
| Art. 964k para. 2 | They identify and assess the risks of adverse impacts in their supply chain. They prepare a risk management plan and take measures to minimise the identified risks. | 2.5.1 Relevance, objective, management approach and measures, Management approach section and «Due diligence obligations in the supply chain» 2.5.2 «Regulatory Compliance» 4.2 «Sustainable products and services», «Fair trade gold» section 5 Climate report |
| Art. 964k para. 3 | They have compliance with the due diligence obligations regarding minerals and metals reviewed by an independent expert. | Not applicable. SZKB neither imports nor processes minerals or metals from conflict-affected and high-risk areas. |

2 Reporting in accordance with GRI (GRI Index)

| | |
|----------------------|---|
| Statement of use | SZKB has prepared the information cited in this GRI Index for the period from 1 January to 31 December 2025 in accordance with the GRI Standards. |
| Standard used | GRI 1 Foundation 2021 |
| Sector Standard used | None, as the Banking Sector Standard is not yet available. |
| General note | In principle, no disclosure by region is made, as SZKB operates only in the Canton of Schwyz. |

| GRI standard/ other source | Disclosure | Place of disclosure | Disclosure/omission |
|---|--|--|--|
| The organisation and its reporting practices | | | |
| GRI 2: General Disclosures 2021 | 2-1 Organisational details | 1.1 Company Profile Annual Report | The organisation comprises the following bodies: Bank Council (highest governing body), Executive Board and audit body (internal audit). |
| | 2-2 Entities included in the organisation's sustainability reporting | Annual Report | The companies in which SZKB holds a permanent material direct or indirect interest are listed in the Annual Report. SZKB's Sustainability Report does not contain any information on these companies. |
| | 2-3 Reporting period, frequency and contact point | 1.2 Reporting focused on Sustainability 1.3 Contact Point | |
| | 2-4 Restatements of information | | There are no changes due to organisational adjustments (acquisition of companies). All objectives relating to climate matters are disclosed in Chapter 5 Climate Report. There was no change in the measurement method or similar; only further development of existing methods and processes. |
| | 2-5 External assurance | 1.2 Reporting focused on Sustainability | No external assurance of the Sustainability Report was performed. |

| GRI standard/ other source | Disclosure | Place of disclosure | Disclosure/omission |
|---------------------------------|--|---|---|
| Governance | | | |
| GRI 2: General Disclosures 2021 | 2-6 Activities, value chain and other business relationships | 1.1 Company profile Annual Report | SZKB provides the following services in particular: <ul style="list-style-type: none"> • Mortgage loans • Corporate loans • Lombard loans • Investment advice • Asset management • Pension advice • Account management • Payment transactions |
| | 2-9 Management structure and composition | Annual Report 1.4 Embedding sustainability in the organisation | |
| | 2-10 Nomination and selection of the highest governance body | Annual Report | |
| | 2-11 Chair of the highest governance body | Annual Report | |
| | 2-12 Role of the highest governance body in overseeing the management of impacts | Annual Report 1.4 Embedding sustainability in the organisation | |
| | 2-13 Delegation of responsibility for managing impacts | 1.4 Embedding sustainability in the organisation | |
| | 2-14 Role of the highest governance body in sustainability reporting | 1.2 Reporting focused on Sustainability 1.4 Embedding sustainability in the organisation Annual Report | |
| | 2-15 Conflicts of interest | 2.5.1 Relevance, objective, management approach and measures, Managing conflicts of interest section | |
| | 2-16 Communication of critical concerns | Annual Report | |
| | 2-17 Collective knowledge of the highest governance body | Annual Report | |
| | 2-18 Evaluation of the performance of the highest governance body | | The Bank Council conducts an annual self-assessment. |
| | 2-19 Remuneration policies | Annual Report 2.2.3 «Remuneration of the highest bodies» 2.5.1 Relevance, objective, management approach and measures, «Remuneration model» section | The remuneration of the Executive Board is disclosed only in aggregate and not by person. |
| | 2-20 Process to determine remuneration | Annual Report 2.2.3 «Remuneration of the highest bodies» 2.5.1 Relevance, objective, management approach and measures, «Remuneration model» section | |

