



REYL
INTESA SANPAOLO

CORPORATE & SOCIAL RESPONSIBILITY

2022



SUCCESS. TOGETHER.

OUR PHILOSOPHY

AN INNOVATIVE APPROACH

The REYL Group favours an innovative entrepreneurial approach, placing the utmost importance on conducting its business as a responsible member of society since its very foundation. Recognising its privileged position, it promotes values of generosity and care, committed to contributing to the community in thoughtful and meaningful ways. REYL is a member of SSF (Swiss Sustainable Finance), SFG (Sustainable Finance Geneva) and GIIN (Global Impact Investing Network).

In September 2015, the United Nations General Assembly adopted the 2030 Agenda for Sustainable Development that introduced 17 Sustainable Development Goals (SDGs). According to a joint OECD/MSCI report, approximately USD 2.5 trillion per year will be needed to meet the UN 2030 SDGs. The Group's commitment in this regard can be verified through the recent launch of Asteria Investment Managers, its impact investing affiliate. In September 2020, Asteria signed the UN Principles for Responsible Investment.

This philosophy is applied wherever the Group operates: as an employer, for the environment and in the community.

REYL's corporate & social responsibility report provides insights into these endeavours.



FRANÇOIS REYL
CEO
REYL GROUP

“We are committed to contributing to the community and to society in thoughtful and meaningful ways. We intervene where we believe that our action and our support can bring about positive and sustainable change.”





**OUR COMMITMENT
AS AN EMPLOYER**

IN THE BANK

REYL Group abides by the highest ethical standards. Thanks to its compliance department, risks are identified early on in order to prevent or address them. Controls are implemented to protect the Group from those risks.

Within the private bank, a team is dedicated to creating, managing and identifying sustainable responsible solutions. According to Nicolas Pelletier, Investment Manager, Co-leader ESG & Impact Investing Mandates: "One of our top priorities is impact investing, which is a significant way to contribute positively to the 17 Sustainable Development Goals (SDGs) defined by the United Nations and to build a better world for us and our children. Within the coming years, our objective is to develop and promote a Sustainable Responsible Investments offer for our clients. We are investing in internal and external ESG & impact funds within all asset classes such as listed equity, green bonds, social bonds or alternative investments."

The Group went further in 2019 with the launch of a dedicated impact investing affiliate, Asteria Investment Managers. This offering of impact products and strategies will provide much needed vectors through which capital can contribute meaningfully to a transition towards a more sustainable and equal society.

In December 2020, Asteria announced its strategic tie-up with Swiss impact private asset manager Obviam, a partnership that will bring together complementary skills to create a unique and prominent player within the impact investing ecosystem.

WITH OUR EMPLOYEES

The Group contributes to the development of the Swiss economic activity by creating new positions every year thanks to its organic growth. In 2020, the Group hired 69 new people in Switzerland, and 8 worldwide.

Special attention is paid to the working environment. The Human Resources team makes sure all employees' needs are being met, whether it is through a pleasant atmosphere or a comfortable workspace. A code of conduct & an ethical chart, containing specific policies and guidelines, was developed to formalise expectations from employees. Diversity is encouraged as well as the promotion of women to executive positions. The Group's compensation scheme is merit-based and in 2019, the Group was proud to be one of the first banks certified with "FAIR ON PAY", an equal salary certification.

