

Annex

Key performance indicators

Strategic thrust

Committed to customers

Sustainable products and services

[own disclosure]

Disclosure	Change ¹	2024	2023	2022	2021	2020
Proportion of products and services (assets under management) with ESG criteria [own disclosure]						
Volume of total products / services (assets under management) ² (in CHF millions)	15.5%	11,858	10,264	9,095	10,420	9,310
Number of ESG products/services ³	9.0%	43,825	40,193	38,434	34,638	25,551
Volume of ESG products/services ⁴ (in CHF millions)	19.0%	2,916	2,451	2,256	2,478	1,820
Proportion of ESG products/services relative to total volume (in percent)	3.0%	24.6	23.9	24.8	23.8	19.5
Monetary value of assets under management developed for a specific environmental benefit [own disclosure]						
Total mortgage volume (in CHF millions)	6.3%	21,269	20,000	19,154	21,740	20,575
Total volume of energy mortgages (in CHF millions)	34.8%	81	60	41	44	42
Proportion of volume comprised of energy mortgages (in percent)	26.8%	0.4	0.3	0.2	0.2	0.2
Number of advisory sessions carried out by energy advice centers [own disclosure]						
"Energy-efficient real estate advisory services" (number of advisory sessions) ⁵	-34.0%	35	53	29	30	10
"Energy from the Rooftop" (number of advisory sessions) ⁶	404.5%	111	22	-	-	-

¹ Change in 2024 relative to the previous year (2023) in percent

² Assets under management (AuM, custody account, pension provision)

³ Conversion to ESG Plus approach; number of custody accounts (AuM basis, private mandates, pension funds)

⁴ Conversion to ESG Plus approach; AuM basis, private mandates, pension funds

⁵ Energy advisory services have been provided in cooperation with the energy advice centers of the Canton of Thurgau since 2018

⁶ Advisory services offered since 2023

Sustainable finance (ESG integration)

[own disclosure]

Disclosure	Change ¹	2024	2023	2022	2021	2020
Proportion of assets audited for environmental or social aspects with a positive or negative result [own disclosure]						
Value of all assets under management at the end of the reporting period (in CHF millions)	5.8%	2,102	1,987	1,977	1,705	1,629
Value of all assets subject to a positive environmental and/or social screening ² (in CHF millions)	5.8%	2,102	1,987	1,977	1,705	1,629
Value of all assets subject to a negative environmental and/or social screening ² (in CHF millions)	0.0%	0.0	0.0	0.0	0.0	0.0
Value of all assets subject to a combined positive and negative environmental and/or social screening ² (in CHF millions)	0.0%	0.0	0.0	0.0	0.0	0.0
Proportion of assets that has undergone a positive environmental or social audit relative to total assets (in percent)	0.0%	100.0	100.0	100.0	100.0	100.0
Proportion of assets that has undergone a negative environmental or social audit relative to total assets (in percent)	0.0%	0.0	0.0	0.0	0.0	0.0
Proportion of assets that has undergone a combined negative and positive environmental or social audit relative to total assets (in percent)	0.0%	0.0	0.0	0.0	0.0	0.0
Percentage of financial investments linked to ESG criteria [own disclosure]						
Total number of financial investments	1.2%	168	166	162	132	135
Number of financial investments linked to ESG criteria ³	1.2%	168	166	162	132	135
Proportion of financial investments linked to ESG criteria (in percent)	0.0%	100.0	100.0	100.0	100.0	100.0
CO₂ emissions (Scope 1–2) per invested CHF million of the financing and investment portfolio [own disclosure]						
CO ₂ emissions in metric tons of CO ₂ equivalents (CO ₂ e) per CHF million invested in the entire portfolio ⁴	–94.7%	5.1	95.6	105.7	168.0	167.4

¹ Change in 2024 relative to the previous year (2023) in percent

² The own disclosure analysis forms the basis for this evaluation: "Percentage of financial investments linked to ESG criteria"; volume in CHF millions instead of the number of securities

³ The basis for this evaluation of the "ESG criteria link" is the sustainability approach applied by TKB to the bank's own financial investments since spring 2023 (see "Sustainable finance")

⁴ Significant reduction in CO₂e per CHF million invested due to improved data from MSCI (the tool provider) (from September to December)

Strategic thrust

Responsible towards employees

Responsible towards employees

[GRI 2-7, GRI 2-8, GRI 2-30, GRI 401-1, GRI 401-3, GRI 404-1, GRI 404-3, GRI 405-1, own disclosure]

Disclosure	Change ¹	2024	2023	2022	2021	2020
Employees [GRI 2-7]						
Total headcount, in FTEs ²	5.7%	798.1	755.3	726.8	711.6	704.4
Total headcount (FTEs) in accordance with AR standard (50% apprentices, excluding hourly wage earners), in FTEs ³	5.6%	772	731	701	684	679
Number of full-time positions offered (personnel units) excluding apprentices/interns ⁴	3.8%	737	710	692	674	663
Employees						
– Total employees (all including apprentices/interns and hourly wage earners)	5.8%	915	865	835	809	799
– of which functional level 7 (EB)	0.0%	6	6	6	6	6
– of which management positions (all supervisors as per staffing plan; excluding EB)	2.3%	136	133	128	125	126
– of which without a management position (rest)	6.5%	773	726	701	678	667
– of which functional level 5 ⁵	12.5%	378	336	317	291	272
– of which apprentices	9.3%	47	43	45	47	48
– of which interns	33.3%	4	3	4	4	1
– of which hourly wage earners	–33.3%	6	9	9	9	8
Total number of employees by employment contract ⁶ (temporary/permanent)	6.2%	909	856	826	800	791
Permanent employment contract	5.4%	836	793	764	736	728
– Men	5.3%	453	430	414	407	402
– Women	5.5%	383	363	350	329	326
Temporary employment contract ⁷ (including apprentices and interns)	15.9%	73	63	62	64	63
– Men	33.3%	44	33	36	36	36
– Women	–3.3%	29	30	26	28	27