| GRI standard/ other source | Disclosure | Place of disclosure | Disclosure/omission |
|---|---|---|---|
| Strategy, policies and practices | | | |
| GRI 2: General Disclosures 2021 | 2–22 Statement on sustainable development strategy | Annual Report Sustainability Report, specifically Chapter 1 Classification and strategy of sustainability at SZKB | |
| | 2–23 Policy commitments | 1.5 SZKB's sustainability strategy, «SZKB's sustainability ambitions and objectives» section 2.2.2 «Diversity and Inclusion» 2.4.1 Relevance, objective, management approach and measures 2.5.1 Relevance, objective, management approach and measures 2.5.2 «Regulatory Compliance» 2.5.3 «Healthy growth» 2.5.4 «Reputation» 5 Climate report | |
| | 2–24 Embedding policy commitments | 2.5.1 Relevance, objective, management approach and measures 2.5.2 «Regulatory Compliance» 5 Climate Report | SZKB implements various strategies, processes and measures to continuously improve its impacts on people, society and the environment. Information on this can be found in the relevant descriptions of the management approaches in Chapters 2.1.1, 2.2.1, 2.3.1, 2.4.1, 2.5.1, 3.1, 4.1, 5.1. |
| | 2–25 Processes to remediate negative impacts | 2.2.1 Relevance, objective, management approach and measures, Preventing discrimination section and Occupational health and safety section 2.5.1 Relevance, objective, management approach and measures, Whistleblowing section | SZKB implements various strategies, processes and measures to continuously improve its impacts on people, society and the environment. Information on this can be found in the relevant descriptions of the management approaches in Chapters 2.1.1, 2.2.1, 2.3.1, 2.4.1, 2.5.1, 3.1, 4.1, 5.1. No reports were received by the whistleblowing office in the reporting year. |
| | 2–26 Mechanisms for seeking advice and raising concerns | 2.1.1 Relevance, objective, management approach and measures, Complaints management and client feedback section 2.1.2 «Client satisfaction», Systematically processing complaints and client feedback section 2.2.1 Relevance, objective, management approach and measures, Preventing discrimination section 2.5.1 Relevance, objective, management approach and measures, Whistleblowing section | |
| | 2–27 Compliance with laws and regulations | 2.5 Responsible business conduct towards the financial sector | |
| | 2–28 Membership associations and interest groups | 2.3.2 «Generations and local engagement», Using synergies through memberships section | |

| GRI standard/ other source | Disclosure | Place of disclosure | Disclosure/omission |
|--|---|---|--|
| Stakeholder engagement | | | |
| GRI 2: General Disclosures 2021 | 2-29 Approach to stakeholder engagement | 1.4 Embedding sustainability in the organisation, «Material topics» section | |
| Material topics | | | |
| GRI 3: Material Topics 2021 | 3-1 Process to determine material topics | 1.4 Embedding sustainability in the organisation, «Material topics» section | |
| | 3-2 List of material topics | 1.4 Embedding sustainability in the organisation, «Material topics» section | |
| Strategic direction: responsible business conduct | | | |
| Responsible business conduct towards clients | | | |
| GRI 3: Material Topics 2021 | 3-3 Management of material topics | 1.4 Embedding sustainability in the organisation, «Material topics» section 2.1.1 Relevance, objective, management approach and measures | |
| 416: Customer Health and Safety 2016 | 416-1 Assessment of the health and safety impacts of product and service categories | | SZKB does not offer any products or services that have impacts on health and safety. |
| | 416-2 Incidents of non-compliance concerning the health and safety impacts of products and services | | SZKB does not produce any products or provide any services that have impacts on health and safety. Accordingly, there were no incidents of non-compliance in the reporting year. |
| GRI 417 Marketing and Labelling 2016 | 417-1 Requirements for product and service information and labelling | | Not applicable to SZKB |
| | 417-2 Incidents of non-compliance concerning product and service information and labelling | | There were no significant incidents of non-compliance concerning product and service information in the reporting year. |
| | 417-3 Incidents of non-compliance concerning marketing communications | | There were no significant incidents of non-compliance concerning marketing communications in the reporting year. |
| GRI 418: Customer Privacy 2016 | 418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data | | There were no externally reportable incidents in the reporting year. |