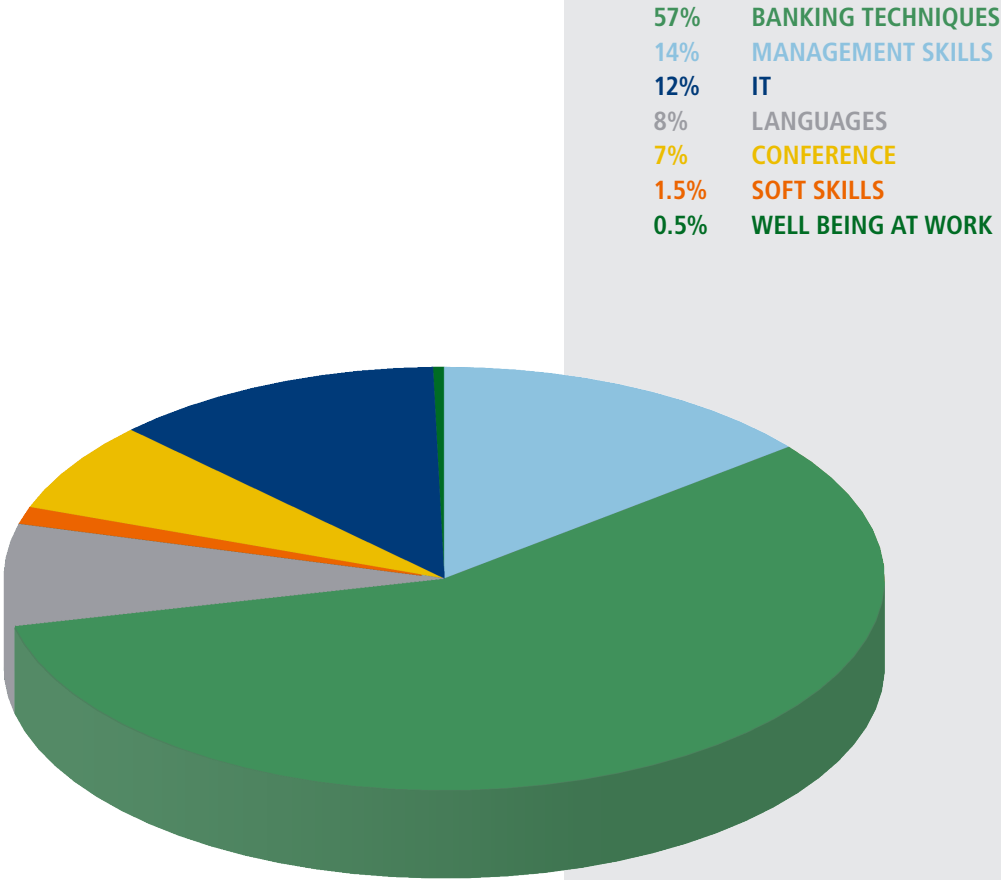
For some initiatives, the Group undertakes to match each donation made by an employee with a donation from the bank (match giving), in the Swiss offices and worldwide. Furthermore, employees also play an active role in making a difference and can volunteer for diverse causes, dedicating up to three days per year on paid work time.

In 2020, 15 people participated in the following initiatives:

- Noël du coeur
- Fondation Partage
- Samedi du partage
- Jumper days
- Don du sang.

TRAINING OFFERED BY SECTOR IN 2020

The Group provides trainings — technical expertise and soft skills — throughout the year and encourages leadership and initiative. In 2020, 1% of its payroll was invested in trainings (see illustration below). The Group also welcomes trainees every year, teaching them skills for the long term.





An aerial photograph of a vast, snow-covered mountain slope. The terrain is rugged with numerous ridges and valleys, all blanketed in white snow. In the bottom left corner, a sharp, diagonal red line cuts across the frame, possibly indicating a boundary or a path. The sky is a clear, deep blue, visible in the upper left corner.

OUR COMMITMENT IN THE COMMUNITY

SUPPORTING IMPACTFUL ORGANISATIONS

RESEARCH FOR LIFE

The quest for innovation that characterises the REYL Group is also present in its philanthropic endeavours, such as the creation in 2014 of the Research for Life Foundation, a Swiss non-profit organisation dedicated to supporting and funding ground-breaking medical projects in the fields of adult and pediatric oncology.

INTERMEZZO

The REYL Group supports INTERMEZZO, the mission of which is to help discover and promote the highly talented Orchestre de la Suisse Romande to 25 to 45 years old music lovers.