¹ Change in 2024 relative to the previous year (2023) in percent

² Total staff including hourly wage earners, apprentices/interns calculated at 100% / reference date as at 31 December 2024

³ Excluding hourly wage earners (due to AR standard), including apprentices and interns (calculated at 50%)

⁴ Target number, excluding apprentices/interns and temporary staff

⁵ Additional information: employees at functional level 5 are part of the employees without a management position (rest).

Functional level 5 comprises experts. It is thus the highest level of a career as a specialist

⁶ Headcount including apprentices/interns, but excluding hourly wage earners, as they are listed separately below

⁷ Apprentices/interns count as temporary employment contracts, not permanent

Responsible towards employees

[GRI 2-7, GRI 2-8, GRI 2-30, GRI 401-1, GRI 401-3, GRI 404-1, GRI 404-3, GRI 405-1, own disclosure]

Disclosure	Change ¹	2024	2023	2022	2021	2020
Hourly wage earners	-33.3%	6	9	9	9	8
– Men	-100.0%	0	3	3	3	2
– Women	0.0%	6	6	6	6	6
Total number of employees by degree of employment ² (full-time and part-time)	5.5%	864	819	786	758	750
Full-time (excluding apprentices/interns)	4.3%	509	488	467	474	476
– Men	6.0%	371	350	340	343	350
– Women	0.0%	138	138	127	131	126
Proportion of full-time employees, by gender (in percent)						
– Men	1.6%	72.9	71.7	72.8	72.4	73.5
– Women	-4.1%	27.1	28.3	27.2	27.6	26.5
Part-time ² (excluding apprentices/interns, including hourly wage earners)	7.3%	355	331	319	284	274
– Men	10.2%	97	88	84	76	63
– Women	6.2%	258	243	235	208	211
Proportion of part-time employees, by gender (in percent)						
– Men	2.8%	27.3	26.6	26.3	26.8	23.0
– Women	-1.0%	72.7	73.4	73.7	73.2	77.0

Workers who are not employees [GRI 2-8]

Total number of workers not employed but controlled ³	0.0%	8	8	9	n.s.	n.s.
Ratio of workers not employed but controlled compared with the total number of employees (in percent)	-5.5%	0.9	0.9	1.1	n.s.	n.s.

Collective bargaining agreements [GRI 2-30]

Number of employees covered by collective bargaining agreements	0.0%	0	0	0	0	0
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¹ Change in 2024 relative to the previous year (2023) in percent

² Headcount, excluding apprentices/interns

³ These are people who are employed by a third-party company but have worked exclusively at TKB for a significant number of hours per week over an extended period (e.g., at the reception desk). Their number is recorded per person and at the end of the reporting period (reference date).

Responsible towards employees

[GRI 2-7, GRI 2-8, GRI 2-30, GRI 401-1, GRI 401-3, GRI 404-1, GRI 404-3, GRI 405-1, own disclosure]

Disclosure	Change ¹	2024	2023	2022	2021	2020
New employee hires and employee turnover [GRI 401-1]						
Number of persons ² (headcount) as above in GRI 2-7	5.8%	915	865	835	809	799
– of which < 30 years ³	5.8%	201	190	186	198	190
– of which 30–50 years ³	3.9%	427	411	396	364	361
– of which > 50 years ³	8.7%	287	264	253	247	248
– of which men ³	6.7%	497	466	453	446	440
– of which women ³	4.8%	418	399	382	363	359
Total number of employees hired during the reporting period, broken down by age group ²	31.5%	117	89	114	88	87
– < 30 years	14.3%	48	42	50	52	54
– 30–50 years	60.0%	56	35	55	30	29
– > 50 years	8.3%	13	12	9	6	4
Proportion of new employees, by age group (in percent)						
– < 30 years	–13.1%	41.0	47.2	43.9	59.1	62.1
– 30–50 years	21.7%	47.9	39.3	48.2	34.1	33.3
– > 50 years	–17.6%	11.1	13.5	7.9	6.8	4.6
Total number of employees hired during the reporting period, broken down by gender ²	31.5%	117	89	114	88	87
– Men	46.5%	63	43	60	46	49
– Women	17.4%	54	46	54	42	38
Proportion of new employees, by gender (in percent)						
– Men	11.4%	53.8	48.3	52.6	52.3	56.3
– Women	–10.7%	46.2	51.7	47.4	47.7	43.7

¹ Change in 2024 relative to the previous year (2023) in percent

² Headcount including apprentices/interns, including hourly wage earners

³ Information for calculating turnover

Responsible towards employees

[GRI 2-7, GRI 2-8, GRI 2-30, GRI 401-1, GRI 401-3, GRI 404-1, GRI 404-3, GRI 405-1, own disclosure]