| GRI standard/ other source | Disclosure | Place of disclosure | Disclosure/omission |
|---|--|---|---|
| Responsible business conduct towards employees | | | |
| GRI 3: Material Topics 2021 | 3-3 Management of material topics | 1.5 SZKB's sustainability strategy, «SZKB's sustainability ambitions and objectives» section, «Material topics» section 2.2.1 Relevance, objective, management approach and measures | All work carried out by employees from home is subject to employment contracts. |
| GRI 2: General Disclosures 2021 | 2-7 Employees | Appendix 2 Key figures on employees | There were no significant fluctuations in the number of employees during the reporting year. |
| | 2-8 Workers who are not employees | | SZKB does not employ any employees on call. SZKB works with various qualified specialists on a contractual basis. |
| | 2-21 Annual total compensation ratio | Annual Report 2.2.3 «Remuneration of the highest bodies» 2.5.1 Relevance, objective, management approach and measures, «Remuneration model» section | The remuneration of the Executive Board is disclosed only in aggregate and not by person. |
| | 2-30 Collective bargaining agreements | | SZKB has its own employment terms, which are aligned with Swiss legislation, standard industry conditions and SZKB's corporate values. No SZKB employees are covered by a collective bargaining agreement. |
| GRI 401 Employment 2016 | 401-1 New employee hires and employee turnover | Appendix 2 Key figures on employees | |
| | 401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees | 2.2.2 «Diversity and inclusion», Expanding attractive employment conditions section | All benefits are available to all SZKB employees (adjusted for part-time employment). |
| | 401-3 Parental leave | 2.2.2 «Diversity and inclusion», Ensuring equal opportunities and equal pay section | The key figure on employees who took maternity or paternity leave is omitted due to uncontrollable, random factors. |
| GRI 402: Labor/ Management Relations 2016 | 402-1 Minimum notice periods regarding operational changes | | SZKB has no minimum notice periods (except for contractual changes, for which the statutory periods are observed). |

| GRI standard/ other source | Disclosure | Place of disclosure | Disclosure/omission |
|--|---|--|---|
| GRI 403: Occupational Health and Safety 2018 | 403-1 Occupational health and safety management system | 2.2.1 Relevance, objective, management approach and measures, occupational health and safety section | |
| | 403-2 Hazard identification, risk assessment, and incident investigation | 2.2.1 Relevance, objective, management approach and measures, occupational health and safety section | |
| | Disclosure 403-3 Occupational health services | 2.2.1 Relevance, objective, management approach and measures, occupational health and safety section | |
| | Disclosure 403-4 Worker participation, consultation, and communication on occupational health and safety | 2.2.1 Relevance, objective, management approach and measures, occupational health and safety section | |
| | 403-5 Worker training on occupational health and safety | 2.2.1 Relevance, objective, management approach and measures, occupational health and safety section | An internal occupational health management campaign is carried out at regular intervals (approximately every 2 years). |
| | 403-6 Promotion of worker health | 2.2.1 Relevance, objective, management approach and measures, occupational health and safety section | |
| | 403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships | 2.2.1 Relevance, objective, management approach and measures, occupational health and safety section | |
| | 403-8 Workers covered by an occupational health and safety management system | | All employees are covered. |
| | 403-9 Work-related injuries | 2.2 Responsible business conduct towards employees, all key figures 2.2.1 Relevance, objective, management approach and measures, occupational health and safety section | The risk of injury and illness in the financial sector is low compared with other sectors. The reported days of absence also include accidents outside the working environment. There were no work-related fatalities in the reporting year. |
| | 403-10 Work-related ill health | 2.2.1 Relevance, objective, management approach and measures, occupational health and safety section | The reported days of absence include all sickness-related days of absence, including those unrelated to work. |
| GRI 404: Training and Education 2016 | 404-1 Average hours of training per year per employee | 2.1.3 «Data protection/client data/privacy», Conducting employee awareness-raising and training section 2.2.2 «Diversity and inclusion», «Training and education at SZKB» section 2.5.2 «Regulatory compliance», Regulatory compliance section | The number of hours spent participating in internal and external training and education programmes is not available. Compliance training, for example on market conduct or data protection, is carried out regularly. |
| | Disclosure 404-2 Programs for upgrading employee skills and transition assistance programs | 2.2.2 «Diversity and inclusion», «Training and education at SZKB» section | |
| | Disclosure 404-3 Percentage of employees receiving regular performance and career development reviews | 2.2.1 Relevance, objective, management approach and measures | All employees (excluding part-time cleaning staff) receive a regular assessment. |

