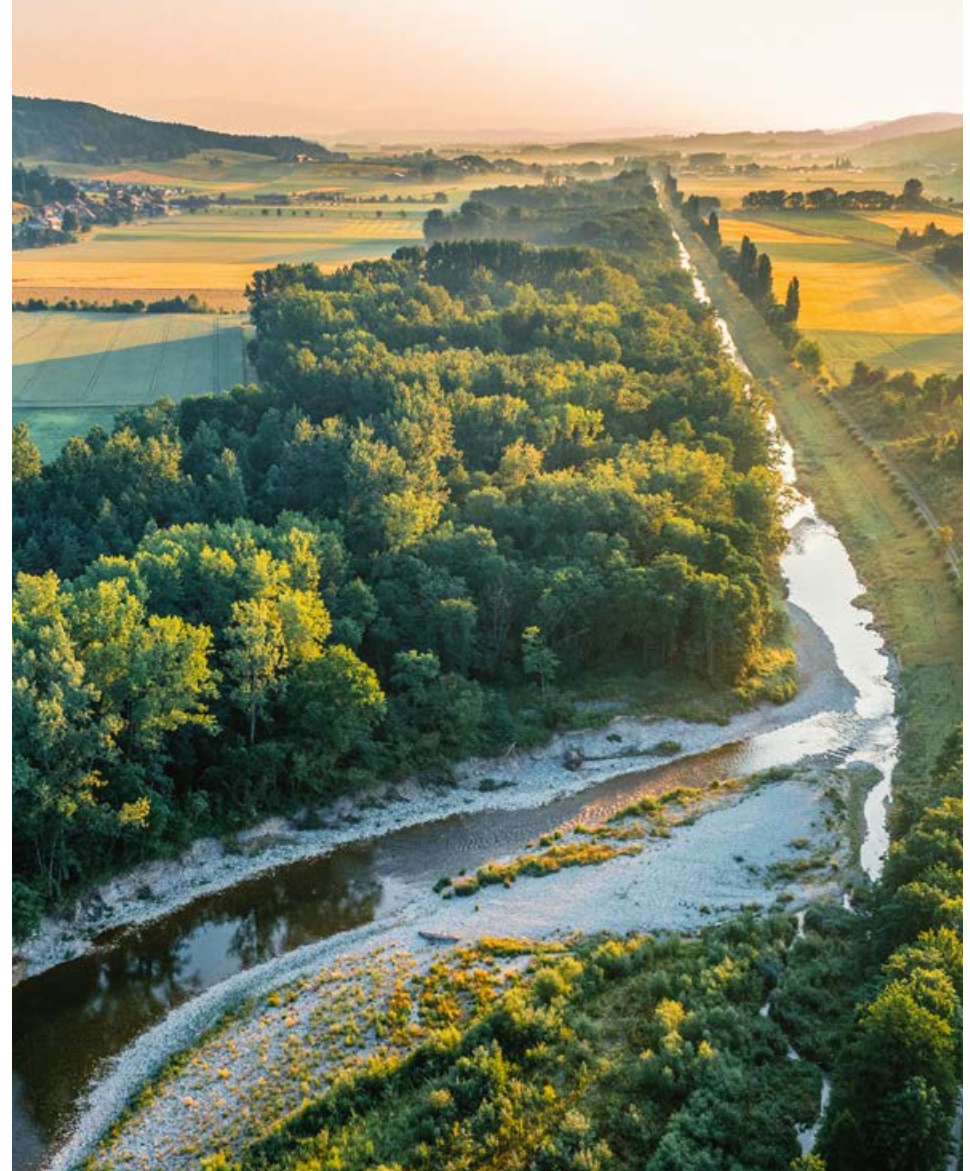


For more information:

Our sustainability report is available on our website (www.bcv.ch/en/home).



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Corporate social responsibility
Approach and main achievements in 2025



Corporate social responsibility (CSR) at BCV

CSR is firmly embedded in our business model and strategy

CSR strategy and priorities

Protecting the environment

We are committed to preserving the environment and continuing our efforts to reduce our environmental footprint.

Being a responsible employer

As a benchmark employer, we're working to achieve equity in the workplace and foster diversity and equal opportunity.

Contributing to society

We play an active role in our community.

Offering sustainable products and services

Loans

We intend to play a major role in financing the energy transition in Vaud Canton.

Asset management

We guide customers towards investments that incorporate ESG criteria and endeavor to bring portfolios into line with the goals of the Paris Agreement, the Swiss government, and the Vaud climate plan.

Marketing strategy and business model

As a full-service bank with solid local roots, our business model is focused on the local economy, prudent risk management, and long-term growth in order to deliver steady profitability.

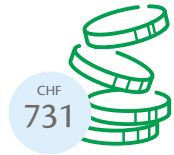
Values, ethics, and corporate governance

In all that we do, we're guided by the principles of good corporate governance, legal and regulatory compliance, and transparency.

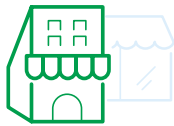
The BCV mission

As part of BCV's mission as a cantonal bank, we aim to maintain our position as the bank of choice for the people and businesses of Vaud Canton and as a key player in the Swiss banking sector. As such, we are committed to working for the sustainable development of society.