Disclosure	Change ¹	2024	2023	2022	2021	2020
Total number of employees who left the company during the reporting period, by age group ²	-2.9%	66	68	81	86	64
– < 30 years	16.7%	28	24	34	34	33
– 30–50 years	-9.1%	20	22	26	24	15
– > 50 years	-18.2%	18	22	21	28	16
Employee turnover by age group ³ (unadjusted turnover, in percent)						
– < 30 years	11.8%	11.8	10.5	14.4	13.6	13.5
– 30–50 years	-16.1%	4.3	5.1	5.8	6.1	3.8
– > 50 years	-21.7%	6.5	8.3	8.0	11.1	6.3
Total number of employees who left the company during the reporting period, by gender	-2.9%	66	68	81	86	64
– Men	-3.0%	32	33	49	45	35
– Women	-2.9%	34	35	32	41	29
Employee turnover by gender ³ (unadjusted turnover, in percent)						
– Men	-9.1%	6.0	6.7	9.6	9.1	7.2
– Women	-8.2%	7.5	8.2	7.3	10.1	7.3
Employee turnover ³ (unadjusted turnover, in percent)						
– total	-8.7%	6.7	7.4	8.5	9.6	7.2
Employee turnover ³ (adjusted turnover, in percent)						
– total ⁴	1.8%	5.7	5.6	7.4	5.6	4.7

¹ Change in 2024 relative to the previous year (2023) in percent

² Headcount including apprentices/interns, including hourly wage earners

³ Calculated using the Schlüter formula: $[\text{Number of departures} / (\text{initial headcount} + \text{new hires})] \times 100$

⁴ Adjusted = without natural departures, e.g. retirement, termination by employer, death, etc. (i.e., only termination by the employee)

Responsible towards employees

[GRI 2-7, GRI 2-8, GRI 2-30, GRI 401-1, GRI 401-3, GRI 404-1, GRI 404-3, GRI 405-1, own disclosure]

Disclosure	Change ¹	2024	2023	2022	2021	2020
Average hours of training and education per year per employee [GRI 404-1]						
Training days ²	-31.6%	1,856	2,713	2,144	959	911
Training days per employee	-35.6%	2.0	3.2	2.6	1.2	1.1
– Men	-33.3%	2.2	3.3	2.8	1.2	1.2
– Women	-38.7%	1.9	3.0	2.3	1.2	1.0
Cost of training in CHF million (including apprentices)	1.9%	1.6	1.6	1.8	1.0	1.3
– as % of staff costs	-3.0%	1.3	1.3	1.6	0.9	1.2
– per employee in CHF	-4.5%	1,789	1,873	2,162	1,272	1,669
Completed apprenticeships	-6.7%	14	15	15	16	17
Federally recognized qualification	31.7%	54	41	36	33	19
Employees preparing for a federally recognized qualification	-14.7%	64	75	60	49	44
In-house trainers	-19.4%	29	36	33	27	19
Percentage of employees receiving regular performance and career development reviews [GRI 404-3]						
Percentage of employees in the reporting period receiving regular performance and career development reviews (in percent) ³	0.0%	100.0	100.0	100.0	100.0	100.0
Employee survey on “Satisfaction” and “Commitment” [own disclosure]						
Employee satisfaction & commitment on a scale from 1 to 5, where 5 means “completely satisfied” (in points)	-	4.4	-	-	4.2	-
Organizational energy	-	52	-	-	48	-
Number of absence days (due to illness or accident) [own disclosure]						
Number of absence days (due to illness or accident)	9.0%	4,863	4,462	4,441	3,443	3,645
Absence rate (in percent) ⁴	3.0%	2.0	2.0	2.0	1.6	1.8
Average number of absence days per employee (due to illness or accident)	5.4%	6.3	6.0	6.1	4.8	5.2
Average number of absence days at cantonal banks (due to illness or accident) ⁵	-	n.s.	n.s.	n.s.	5.9	5.4

¹ Change in 2024 relative to the previous year (2023) in percent

² Including self-study sustainability training 1 and 2 in 2022. However, otherwise without WBT or further self-study

³ In principle, all permanent employees are reviewed on a regular basis as part of their performance and career reviews

⁴ Calculated using the following formula: [(Number of absence days × 100) / Number of possible working days per year]

⁵ Cantonal benchmarking was last performed in 2022

Responsible towards employees

[GRI 2-7, GRI 2-8, GRI 2-30, GRI 401-1, GRI 401-3, GRI 404-1, GRI 404-3, GRI 405-1, own disclosure]