| GRI standard/ other source | Disclosure | Place of disclosure | Disclosure/omission |
|--|--|---|--|
| GRI 405: Diversity and Equal Opportunity 2016 | 405-1 Diversity of governance bodies and employees | Annual Report 2.2 Responsible business conduct towards employees, all key figures 2.2.2 «Diversity and inclusion», «Ensuring equal opportunities and equal pay» section | |
| | 405-2 Ratio of basic salary and remuneration of women to men | 2.2.2 «Diversity and inclusion», «Ensuring equal opportunities and equal pay» section | Disclosure of the average pay for men and women within each employee category (level) is omitted. |
| GRI 406: Non-discrimination 2016 | 406-1 Incidents of discrimination and corrective actions taken | 2.2.1 Relevance, objective, management approach and measures, Preventing discrimination section | No incidents of discrimination were reported in the reporting year. |
| GRI 407: Freedom of Association and Collective Bargaining 2016 | 407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk | | SZKB guarantees its employees the general right to freedom of association. Without prior approval from SZKB, they have the right to form or join employee organisations of their choice. SZKB does not discriminate against any employees on the basis of their membership of such an organisation or their participation in trade union activities. |
| Own standard | Number of strikes and mass redundancies | | There were no strikes or mass redundancies at SZKB in the reporting year. |

Responsible business conduct towards the local environment

| | | | |
|--|---|---|--|
| GRI 3: Material Topics 2021 | 3-3 Management of material topics | 1.4 Embedding sustainability in the organisation, «Material topics» section 2.3.1 Relevance, objective, management approach and measures | |
| GRI 204: Procurement Practices 2016 | 204-1 Proportion of spending on local suppliers | 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)» and 2.3.2 «Generations and local engagement» | |
| GRI 408: Child Labour 2016 | 408-1 Operations and suppliers at significant risk for incidents of child labour | 2.5.1 Relevance, objective, management approach and measures, Due diligence obligations in the supply chain section and 2.5.2 «Regulatory compliance» | There is no significant risk of child labour at any of SZKB's operations or direct suppliers. |
| GRI 409: Forced or compulsory labour 2016 | 409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labour | 2.5.1 Relevance, objective, management approach and measures, «Due diligence obligations in the supply chain» section and 2.5.2 «Regulatory compliance» | There is no significant risk of child labour at any of SZKB's operations or direct suppliers. |
| GRI 410: Security Practices 2016 | 410-1 Security personnel trained in human rights policies or procedures | | No training requirement, as SZKB does not employ any security personnel exercising quasi-sovereign powers. |
| GRI 411: Rights of Indigenous Peoples 2016 | 411-1 Incidents of violations involving rights of indigenous peoples | | SZKB is not aware of any incidents involving violations of the rights of indigenous peoples. |

| GRI standard/ other source | Disclosure | Place of disclosure | Disclosure/omission |
|---|--|--|------------------------|
| GRI 413: Local Communities 2016 | 413-1 Operations with local community engagement, impact assessments, and development programs | 2.3.1 Relevance, objective, management approach and measures | |
| | 413-2 Operations with significant actual and potential negative impacts on local communities | 2.3.1 Relevance, objective, management approach and measures 5 Climate Report | |
| Own standard | Access points in sparsely populated or structurally weak areas | 2.1.1 Relevance, objective, management approach and measures, «Access to SZKB services» section | |
| Responsible business conduct towards the environment | | | |
| GRI 3: Material Topics 2021 | 3-3 Management of material topics | 1.4 Embedding sustainability in the organisation, «Material topics» section 2.4.1 Relevance, objective, management approach and measures 5 Climate Report | |
| GRI 301: Materials 2016 | 301-1 Materials used by weight or volume | 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», «Key figures for operational ecology» section | |
| | 301-2 Recycled input materials used | 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», Reducing paper, water and waste consumption section 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», «Key figures for operational ecology» section | |
| | 301-3 Reclaimed products and their packaging materials | 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», Reducing paper, water and waste consumption section 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», «Key figures for operational ecology» section | |
| GRI 302: Energy 2016 | 302-1 Energy consumption within the organisation | 5.5 Metrics and targets 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», «Key figures for operational ecology» section | |
| | 302-2 Energy consumption outside of the organisation | 5 Climate Report 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», «Key figures for operational ecology» section | |
| | 302-3 Energy intensity | 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», «Key figures for operational ecology» section 5 Climate Report | |
| | 302-4 Reduction of energy consumption | 2.4.1 Relevance, objective, management approach and measures 5 Climate Report 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», «Key figures for operational ecology» section | |
| | 302-5 Reductions in energy requirements of products and services | | Not applicable to SZKB |

