

GRI Index

For the Content Index – Essentials Service, GRI Services reviewed that the GRI content index has been presented in a way consistent with the requirements for reporting in accordance with the GRI Standards, and that the information in the index is clearly presented and accessible to the stakeholders. The service was performed on the German version of the report.

Statement of use: Thurgauer Kantonalbank has reported in accordance with the GRI Standards for the period
1 January 2024 – 31 December 2024.

GRI 1 used: GRI 1: Foundation 2021

GRI Standard/ other source	Disclosure	Location	Additional information and omissions
General disclosures			
The organization and its reporting practices			
GRI 2: General Disclosures 2021			
[2-1]	Organizational details	AR: pgs. 49–50, 132	
[2-2]	Entities included in the organization’s sustainability reporting	GRI SR: pg. 126	
[2-3]	Reporting period, frequency and contact point	GRI SR: pg. 126	
[2-4]	Restatement of information		<p>Retention rate of employees having taken parental leave: The reported figures were correct in each case but had been allocated to the wrong years. All figures have been shifted forwards by one year as a result. (GRI SR, pg. 110)</p> <p>Environmental information: Environmental data is now collected for the period from July to June. The reporting period has been adjusted in order to align it with the reporting period for financed emissions (reference date: 30 June of each year). As a result of this adjustment, the 2023 and 2024 reporting periods overlap from July to October 2023. (GRI SR, pgs. 120–124)</p> <p>GHG emissions and emission intensity (Scope 3): All Scope 3 emissions are now reported (previously, only parts of them were reported). To facilitate comparability with previous years, both sets of disclosures are presented in accordance with the old and the new methods of presentation and bases of calculation. (GRI SR, pg. 124)</p>

GRI Standard / other source	Disclosure	Location	Additional information and omissions
[2-5]	External assurance	GRI SR: pg. 125	
Activities and workers			
GRI 2: General Disclosures 2021			
[2-6]	Activities, value chain and other business relationships	AR: pg. 75 GRI SR: pg. 13	
[2-7]	Employees	GRI SR: pgs. 105–106	
[2-8]	Workers who are not employees	GRI SR: pg. 106	
Governance			
GRI 2: General Disclosures 2021			
[2-9]	Governance structure and composition	AR: pgs. 50–55, 58–65 GRI SR: pg. 10	
[2-10]	Nomination and selection of the highest governance body	AR: pg. 55	
[2-11]	Chair of the highest governance body	AR: pgs. 51–52	
[2-12]	Role of the highest governance body in overseeing the management of impacts	GRI SR: pgs. 10–11	
[2-13]	Delegation of responsibility for managing impacts	GRI SR: pgs. 9–13	
[2-14]	Role of the highest governance body in sustainability reporting	GRI SR: pg. 10	
[2-15]	Conflicts of interest	AR: pg. 55	
[2-16]	Communication of critical concerns	GRI SR: pg. 19	Omission – information not available / incomplete: There is currently no record of the number of critical concerns.
[2-17]	Collective knowledge of the highest governance body	GRI SR: pg. 10	
[2-18]	Evaluation of the performance of the highest governance body	GRI SR: pg. 10	
[2-19]	Remuneration policies	AR: pgs. 65–67 GRI SR: pgs. 10, 66	
[2-20]	Process to determine remuneration	AR: pgs. 65–67 GRI SR: pgs. 9, 66	
[2-21]	Annual total compensation ratio	AR: pg. 66	
Strategy, policies and practices			
GRI 2: General Disclosures 2021			
[2-22]	Statement on sustainable development strategy	GRI SR: pgs. 3–4	
[2-23]	Policy commitments	GRI SR: pgs. 5–6, 11–12	
[2-24]	Embedding policy commitments	GRI SR: pgs. 10–13	

GRI Standard / other source	Disclosure	Location	Additional information and omissions
[2-25]	Processes to remediate negative impacts	GRI SR: pgs. 6, 19	
[2-26]	Mechanisms for seeking advice and raising concerns	GRI SR: pgs. 19, 31, 66	
[2-27]	Compliance with laws and regulations	GRI SR: pg. 68	
[2-28]	Membership associations	GRI SR: pgs. 11–14	

Stakeholder engagement

GRI 2: General Disclosures 2021

[2-29]	Approach to stakeholder engagement	GRI SR: pgs. 16–18	
[2-30]	Collective bargaining agreements	GRI SR: pg. 106	TKB is not bound by a collective bargaining agreement and has not employed any persons governed by a collective bargaining agreement. The same working conditions apply to all employees, incl. the maximum working hours.