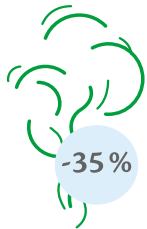
Targets and main achievements in 2025



The equivalent amount per household that BCV paid out to Vaud Canton and municipalities



1 in 2 Vaud small businesses banks with BCV



reduction in GHG emissions since 2019

Financial contribution and long-term stability

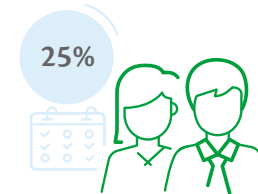
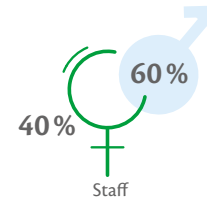
- **Paid out the equivalent of CHF 731 per household to Vaud Canton and municipalities in taxes and dividends**
- 10-year total shareholder return of 145% – considerably higher than the Swiss banking sector index
- Moderate risk profile in keeping with our mission as Vaud's cantonal bank
- Rated AA (stable) by Standard & Poor's and Aa2 (stable) by Moody's

Full-service bank with local roots, contributing to Vaud's economic development

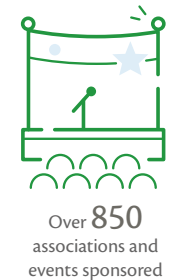
- **Most recommended bank in the Canton of Vaud for the eighth year in a row**
- Most widely accessible bank in Vaud thanks to our dense retail network
- Leading bank for Vaud businesses, with CHF 13.9bn in loans granted
- Over 65 business successions financed and over 150 new businesses financed
- Small business loans from CHF 20,000
- CHF 500,000 in annual funding for the Foundation for Innovation and Technology (FIT)

Protecting the environment

- **2030 target for cutting the absolute greenhouse gas (GHG) emissions from our operations by 35% relative to 2019 levels achieved five years early**
- Eight sites connected to the district heating network, including our head office in Lausanne, together representing around a third of BCV's annual heating consumption
- Solar panels installed at seven of our sites, including our administrative center in Prilly
- Investments (CHF 1.4m in 2025) to improve our buildings' energy efficiency
- Promoting green commuting through initiatives such as subsidies for eco-friendly transport and parking spaces for bikes
- The equivalent of BCV's carbon footprint offset through the funding of climate-protection projects



of BCV employees work part-time



Being a responsible employer

- **40% women in our workforce, with a target of 25% for senior leadership positions held by women by 2030 (20% in 2025)**
- Compliance with Swiss equal pay legal requirements, and Fair-ON-Pay certification in recognition of our equal pay practices over the long term
- Policy of fostering equal opportunity, which includes encouraging women's representation at each level of responsibility
- 20 days of fully paid paternity leave, two times the legal minimum
- Employees have the option of working annualized hours and purchasing extra vacation days
- Generous occupational pension benefits and the flexibility to choose when to retire
- Two independent, confidential support services to help in the event of harassment, bullying, or personal issues

Contributing to society

- **Active in the local community, with over 1% of net profit allocated to Vaud associations and events**
- Support for over 850 associations and events across the Canton in areas ranging from business and the economy to sports, the arts, social causes, and the environment
- BCV Generosity Program, under which more than 50 employees volunteered in 2025 to help vulnerable people and promote biodiversity
- Funding for projects led by the Jura Vaudois Nature Park and Broye Source de la Vie to support biodiversity in Vaud Canton

ESG ratings

Our comprehensive CSR approach has been recognized by ESG ratings agencies, which place BCV among the top-rated banks. For example, MSCI ESG has assigned BCV an ESG rating of AA, the second-highest of seven scores, while Ethos has given the Bank a rating of A-, the second-highest of five scores.

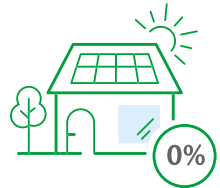
BCV voluntarily participates in the annual survey by CDP, an independent organization that runs the world's leading environmental disclosure platform. CDP has assigned the Bank a rating of A- (for climate issues), the second-highest of eight scores.

Our ESG ratings					
AA MSCI ESG	C ISS ESG	Medium Sustainalytics	A- Ethos	B+ Inrate	A- CDP, climate issues

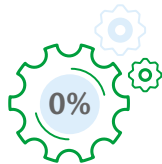
Initiatives and partnerships



Labels



interest for 12 months on loans for energy-efficiency renovations



interest for 6 months on capital expenditure loans for energy-efficiency purposes



CHF 338m invested in the ESG Ambition range at end-2025



100% of Swiss strategic funds integrate ESG criteria

Loans

- **Target of reducing the carbon footprint of our residential mortgage book at a pace consistent with the Swiss government's pathway to a net-zero buildings sector by 2050¹**
- One third of our mortgage lending is for properties that meet high energy-efficiency standards
- Green Bonus offer for our personal banking customers: zero interest for the first 12 months on mortgage loans used to finance green renovations or the purchase of properties that meet strict energy standards
- Green Bonus offer to support Vaud SMEs in their energy transition, with zero interest for six months on capital expenditure loans, as well as a partnership with SuisseEnergie's PEIK energy audit program
- Zero financing for projects relating to coal mines or coal-fired power plants, and decreased exposure to coal in our trade finance business in line with the Paris Agreement
- Zero financing of transactions involving crude oil, residual fuel oil, shale gas, or unsustainable logging, fishing, or agricultural activities

Asset management

- **Goal of aligning part of our assets under management with the target of net zero by 2050¹**
- Documentation of clients' socially responsible investing (SRI) expectations
- Thematic products that aim to make a positive change in the economy, society, or the environment, available to all customers through our ESG Ambition product range (AuM of CHF 338m at end-2025)
- Pursuing an active ownership approach (through shareholder engagement and AGM voting) with the funds and companies we invest in on behalf our clients
- Goal of fully decarbonizing Fonds Immobilier Romand's buildings by 2050
- Physical gold products that feature certified or traceable gold

¹ Whether we achieve our climate targets depends largely on factors beyond our control. Our 2025 Sustainability Report contains more information on our climate targets, along with important legal information.