Disclosure	Change ¹	2024	2023	2022	2021	2020
Parental leave [GRI 401-3]						
Total number of employees entitled to parental leave, by gender ²	-	26	22	22	19	27
– Men	-	7	12	9	9	15
– Women	-	19	10	13	10	12
Total number of employees that took parental leave, by gender ²	-	26	22	22	19	27
– Men	-	7	12	9	9	15
– Women	-	19	10	13	10	12
Proportion of employees having taken parental leave, by gender (in percent)	0.0%	100.0	100.0	100.0	100.0	100.0
– Men	0.0%	100.0	100.0	100.0	100.0	100.0
– Women	0.0%	100.0	100.0	100.0	100.0	100.0
Total number of employees who returned to work after parental leave during the reporting period, by gender ²	-	26	22	21	17	25
– Men	-	7	12	9	9	15
– Women	-	19	10	12	8	10
Total number of employees who returned to work following parental leave and were still employed 12 months following their return, by gender	-	n.s. ³	21	17	25	27
– Men	-	n.s. ³	11	9	9	15
– Women	-	n.s. ³	10	11	8	10
Return to work rate (in percent)	0.0%	100.0	100.0	95.5	89.5	92.6
– Men	0.0%	100.0	100.0	100.0	100.0	100.0
– Women	0.0%	100.0	100.0	92.3	80.0	83.3
Retention rate of employees having taken parental leave (in percent) ⁴	17.9%	95.5	81.0	147.1	108.0	60.7
– Men	-8.3%	91.7	100.0	100.0	100.0	94.4
– Women	8.3%	100.0	91.7	100.0	100.0	100.0

¹ Change in 2024 relative to the previous year (2023) in percent

² These disclosures do not show the year-over-year change since this is not a meaningful indicator

³ The indicator for 2024 will only be available 12 months following the end of the reporting year, i.e. at the end of 2025

⁴ Retention rate moved forward by one year to comply with GRI requirements: The 2024 figure refers to the total number of employees who returned to work following parental leave and were still employed 12 months following their return

Responsible towards employees

[GRI 2-7, GRI 2-8, GRI 2-30, GRI 401-1, GRI 401-3, GRI 404-1, GRI 404-3, GRI 405-1, own disclosure]

Disclosure	Change ¹	2024	2023	2022	2021	2020
Diversity of governance bodies and employees [GRI 405-1]						
Total number of persons on the Board of Directors, by gender	0.0%	9	9	9	9	9
– Men	16.7%	7	6	6	7	7
– Women	–33.3%	2	3	3	2	2
Percentage of persons on the Board of Directors, by gender						
– Men	16.7%	77.8	66.7	66.7	77.8	77.8
– Women	–33.3%	22.2	33.3	33.3	22.2	22.2
Total number of persons on the EB, by gender	0.0%	6	6	6	6	6
– Men	0.0%	6	6	6	6	6
– Women	0.0%	0	0	0	0	0
Percentage of persons on the EB, by gender						
– Men	0.0%	100.0	100.0	100.0	100.0	100.0
– Women	0.0%	0.0	0.0	0.0	0.0	0.0
Total number of employees in management positions, by gender (including EB)	2.2%	142	139	134	131	132
– Men	0.9%	115	114	110	112	117
– Women	8.0%	27	25	24	19	15

¹ Change in 2024 relative to the previous year (2023) in percent

Responsible towards employees

[GRI 2-7, GRI 2-8, GRI 2-30, GRI 401-1, GRI 401-3, GRI 404-1, GRI 404-3, GRI 405-1, own disclosure]

Disclosure	Change ¹	2024	2023	2022	2021	2020
Percentage of employees in management positions, by gender (including EB)						
– Men	–1.3%	81.0	82.0	82.1	85.5	88.6
– Women	5.7%	19.0	18.0	17.9	14.5	11.4
Total number of staff in management positions, by age group (including EB)	2.2%	142	139	134	131	132
– < 30 years	0.0%	3	3	4	7	6
– 30–50 years	5.1%	83	79	74	69	73
– > 50 years	–1.8%	56	57	56	55	53
Percentage of employees in management positions, by age group						
– < 30 years	–2.1%	2.1	2.2	3.0	5.3	4.5
– 30–50 years	2.8%	58.5	56.8	55.2	52.7	55.3
– > 50 years	–3.8%	39.4	41.0	41.8	42.0	40.2
Total number of other employees, by gender ²	6.5%	773	726	701	678	667
– Men	8.5%	382	352	343	334	323
– Women	4.5%	391	374	358	344	344
Percentage of other employees, by gender						
– Men	1.9%	49.4	48.5	48.9	49.3	48.4
– Women	–1.8%	50.6	51.5	51.1	50.7	51.6

¹ Change in 2024 relative to the previous year (2023) in percent

² All employees, including hourly wage earners and apprentices/interns

Responsible towards employees

[GRI 2-7, GRI 2-8, GRI 2-30, GRI 401-1, GRI 401-3, GRI 404-1, GRI 404-3, GRI 405-1, own disclosure]

Disclosure	Change ¹	2024	2023	2022	2021	2020
Total number of other employees, by age group	6.5%	773	726	701	678	667
– < 30 years	5.9%	198	187	182	191	184
– 30–50 years	3.6%	344	332	322	295	288
– > 50 years	11.6%	231	207	197	192	195
Percentage of other employees, by age group						
– < 30 years	–0.6%	25.6	25.8	26.0	28.2	27.6
– 30–50 years	–2.7%	44.5	45.7	45.9	43.5	43.2
– > 50 years	4.8%	29.9	28.5	28.1	28.3	29.2
Total number of employees at FL5, by gender ²	12.5%	378	336	317	291	272
– Men	13.3%	264	233	226	221	210
– Women	10.7%	114	103	91	70	62
Percentage of staff at FL5, by gender ²						
– Men	0.7%	69.8	69.3	71.3	75.9	77.2
– Women	–1.6%	30.2	30.7	28.7	24.1	22.8
Total number of employees at FL5, by age group ²	12.5%	378	336	317	291	272
– < 30 years	0.0%	10	10	9	11	8
– 30–50 years	11.0%	233	210	201	187	175
– > 50 years	16.4%	135	116	107	93	89
Percentage of staff at FL5, by age group ²						
– < 30 years	–11.1%	2.6	3.0	2.8	3.8	2.9
– 30–50 years	–1.4%	61.6	62.5	63.4	64.3	64.3
– > 50 years	3.4%	35.7	34.5	33.8	32.0	32.7