| GRI standard/ other source | Disclosure | Place of disclosure | Disclosure/omission |
|--------------------------------------|---|--|--|
| GRI 303: Water and Effluents 2018 | 303-1 Interactions with water as a shared resource | 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», Reducing paper, water and waste consumption section | |
| | 303-2 Management of water discharge-related impacts | | SZKB sends 100% of its wastewater to wastewater treatment plants. |
| | 303-3 Water withdrawal | 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», «Key figures for operational ecology» section | SZKB obtains the water it requires only from official water suppliers. |
| | 303-4 Water discharge | 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», Reducing paper, water and waste consumption section 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», «Key figures for operational ecology» section | |
| | 303-5 Water consumption | 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», Reducing paper, water and waste consumption section 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», «Key figures for operational ecology» section | |
| GRI 305: Emissions 2016 | 305-1 Direct GHG emissions (Scope 1) | 5.5 Metrics and targets 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», «Key figures for operational ecology» section | |
| | 305-2 Energy indirect GHG emissions (Scope 2) | 5.5 Metrics and targets 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», «Key figures for operational ecology» section | |
| | 305-3 Other indirect GHG emissions (Scope 3) | 5.5 Metrics and targets 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», «Key figures for operational ecology» section | |
| | 305-4 GHG emissions intensity | 5.5 Metrics and targets 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», «Key figures for operational ecology» section | |
| | 305-5 Reduction of GHG emissions | 5.5 Metrics and targets 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», «Key figures for operational ecology» section | |
| | 305-6 Emissions of ozone-depleting substances (ODS) | 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», «Preventing refrigerant loss» section | |
| | 305-7 Nitrogen oxides (NO _x), sulfur oxides (SO _x), and other significant air emissions | | No relevant emissions |

| GRI standard/ other source | Disclosure | Place of disclosure | Disclosure/omission |
|---|--|--|---------------------|
| GRI 306: Waste 2020 | 306-1 Waste generation and significant waste-related impacts | 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», Reducing paper, water and waste consumption section 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», «Key figures for operational ecology» section | |
| | 306-2 Management of significant waste-related impacts | 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», Reducing paper, water and waste consumption section 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», «Key figures for operational ecology» section | |
| | 306-3 Waste generated | 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», «Key figures for operational ecology» section | |
| | 306-4 Waste diverted from disposal | 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», Reducing paper, water and waste consumption section 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», «Key figures for operational ecology» section | |
| | 306-5 Waste directed to disposal | 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», Reducing paper, water and waste consumption section 2.4.2 «Energy consumption and efficiency (greenhouse gas emissions)», «Key figures for operational ecology» section | |
| GRI 308: Supplier Environmental Assessment 2016 | 308-1 New suppliers that were screened using environmental criteria | 2.5.1 Relevance, objective, management approach and measures, «Due diligence obligations in the supply chain» section 2.5.2 «Regulatory compliance» | |
| | 308-2 Negative environmental impacts in the supply chain and actions taken | 2.5.1 Relevance, objective, management approach and measures, «Due diligence obligations in the supply chain» section 2.5.2 «Regulatory compliance» | |
| GRI 414: Supplier Social Assessment 2016 | 414-1 New suppliers that were screened using social criteria | 2.5.1 Relevance, objective, management approach and measures, «Due diligence obligations in the supply chain» section 2.5.2 «Regulatory compliance» | |
| | 414-2 Negative social impacts in the supply chain and actions taken | 2.5.1 Relevance, objective, management approach and measures, «Due diligence obligations in the supply chain» section 2.5.2 «Regulatory compliance» | |