Material topics

GRI 3: Material Topics 2021

[3-1]	Process to determine material topics	GRI SR: pgs. 20–21	
[3-2]	List of material topics	GRI SR: pgs. 7–8	

Strategic thrust “Committed to customers”

Material topic “Responsible advisory services”

GRI 3: Material Topics 2021

[3-3]	Management of material topics	GRI SR: pgs. 22–29	
Own disclosure			
	Access points in low-populated or economically disadvantaged areas by type	AR: pgs. 132–133 GRI SR: pgs. 30–31	

Material topic “Customer orientation”

GRI 3: Material Topics 2021

[3-3]	Management of material topics	GRI SR: pgs. 22–23, 30–33	
Own disclosure			
	Customer survey on customer satisfaction and recommendation	GRI SR: pgs. 32–33	

Material topic “Sustainable products and services”

GRI 3: Material Topics 2021

[3-3]	Management of material topics	GRI SR: pgs. 22–23, 34–40	
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GRI Standard / other source	Disclosure	Location	Additional information and omissions
Own disclosures			
	Proportion of products and services with ESG criteria	GRI SR: pgs. 39, 103	
	Monetary value of products and services developed for a specific environmental benefit	GRI SR: pgs. 39, 103	
	Number of advisory sessions carried out by cantonal energy advice centers	GRI SR: pgs. 39, 103	
Material topic "Sustainable finance"			
GRI 3: Material Topics 2021			
[3-3]	Management of material topics	GRI SR: pgs. 22–23, 41–47	
Own disclosures			
	Proportion of assets audited for ecological or social aspects with a positive or negative result	GRI SR: pgs. 46, 104	
	Percentage of financial investments linked to ESG criteria	GRI SR: pgs. 46, 104	
	CO ₂ emission (Scope 1–2) per invested CHF million of the financing and investment portfolio	GRI SR: pgs. 46, 104	
Strategic thrust "Responsible towards employees"			
Material topic "Responsibility as an employer"			
GRI 3: Material Topics 2021			
[3-3]	Management of material topics	GRI SR: pgs. 48–56	
GRI 401: Employment 2016			
[401-1]	New employee hires and employee turnover	GRI SR: pgs. 107–108	
GRI 404: Training and Education 2016			
[404-1]	Average hours of training and education per year per employee	GRI SR: pg. 109	
[404-3]	Percentage of employees receiving regular performance and career development reviews	GRI SR: pgs. 52, 109	
Own disclosures			
	Employee survey on satisfaction and commitment	GRI SR: pgs. 55, 110	
	Number of absence days	GRI SR: pgs. 55, 110	
	Number of absences longer than four weeks due to overwork and burnout	GRI SR: pgs. 55–56	

GRI Standard / other source	Disclosure	Location	Additional information and omissions
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Material topic "Diversity and equal opportunity"

GRI 3: Material Topics 2021

[3-3]	Management of material topics	GRI SR: pgs. 48–53, 57–59	
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GRI 401: Employment 2016

[401-3]	Parental leave	GRI SR: pg. 110	
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GRI 405: Diversity and Equal Opportunity 2016

[405-1]	Diversity of governance bodies and employees	GRI SR: pgs. 58, 111–113	
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Own disclosures

	Degree of employment after parenthood	GRI SR: pg. 114	
	Gender pay gap	GRI SR: pg. 58	
	Proportion of returnees following parenthood at the same function or level	GRI SR: pgs. 58, 115	
	Proportion of part-time employees in management positions	GRI SR: pgs. 115–116	