¹ Change in 2024 relative to the previous year (2023) in percent

² Additional information: employees at functional level 5 are part of the employees without a management position (rest)

Responsible towards employees

[GRI 2-7, GRI 2-8, GRI 2-30, GRI 401-1, GRI 401-3, GRI 404-1, GRI 404-3, GRI 405-1, own disclosure]

Disclosure	Change ¹	2024	2023	2022	2021	2020
Degree of employment after parenthood² [own disclosure]						
Degree of employment of employees who returned to work after parenthood, broken down by gender						
Women		19	10	12	8	10
– > 80%		0	0	1	0	1
Proportion of women who returned to > 80% (in percent)		0.0	0.0	8.3	0.0	10.0
– 61–80%		3	1	2	2	1
Proportion of women who returned to 61–80% (in percent)		15.8	10.0	16.7	25.0	10.0
– 50–60%		11	7	7	2	8
Proportion of women who returned to 50–60% (in percent)		57.9	70.0	58.3	25.0	80.0
– < 50%		5	2	2	4	0
Proportion of women who returned to < 50% (in percent)		26.3	20.0	16.7	50.0	0.0
Men		7	12	9	9	15
– > 80%		5	8	7	7	15
Proportion of men who returned to > 80% (in percent)		71.4	66.7	77.8	77.8	100.0
– 61–80%		2	4	2	2	0
Proportion of men who returned to 61–80% (in percent)		28.6	33.3	22.2	22.2	0.0
– 50–60%		0	0	0	0	0
Proportion of men who returned to 50–60% (in percent)		0.0	0.0	0.0	0.0	0.0
– < 50%		0	0	0	0	0
Proportion of men who returned to < 50% (in percent)		0.0	0.0	0.0	0.0	0.0

¹ Change in 2024 relative to the previous year (2023) in percent

² These disclosures do not show the year-over-year change since this is not a meaningful indicator

Responsible towards employees

[GRI 2-7, GRI 2-8, GRI 2-30, GRI 401-1, GRI 401-3, GRI 404-1, GRI 404-3, GRI 405-1, own disclosure]

Disclosure	Change ¹	2024	2023	2022	2021	2020
Proportion of returnees after parental leave at the same function(al level) [own disclosure]						
– Men ²		7	12	9	9	15
– Women ²		19	9	12	7	8
Proportion of men (in percent)	0.0%	100.0	100.0	100.0	100.0	100.0
Proportion of women (in percent)	11.1%	100.0	90.0	100.0	87.5	80.0
Total (in percent)	4.8%	100.0	95.5	100.0	94.1	92.0
Proportion of part-time employees in management positions [own disclosure]						
Number of part-time employees (excluding apprentices/ interns) < 100 percent degree of employment	7.3%	355	331	319	284	274
Number of women employed part-time < 100 percent degree of employment	6.2%	258	243	235	208	211
– EB	0.0%	0	0	0	0	0
– Management position	20.0%	12	10	10	6	4
– Rest	5.6%	246	233	225	202	207
– of which women at functional level 5 ³	13.6%	67	59	49	33	29
Number of men employed part-time < 100 percent degree of employment	10.2%	97	88	84	76	63
– EB	0.0%	0	0	0	0	0
– Management position	–10.5%	17	19	14	11	10
– Rest	15.9%	80	69	70	65	53
– of which men at functional level 5 ³	22.5%	49	40	36	33	29

¹ Change in 2024 relative to the previous year (2023) in percent

² These disclosures do not show the year-over-year change since this is not a meaningful indicator

³ Functional level 5 comprises experts. It is thus the highest level of a career as a specialist

Responsible towards employees

[GRI 2-7, GRI 2-8, GRI 2-30, GRI 401-1, GRI 401-3, GRI 404-1, GRI 404-3, GRI 405-1, own disclosure]

Disclosure	Change ¹	2024	2023	2022	2021	2020
Proportion of women employed part-time < 100 percent degree of employment						
– EB (in percent)	-	-	-	-	-	-
– Management position (in percent)	13.0%	4.7	4.1	4.3	2.9	1.9
– Functional level 5 ² (in percent)	7.0%	26.0	24.3	20.9	15.9	13.7
Proportion of men employed part-time < 100 percent degree of employment						
– EB (in percent)	-	-	-	-	-	-
– Management position (in percent)	-18.8%	17.5	21.6	16.7	14.5	15.9
– Functional level 5 ² (in percent)	11.1%	50.5	45.5	42.9	43.4	46.0
Proportion of all employees in management positions, part-time < 100 percent degree of employment (in percent)	-2.1%	20.4	20.9	17.9	13.0	10.6
Proportion of women in management positions, part-time < 100 percent degree of employment (in percent)	11.1%	44.4	40.0	41.7	31.6	26.7
Proportion of men in management positions, part-time < 100 percent degree of employment (in percent)	-11.3%	14.8	16.7	12.7	9.8	8.5
Proportion of all employees at functional level 5, part-time < 100 percent degree of employment ² (in percent)	4.2%	30.7	29.5	26.8	22.7	21.3
Proportion of women at functional level 5, part-time < 100 percent degree of employment ² (in percent)	2.6%	58.8	57.3	53.8	47.1	46.8
Proportion of men at functional level 5, part-time < 100 percent degree of employment ² (in percent)	8.1%	18.6	17.2	15.9	14.9	13.8

