

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

New legal provisions regarding sustainability disclosures have been in force in Switzerland since the reporting year. In accordance with the Swiss Code of Obligations, companies that exceed a certain size threshold are required to make five “non-financial matters” transparent. TKB is implementing the new reporting obligations in its Annual and Sustainability Report. Its GRI Sustainability Report and Climate Report in accordance with the TCFD recommendations provide in-depth information on the relevant matters.

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

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

The table below shows where, in addition to TKB's annual and sustainability report, additional information on non-financial matters can be found in the GRI Sustainability Report 2024 and the 2024 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. 22, 60, 82 CR TCFD, pgs. 15–18	"Impact of business activities" subsection in each case Climate-related risks and their impact
Para. 2(2)	Policies	GRI SR, pgs. 34–37, 41–43, 75–76, 83–84 CR TCFD, pgs. 13–19	"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 their effectiveness	GRI SR, pgs. 38–40, 44–47, 77, 86–87, 88–89, 90 CR TCFD, pgs. 31–53	"Measures and activities" and "Target achievement status" subsections in each case Indicators and targets, "Metrics for dealing with climate-related risks and opportunities"
Para. 2(4)	Material risks and how they are being dealt with	GRI SR, pgs. 11, 38, 43, 76, 85, 88, 90 CR TCFD, pgs. 27–30	Subsection entitled "Integration of climate risks into risk management", each with the subsection entitled "Sustainability-related risks" Risk management, "The processes used for dealing with climate-related risks"
Para. 2(5)	Key performance indicators	GRI SR, pgs. 103–104, 120–124 CR TCFD, pgs. 31–53	Table "Key performance indicators"; indicators on strategic thrusts "Committed to customers" and "Gentle on the environment" Indicators and targets, "Metrics for dealing with climate-related risks and opportunities"
Social matters			
Para. 1	Impact of business activities	GRI SR, pgs. 22, 48, 60	"Impact of business activities" subsection in each case
Para. 2(2)	Policies	GRI SR, pgs. 16–19, 24–26, 30–31, 41–43, 50–51, 70–72, 75–76	Section entitled "Dialog with stakeholders", in particular the subsection entitled "Communication of critical concerns" "Management approach" subsection in each case Under the strategic thrust "Responsible towards employees", the section entitled "Occupational health management"
Para. 2(3)	Measures and assessment of their effectiveness	GRI SR, pgs. 27–29, 32–33, 44–47, 73–74	"Measures and activities" and "Target achievement status" subsections in each case
Para. 2(4)	Material risks and how they are being dealt with	GRI SR, pgs. 11, 26, 31–32, 43–44, 72	"Sustainability-related risks" subsection in each case
Para. 2(5)	Key performance indicators	GRI SR, pg. 109	Table entitled "Key performance indicators", "Number of absence days" disclosure There is currently no inventory of the number of critical concerns.
Employee-related matters			
Para. 1	Impact of business activities	GRI SR, pg. 48	Subsections entitled "Impact of business activities"
Para. 2(2)	Policies	GRI SR, pgs. 49–52	Subsection entitled "Management approach"

CO 964b	Disclosure	Location	Additional information and omissions
Para. 2(3)	Measures and assessment of their effectiveness	GRI SR, pgs. 54–56, 58	"Measures and activities" and "Target achievement status" subsections in each case
Para. 2(4)	Material risks and how they are being dealt with	GRI SR, pgs. 11, 54, 57	"Sustainability-related risks" subsection in each case
Para. 2(5)	Key performance indicators	GRI SR, pgs. 105–116	Table "Key performance indicators", indicators regarding the strategic thrust "Responsible towards employees"
Respect for human rights			
Para. 1	Impact of business activities	GRI SR, pgs. 22, 60	"Impact of business activities" subsection in each case
Para. 2(2)	Policies	GRI SR, pgs. 12, 34–37, 41–43, 75–76	"Obligation to observe human rights" subsection "Management approach" subsection in each case
Para. 2(3)	Measures and assessment of their effectiveness	GRI SR, pgs. 38–40, 44–47, 77	"Measures and activities", "Target achievement status" subsections in each case; only "Measures and activities" for the material topic of "Procurement"
Para. 2(4)	Material risks and how they are being dealt with	GRI SR, pgs. 11, 38, 43–44, 76	"Sustainability-related risks" subsection in each case
Para. 2(5)	Key performance indicators	GRI SR, pgs. 103–104	Table "Key performance indicators", indicators on the strategic thrust "Committed to customers", except 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, pg. 60	Subsections entitled "Impact of business activities"
Para. 2(2)	Policies	GRI SR, pgs. 64–67, 75–76	Subsection entitled "Management approach" For the material topic of Procurement in the section entitled "Sustainability Declaration for Suppliers"
Para. 2(3)	Measures and assessment of their effectiveness	GRI SR, pgs. 68, 77	"Measures and activities" and "Target achievement status" subsections
Para. 2(4)	Material risks and how they are being dealt with	GRI SR, pgs. 11, 67	"Sustainability-related risks" subsection
Para. 2(5)	Key performance indicators	GRI SR, pg. 68	See indicators in the subsection entitled "Target achievement status at the end of 2024".