

Index on non-financial matters (Art. 964a et seq. CO)

New legal provisions regarding sustainability disclosures have applied in Switzerland since the year under review. According to the Swiss Code of Obligations, companies that exceed a certain size threshold are required to create transparency on five “non-financial matters”. TKB implements the new reporting obligations in its annual report. In addition to this, the GRI sustainability report offers in-depth information on the relevant topics.

The table below shows which non-financial concerns are allocated to the material topics of TKB's sustainability strategy.

	Environmental matters	Social matters	Employee matters	Respect for human rights	Combating corruption
Committed to customers					
Responsible advisory services		×			
Customer orientation		×			
Sustainable products and services	×			×	
Sustainable finance	×	×		×	
Responsible towards employees					
Responsibility as an employer		×	×		
Diversity and equal opportunity			×		
Embedded in society and the region					
Economic performance					
Corporate governance					×
Information security, cyber security and data protection		×			
Procurement	×	×		×	×
Commitment to the region		×			
Gentle on the environment					
Climate and GHG emissions	×				
Energy consumption	×				
Waste and resource management	×				

The table below shows where, besides in TKB’s annual report, supplemental information can be found on the non-financial matters in both the GRI sustainability report and in the climate report in accordance with the TCFD recommendations.

CO 964b	Disclosure	Location	Additional information and omissions
Environmental matters (including CO₂ targets)			
Para. 1	Impact of business activities	GRI SR, pgs. 21, 54, 76 CR TCFD, pgs. 13–15	“Impact of business activities” subsection in each case Climate-related risks and their effects
Para. 2(2)	Concepts	GRI SR, pgs. 32–34, 39–40, 67–69, 77–78 CR TCFD, pgs. 9–16	“Management approach” subsection in each case Strategy, “The inclusion of climate-related risks and opportunities in business policy”
Para. 2(3)	Measures and assessment of effectiveness	GRI SR, pgs. 35–37, 40–42, 69–70, 80–81, 82–83 CR TCFD, pgs. 21–30	“Measures and activities” and “Target achievement status” subsections in each case Key indicators and targets, “Key performance indicators for dealing with climate-related risks and opportunities”
Para. 2(4)	Material risks and how they are handled	GRI SR, pgs. 10, 35, 40, 69, 79, 82, 84 CR TCFD, pgs. 17–20	Subsection “Integration of climate risks into risk management”, each with the subsection “Sustainability-related risks” Risk management, “The processes used for dealing with climate-related risks”
Para. 2(5)	Key performance indicators	GRI SR, pgs. 98–99, 115–118 CR TCFD, pgs. 21–30	Table “Key performance indicators”; key indicators on two strategic thrusts: “Committed to customers” and “Gentle on the environment” Key indicators and targets, “Key performance indicators for dealing with climate-related risks and opportunities”
Social matters			
Para. 1	Impact of business activities	GRI SR, pgs. 21, 44, 54	“Impact of business activities” subsection in each case
Para. 2(2)	Concepts	GRI SR, pgs. 15–18, 23–24, 28–29, 39–40, 46, 63–65, 67–69	Section “Dialog with stakeholders” in particular the subsection “Communication of critical concerns” “Management approach” subsection in each case Under the strategic thrust “Responsible towards employees”, the section on “Occupational health management”
Para. 2(3)	Measures and assessment of effectiveness	GRI SR, pgs. 25–27, 30, 40–42, 66	“Measures and activities” and “Target achievement status” subsections in each case
Para. 2(4)	Material risks and how they are handled	GRI SR, pgs. 25, 29, 40, 65	“Sustainability-related risks” subsection in each case
Para. 2(5)	Key performance indicators	GRI SR, p. 104	Table “Key performance indicators”, “Number of absence days” disclosure There is currently no record of the number of critical concerns.
Employee matters			
Para. 1	Impact of business activities	GRI SR, pg. 44	Subsections “Impact of business activities”
Para. 2(2)	Concepts	GRI SR, pgs. 45–48	Subsection “Management approach”

CO 964b	Disclosure	Location	Additional information and omissions
Para. 2(3)	Measures and assessment of effectiveness	GRI SR, pgs. 50, 52–53	“Measures and activities” and “Target achievement status” subsections in each case
Para. 2(4)	Material risks and how they are handled	GRI SR, pgs. 49, 51–52	“Sustainability-related risks” subsection in each case
Para. 2(5)	Key performance indicators	GRI SR, pgs. 100–111	Table “Key performance indicators”, key indicators regarding the strategic thrust “Responsible towards employees”

Respect for human rights

Para. 1	Impact of business activities	GRI SR, pgs. 21, 54	“Impact of business activities” subsection in each case
Para. 2(2)	Concepts	GRI SR, pgs. 11, 32–34, 39–40, 67–69	“Obligation to observe human rights” subsection “Management approach” subsection in each case
Para. 2(3)	Measures and assessment of effectiveness	GRI SR, pgs. 35–37, 40–42, 69–70	“Measures and activities”, “Target achievement status” subsections in each case; only “Measures and activities” for the material topic “Procurement”
Para. 2(4)	Material risks and how they are handled	GRI SR, pgs. 35, 40, 69	“Sustainability-related risks” subsection in each case
Para. 2(5)	Key performance indicators	GRI SR, pgs. 98–99	Table “Key performance indicators”, key indicators on the strategic thrust “Committed to customers”, except key indicators for “Number of advisory sessions carried out by energy advice centers” and “CO ₂ emissions (Scope 1–2) per invested CHF million of the financial investment portfolio”

Anti-corruption

Para. 1	Impact of business activities	GRI SR, pgs. 54, 68	Subsections “Impact of business activities”
Para. 2(2)	Concepts	GRI SR, pgs. 58–61, 68	Subsection “Management approach” For the material topic of Procurement in the section “Sustainability Declaration for Suppliers”
Para. 2(3)	Measures and assessment of effectiveness	GRI SR, pgs. 62, 69–70	“Measures and activities” and “Target achievement status” subsections
Para. 2(4)	Material risks and how they are handled	GRI SR, pg. 61	“Sustainability-related risks” subsection
Para. 2(5)	Key performance indicators	GRI SR, pg. 62	See key indicators in the subsection “Target achievement status at the end of 2023”.