¹ Change in 2024 relative to the previous year (2023) in percent

² Functional level 5 comprises experts. It is thus the highest level of a career as a specialist

Strategic thrust

Embedded in society and the region

Economic Performance

[GRI 201-1; own disclosure]

Disclosure	Change ¹	2024	2023	2022	2021	2020
Direct economic value generated and distributed (in CHF 1,000) [GRI 201-1]						
Economic value generated						
Operating income	–1.5%	420,348	426,890	372,611	366,114	341,676
Operating profit	–4.1%	218,761	228,103	188,113	182,629	166,394
Net profit for the year	–0.6%	158,020	158,950	147,848	145,552	139,082
Net profit	–0.4%	160,863	161,589	150,574	148,291	141,855
Distributed economic value						
Material expenses	1.1%	66,483	65,733	58,931	58,518	56,602
– of which central sponsorships	10.7%	1,734	1,566	1,416	1,109	1,165
Commitment by the TKB Anniversary Foundation ²	84.3%	737	400	400	500	600
Personnel expenses ³	4.6%	125,972	120,380	112,818	110,289	107,747
Dividends to PC holders	3.0%	13,600	13,200	12,400	12,400	12,000
Dividends and taxes to the canton and municipalities	2.2%	76,503	74,879	70,726	70,415	67,130
– of which profit distribution to the canton	2.9%	52,761	51,260	48,200	48,200	46,600
– of which profit distribution to municipalities entitled to payment	0.0%	3,000	3,000	3,000	3,000	3,000
– of which interest on share capital	6.5%	1,639	1,540	1,401	1,401	1,401
– of which compensation for government guarantee	0.9%	8,321	8,246	7,936	7,565	7,115
– of which taxes	–0.5%	10,782	10,833	10,190	10,249	9,014
Retained economic value						
Allocation to statutory reserves	–3.3%	78,800	81,500	75,000	73,000	69,000
Allocation to reserves for general banking risks	–14.5%	47,000	55,000	29,000	27,000	28,000

¹ Change in 2024 relative to the previous year (2023) in percent

² Excluding commitments to fitness parks in 2020 and footgolf course in 2021

³ Including voluntary allocation to the TKB pension fund of CHF 11.2 million

Economic Performance

[GRI 201-1; own disclosure]

Disclosure	Change ¹	2024	2023	2022	2021	2020
Capital ratio [own disclosure]						
Required equity (in CHF millions)	5.5%	1,949	1,848	1,825	1,587	1,513
Equity (in CHF millions)	4.7%	2,804	2,678	2,541	2,439	2,308
Capital ratio (eligible equity available as % of risk-weighted assets)	-0.6%	19.2	19.3	18.5	18.4	18.3
Return on Ø required equity [own disclosure]						
Return ² (in percent)	-7.3%	12.8	13.8	11.6	11.8	11.3
Dividend payout ratio [own disclosure]						
Distribution ratio ³ (in percent)	3.5%	42.3	40.8	41.2	41.8	42.3
– Taxes to the canton (in percent)	3.6%	40.4	39.0	39.2	39.8	40.2
– Tax to municipalities entitled to a share (in percent)	0.5%	1.9	1.9	2.0	2.0	2.1

¹ Change in 2024 relative to the previous year (2023) in percent

² Excluding anticyclical buffer

³ Definition: Distribution ratio corresponds to dividend, interest on share capital and profit distribution to the canton as a proportion of net profit

Procurement Practices

[GRI 204-1]

Disclosure	Change ¹	2024	2023	2022	2021	2020
Proportion of spending on local suppliers [GRI 204-1]						
Percentage of the procurement budget spent on suppliers in Switzerland (i.e. the percentage of products and services procured locally)	-13.7%	66.0	76.5	78.2	78.0	78.5
Percentage of the procurement budget spent on suppliers in Thurgau (i.e. the percentage of products and services procured locally)	44.3%	31.7	21.9	20.4	20.0	19.9

¹ Change in 2024 relative to the previous year (2023) in percent

Commitment to the region

[GRI 201-1; own disclosure]

Disclosure	Change ¹	2024	2023	2022	2021	2020
Direct economic value generated and distributed [GRI 201-1]						
Sponsorship commitment (in CHF thousands)	10.7%	1,734	1,566	1,416	1,109	1,165
TKB Anniversary Foundation (in CHF thousands)	84.3% ²	737	400	400	500	600
Proportion of contracts with integrated sustainability criteria for sponsorships and events [own disclosure]						
Total number of contracts for sponsorships and events	-1.4%	69	70	68	67	62
Number of contracts with integrated sustainability criteria	1.5%	69	68	65	62	56
Proportion of contracts with integrated sustainability criteria (in percent)	2.9%	100.0	97.1	95.6	92.5	90.3
Number of community service missions by employees ³ [own disclosure]						
Number of community service missions by employees	-16.8%	154	185	85	130	-