| GRI standard/ other source | Disclosure | Place of disclosure | Disclosure/omission |
|--|--|---|--|
| Responsible business conduct towards the financial sector | | | |
| GRI 3: Material Topics 2021 | 3–3 Management of material topics | 1.4 Embedding sustainability in the organisation, «Material topics» and «SZKB's sustainability ambitions and objectives» sections 2.5.1 Relevance, objective, management approach and measures 5 Climate Report | |
| GRI 207: Tax 2019 | 207–1 Approach to tax | 2.5.1 Relevance, objective, management approach and measures, «Preventing tax evasion» section | |
| | 207–2 Tax governance, control, and risk management | | SZKB was not subject to any fines or other non-monetary sanctions in the reporting year due to non-compliance with laws and/or regulations (either in general or specifically in the social or economic sphere). |
| | 207–3 Stakeholder engagement and management of concerns related to tax | | SZKB, as an independent institution under cantonal public law, is exempt from direct income and capital taxes at federal, cantonal and municipal level. |
| | 207–4 Country-by-Country Reporting | | Not relevant to SZKB, as SZKB operates only in Switzerland. |
| Own standard | Confirmed cases involving untaxed client assets and actions taken | | No reports or measures concerning untaxed client assets were required in the reporting year. |
| | Legal proceedings concerning insider trading and market manipulation | | SZKB was not involved in any legal proceedings concerning insider trading or market manipulation in the reporting year. |
| | Reports to the Money Laundering Reporting Office Switzerland (MROS) at the Federal Office of Police (fedpol) | | Cases involving suspected money laundering within the meaning of the Anti-Money Laundering Act were reported to the Money Laundering Reporting Office Switzerland (MROS) at the Federal Office of Police (fedpol). |
| GRI 205: Anti-corruption | 205–1 Operations assessed for risks related to corruption | 2.5.1 Relevance, objective, management approach and measures 2.5.2 «Regulatory compliance» | The internal and external rules apply to all SZKB departments and branches. |
| | 205-2 Communication and training about anti-corruption policies and procedures | 2.5.1 Relevance, objective, management approach and measures 2.5.2 «Regulatory compliance» | SZKB conducts mandatory annual compliance training for all employees. |
| | 205–3 Confirmed incidents of corruption and actions taken | 2.5.1 Relevance, objective, management approach and measures, «Due diligence obligations in the supply chain» section 2.5.2 «Regulatory compliance», «Establishing processes to comply with due diligence obligations in the supply chain» section | For the reporting year, SZKB received no indications of possible cases of corruption involving its employees. No specific measures are therefore required. |
| GRI 206: Anti-competitive Behaviour 2016 | 206–1 Legal actions for anti-competitive behaviour, anti-trust, and monopoly practices | | There were no legal actions for anti-competitive behaviour, anti-trust, and monopoly practices in the reporting year. |

| GRI standard/ other source | Disclosure | Place of disclosure | Disclosure/omission |
|---|--|---|--|
| GRI 415: Public Policy 2016 | 415-1 Political contributions | | SZKB does not engage in political influence. SZKB is politically and denominationally neutral and does not take political positions. The interests of the cantonal banks and the financial centre, such as political consultations or initiatives, are represented through the Swiss Bankers Association (SBA) and the Association of Swiss Cantonal Banks (ASCB). SZKB is a member of both organisations. |
| Strategic direction: responsible financing | | | |
| GRI 3: Material Topics 2021 | 3-3 Management of material topics | 1.4 Embedding sustainability in the organisation, «Material topics» and «SZKB's sustainability ambitions and objectives» sections 3.1 Relevance, objective, management approach and measures 5 Climate Report | |
| Own standard | Composition of lending business by region, type of collateral and sector | 3.2 «Financing a sustainable property», «Developing the loan portfolio sustainably and improving its overall quality» section 5 Climate Report | |
| | Lending business with particular social benefit | 3.1 Relevance, objective, management approach and measures 3.2 «Financing a sustainable property», «Offering and further developing products for energy-efficient renovation» section 5 Climate Report | |
| Strategic direction responsible investing | | | |
| GRI 3: Material Topics 2021 | 3-3 Management of material topics | 1.4 Embedding sustainability in the organisation, «Material topics» and «SZKB's sustainability ambitions and objectives» section 4.1 Relevance, objective, management approach and measures 5 Climate Report | |
| Own standard | Number of asset management mandates with the client preferences «Conscious», «Focused» or «Impactful» as a proportion of all asset management mandates | 4.2 «Sustainable products and services» 5 Climate report | |
| | Proportion of SZKB investment funds aligned with the client preference «Conscious» or «Focused» as a proportion of all SZKB investment funds (volume) | 4.2 «Sustainable products and services» | |
| | Engagement on environmental and social issues with companies held in the institution's portfolios | 4.2 «Sustainable products and services», «Exercising shareholder voting rights» section | |