Strategic thrust "Embedded in society and region"

Material topic "Economic performance"

GRI 3: Material Topics 2021

[3-3]	Management of material topics	GRI SR: pgs. 60–63	
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GRI 201: Economic Performance 2016

[201-1]	Direct economic value generated and distributed	GRI SR: pg. 117	
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Own disclosures

	Capital ratio	GRI SR: pgs. 62, 118	
	Return on average required equity	GRI SR: pgs. 62, 118	
	Dividend payout ratio	GRI SR: pgs. 62, 118	

Material topic "Corporate governance"

GRI 3: Material Topics 2021

[3-3]	Management of material topics	GRI SR: pgs. 60, 64–69	
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Own disclosure

	Number of training days in "Compliance and data protection"	GRI SR: pg. 68	
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GRI Standard / other source	Disclosure	Location	Additional information and omissions
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Material topic "Information security, cyber security and data protection"

GRI 3: Material Topics 2021

[3-3]	Management of material topics	GRI SR: pgs. 60, 70–74
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GRI 418: Customer Privacy 2016

[418-1]	Substantiated complaints concerning breaches of customer privacy and losses of customer data	GRI SR: pg. 74
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Own disclosure

Number of training days in "Compliance and data protection"	GRI SR: pg. 68
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Material topic "Procurement"

GRI 3: Material Topics 2021

[3-3]	Management of material topics	GRI SR: pgs. 60, 75–77
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GRI 204: Procurement Practices 2016

[204-1]	Proportion of spending on local suppliers	GRI SR: pgs. 77, 118
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Material topic "Commitment to the region"

GRI 3: Material Topics 2021

[3-3]	Management of material topics	GRI SR: pgs. 60, 78–81
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GRI 201: Economic Performance 2016

[201-1]	Direct economic value generated and distributed	GRI SR: pg. 119
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Own disclosures

Proportion of contracts with integrated sustainability criteria for sponsorships and events	GRI SR: pgs. 81, 119
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Number of charitable acts by employees	GRI SR: pgs. 81, 119
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Strategic thrust "Gentle on the environment"

Material topic "Climate and GHG emissions"

GRI 3: Material Topics 2021

[3-3]	Management of material topics	GRI SR: pgs. 82–87
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GRI 305: Emissions 2016

[305-1]	Direct GHG emissions (Scope 1)	GRI SR: pg. 122 CR TCFD pgs. 32–34
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[305-2]	Indirect energy-related GHG emissions (Scope 2)	GRI SR: pg. 122 CR TCFD pgs. 32–34
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GRI Standard / other source	Disclosure	Location	Additional information and omissions
[305-3]	Other indirect GHG emissions (Scope 3)	GRI SR: pg. 123 CR TCFD pgs. 32–39	
[305-4]	GHG emissions intensity	GRI SR: pg. 124	
Own disclosure			
	Reduction of GHG emissions (Scope 1–3) relative to base year 2019/2020	GRI SR: pgs. 86, 124	
Material topic “Energy consumption”			
GRI 3: Material Topics 2021			
[3-3]	Management of material topics	GRI SR: pgs. 82–84, 88–89	
GRI 302: Energy 2016			
[302-1]	Energy consumption within the organization	GRI SR: pg. 121	
[302-3]	Energy consumption outside of the organization	GRI SR: pg. 121	
[302-3]	Energy intensity	GRI SR: pg. 121	
Own disclosures			
	Reduction of energy consumption (within and outside the organization relative to the base year 2019)	GRI SR: pg. 121	
	Consumption of non-renewable primary energy	GRI SR: pg. 122	
Material topic “Waste and resource management”			
GRI 3: Material Topics 2021			
[3-3]	Management of material topics	GRI SR: pgs. 82–84, 90–91	
GRI 301: Materials 2016			
[301-1]	Materials used by weight or volume	GRI SR: pg. 120	
[301-2]	Recycled input materials used	GRI SR: pgs. 90, 120	
Own disclosure			
	Water consumption	GRI SR: pg. 124	