¹ Change in 2024 relative to the previous year (2023) in percent

² Year-over-year change, partly due to contribution to construction project of more than CHF 250,000

³ The first community service missions took place in 2021

Strategic thrust

Gentle on the environment

Gentle on the environment

[GRI 301-1, GRI 301-2, GRI 302-1, GRI 302-2, GRI 302-3, GRI 305-1, GRI 305-2, GRI 305-3, GRI 305-4, own disclosure]

Disclosure	Change ¹	2023/24	2023	2022	2021	2020
Full-time equivalents (FTE) as at the reference date ² [own disclosure]						
Full-time equivalents as at the reference date	13.7%	767	755	730	713	711
Materials used by weight or volume [GRI 301-1]						
Overall paper consumption (in kg)	-66.5%	56,275	76,640	85,100	83,602	109,098
Recycled input materials used [GRI 301-2]						
Proportion of recycled paper relative to total paper consumption ³ (in percent)		91	94	89	76	80
Paper consumption per employee (in kg/FTE)	-70.5%	73	102	117	117	153

¹ Change in 2024 relative to 2013 in percent

² The intensities in this section are calculated using the FTEs as at the reference date of the environmental data inventory.

As a result, from 2022 onwards, the FTE figures disclosed differ from the personnel indicators reported as at 31 December.

³ As this is a proportionate target, the percentage change since 2013 is not shown

Gentle on the environment

[GRI 301-1, GRI 301-2, GRI 302-1, GRI 302-2, GRI 302-3, GRI 305-1, GRI 305-2, GRI 305-3, GRI 305-4, own disclosure]

Disclosure	Change ¹	2023/24	2023	2022	2021	2020
Energy consumption within the organization [GRI 302-1]						
Total energy consumption within TKB in megawatt hours (MWh)	-2.0%	5,245	5,055	5,384	5,285	5,451
– of which electricity	20.2%	3,961	3,747	3,870	3,325	3,422
– of which heating oil	-76.3%	187	210	268	777	775
– of which natural gas	-13.3%	1,049	1,048	1,184	1,150	1,207
– of which diesel	-98.5%	0	1	3	2	19
– of which gasoline	-100.0%	-	-	4	10	10
– of which hybrid gasoline	-	-	-	-	-	-
– of which plug-in gasoline	455.4%	3	3	2	1	0
– of which electric vehicles	5,071.4%	11	11	8	6	3
– of which district heating	128.0%	33	35	47	14	14
Energy consumption outside of the organization [GRI 302-2]						
Total energy consumption outside of TKB in megawatt hours (MWh)	-26.8%	2,208	2,172	2,478	2,461	3,111
– of which energy consumption of external data centers	-17.7%	227	222	228	263	271
– of which energy consumption from business travel and commuting	-27.7%	1,980	1,950	2,251	2,198	2,841
Energy intensity [GRI 302-3]						
Energy intensity per energy reference area (heating energy, electricity) (MWh/m ²)	-8.6%	0.2	0.2	0.2	0.2	0.2
Energy intensity per employee (MWh/FTE)	-20.6%	9.7	9.6	10.8	10.9	12.0
Reduction of energy consumption (inside and outside the organization) relative to base year 2019/2020 [own disclosure]						
Total energy consumption (inside and outside the organization) (MWh)	-10.9%	7,452	7,227	7,862	7,746	8,562

¹ Change in 2024 relative to the 2019 base year, in percent

Gentle on the environment

[GRI 301-1, GRI 301-2, GRI 302-1, GRI 302-2, GRI 302-3, GRI 305-1, GRI 305-2, GRI 305-3, GRI 305-4, own disclosure]

Disclosure	Change ¹	2023/24	2023	2022	2021	2020
Non-renewable primary energy [own disclosure]						
Total non-renewable primary energy in megajoules per year (MJ/a)	-23.6%	37,145,381	36,888,840	41,825,514	42,307,110	54,560,424
– of which consumable supplies	-44.5%	2,547,734	3,028,631	3,574,680	3,824,409	4,607,562
– of which real estate	-30.2%	7,066,804	6,748,684	7,915,733	8,853,032	9,955,105
– of which water consumption	-7.0%	19	18	17	17	19
– of which employee mobility and business travel	-18.7%	27,530,824	27,111,507	30,335,084	29,629,652	39,997,738
Direct GHG emissions (Scope 1) [GRI 305-1]						
Total direct GHG emissions in metric tons of CO₂ equivalents (t CO₂e)	-48.8%	210	283	259	383	401
– of which heating oil	-81.5%	33	39	54	176	176
– of which natural gas	-17.2%	175	177	201	201	211
– of which refrigerant losses	-	-	65	-	-	-
– of which diesel	-98.5%	0.2	0.3	1.4	0.8	8.8
– of which gasoline	-100.0%	-	-	1.6	4.4	4.8
– of which plug-in gasoline	454.4%	1.1	1.0	0.8	0.3	0.1
Energy indirect (Scope 2) GHG emissions [GRI 305-2]						
Total indirect GHG emissions (through district heating and electricity) in metric tons of CO₂ equivalents (t CO₂e)	16.9%	788	745	763	684	703
– of which district heating	-	0.1	0.1	0.1	-	-
– of which electricity	16.3%	784	741	760	682	702
– of which electric vehicles	5,084.7%	4	4	3	2	1
– of which plug-in gasoline	459.4%	0.2	0.2	0.1	0.0	0.0

¹ Change in 2024 relative to the 2019 base year, in percent

Gentle on the environment

[GRI 301-1, GRI 301-2, GRI 302-1, GRI 302-2, GRI 302-3, GRI 305-1, GRI 305-2, GRI 305-3, GRI 305-4, own disclosure]

Disclosure	Change ¹	2023/24	2023	2022	2021	2020
Other indirect (Scope 3) GHG emissions [GRI 305-3]						
Total other indirect operational GHG emissions in metric tons of CO₂ equivalents (t CO₂e)²	325.8%	9,840	10,416	10,543	1,906	2,386
3.1 Purchased products and services	20.6%	6,423	6,678	6,444	250	299
– of which paper	–44.3%	165	194	231	250	299
– of which water	–7.4%	1	1	1	1	1
3.2 Capital goods³	-	1,871	2,207	2,362	-	-
3.3 Fuel- and energy-related emissions	–22.7%	126	124	135	161	168
3.5 Operational waste	10.9%	71	70	68	66	66
Business travel and commuting	–27.8%	1,270	1,250	1,432	1,399	1,823
– 3.4 of which upstream transport and distribution ³	-	2	2	2	-	-
– 3.6 of which business travel	–35.5%	229	226	238	232	369
– 3.7 of which commuting	–25.6%	1,044	1,028	1,196	1,168	1,455
– 3.9 of which downstream transport and distribution	0.0%	1	1	1	1	1
3.8 Upstream leased assets	7.1%	30	28	28	28	28
3.10 Processing of sold products⁴	-	-	-	-	-	-
3.11 Use of sold products⁴	-	-	-	-	-	-
3.12 Disposal of sold products at the end of their lives⁴	-	-	-	-	-	-
3.13 Downstream leased assets³	-	43	52	69	-	-
3.14 Franchises⁴	-	-	-	-	-	-
Total other financed indirect GHG emissions in metric tons of CO₂ equivalents (t CO₂e)						
3.15 Investments⁵						
Corporate bonds (held by TKB) (Scopes 1–3) ⁶	-	147,900	-	-	-	-
Business loans (Scopes 1–3) ⁷	-	192,677	-	-	-	-
Mortgages (commercial real estate) (Scopes 1+2) ⁸	-	64,289	61,617	-	-	-
Mortgages (residential real estate) (Scopes 1+2) ⁸	-	55,348	59,595	-	-	-

¹ Change in 2024 relative to the 2019 base year, in percent

² Total indirect operational emissions (Scope 3, Categories 3.1 to 3.14) have been inventoried since 2022 and are disclosed for the first time in this report.

A comparison with the 2019 base year is only possible for some figures, because the 2019 base year does not yet take account of all of the emissions that are now being reported.

³ Since this figure has only been included in the survey since 2022, it is not possible to show the percentage change since 2019

⁴ Category not relevant for TKB

⁵ Detailed information on financed emissions can be found in the [TKB Climate Report](#)

⁶ First inventoried in 2024; PCAF data quality score of 2

⁷ First inventoried in 2023; PCAF data quality score of 5

⁸ First inventoried in 2023; PCAF data quality score of 4

Gentle on the environment

[GRI 301-1, GRI 301-2, GRI 302-1, GRI 302-2, GRI 302-3, GRI 305-1, GRI 305-2, GRI 305-3, GRI 305-4, own disclosure]

Disclosure	Change ¹	2023/24	2023	2022	2021	2020
GHG emissions intensity [GRI 305-4]						
GHG emissions in metric tons of CO ₂ equivalents per employee (t CO ₂ e/FTE) (Scopes 1, 2 and, from Scope 3, paper, water, and business travel and commuter traffic, in t CO ₂ e) ²	-30.5%	3.4	3.5	3.9	4.1	4.8
GHG emissions in metric tons of CO ₂ equivalents per employee (t CO ₂ e/FTE) (Scopes 1 and 2, and Scope 3.1–3.14, in t CO ₂ e)	184.6%	14.1	15.2	15.8	4.2	4.9
Reduction of operational GHG emissions from the 2019/2020 base year [own disclosure]						
Total operational GHG emissions (Scopes 1 and 2 and, from Scope 3, paper, water, and business travel and commuter traffic, in t CO ₂ e) ²	-22.5%	2,434	2,473	2,685	2,716	3,226
Total operational GHG emissions (Scopes 1 and 2 and Scope 3.1–3.14, in t CO ₂ e)	219.1%	10,838	11,443	11,565	2,973	3,490
Water consumption [own disclosure]						
Water consumption in cubic meters (m ³)	-7.4%	6,749	6,538	6,327	6,164	6,860
Water consumption in cubic meters per employee (m ³ /FTE)	-17.4%	8.8	8.7	8.7	8.6	9.6
Wastewater (public sewage system) (m ³) ³	-7.4%	6,074	5,884	5,694	5,548	6,174

¹ Change in 2024 relative to the 2019 base year, in percent

² Operational emissions according to previous calculations

³ Empirical value that 10% of the water used is not discharged into the sewage system, as it is used to irrigate green spaces, for example