GRAND THÉÂTRE DE GENÈVE

The REYL Group acts as a project partner to Grand Théâtre de Genève, specifically financing its plans to film and broadcast its best productions.

THE RED CROSS

The REYL Group supports the Geneva Red Cross since 2015 by sponsoring a moneybox located in the arrival area of the Geneva airport.

MSFeCARE

The REYL Group is proud to be one of the first financial partners of MSFeCARE, an electronic decision support system with a global impact, run by Médecins Sans Frontières (MSF - Doctors Without Borders) in Geneva.

HUG FOUNDATION

In the context of the COVID-19 pandemic, the REYL Group has decided to support the Private Foundation of the University Hospitals of Geneva (Fondation privée des Hôpitaux Universitaires de Genève), which supports the employees of the HUG, doctors, nurses and nursing assistants involved in the fight against the virus.

GENEVA FRIENDS

In the context of the COVID-19 pandemic, the REYL Group has decided to support the association "Geneva Friends", which organises free home deliveries for people affected by the virus.

SWISS PARALYMPIC

In 2019, the REYL Group entered into a sponsorship partnership with Swiss Paralympic, the umbrella organization for Swiss disability sports. With this partnership, the REYL Group supports the Swiss athletes who will be selected by Swiss Paralympic to participate in the Tokyo Paralympic Games in 2021.

IUCN

Since 2020, the Group supports the International Union for Conservation of Nature (IUCN) and its "Save our Species" programme. This global biodiversity initiative ensures the protection and survival of endangered species and plants, with local communities who depend on or coexist with them.

REYL Triathlon

In 2020, the REYL Group organised a 6-week long athletics event for all employees, formed into teams of three. The Bank undertook to contribute an amount of CHF 300 for each successfully completed "REYL Triathlon" towards associations supported by the Group or chosen by its employees.

ARCHE DES ABEILLES

Since 2021, the Group supports "Arche des Abeilles", a Swiss foundation for the protection of bees and the development and sustainability of local colonies. Founded by Stéphanie Vuadens, it aims to protect wildlife, strengthen local biodiversity and raise awareness among the younger generation through classroom visits and educational tours.

SUPPORTING EXCEPTIONAL INDIVIDUALS

SOPHIE LAVAUD

Since 2017, the REYL Group supports mountaineer Sophie Lavaud in her quest to become the first Swiss and French female alpinist to climb all of the 14 peaks topping 8,000 meters. As at 31 December 2020, she had already summited 11!

SOFIA GONZALEZ

Sofia was born in 2001 with a congenital limb malformation on her right leg. At age three, her leg was amputated above the knee. Before focusing on the 100-metre sprint and the long jump, she played tennis, danced, skied and rode horseback. She has set goals for her international competitions that are both courageous and ambitious. Sofia competed in the Tokyo 2020 Paralympic Games and set new personal bests. She ran the 100m in 16.17 and ranked 7th in the final. She also reached 3.96m in the long jump and placed 8th in the final.

ROBIN CUCHE

Robin was born prematurely in 1998. This, combined with a lack of blood flow to the brain, caused him to develop haemiplegia on his right side. He competes in all of the various skiing disciplines, with his best showings in the downhill and super-G. His goal is to keep improving in the general category and to earn medals in his main disciplines. His goals for 2022 are to compete with the best in the World Cup to be as prepared as possible for both the World Championships and the Paralympic Games in Beijing, where he hopes to be able to bring back a medal.

The REYL Group supports impactful organisations and exceptional individuals in their quest to make the world a better place and enable others to dream.



Research
for Life





An aerial photograph of a large reservoir. The water in the foreground is a pale, milky blue-grey. A wide, light-brown earthen embankment or dam structure curves along the left and bottom edges of the water. Above the dam, a thin strip of green vegetation is visible, followed by a dense, dark green forest. The sky is a deep, textured teal color. The text "OUR COMMITMENT FOR THE ENVIRONMENT" is centered in the upper half of the image.

OUR COMMITMENT FOR THE ENVIRONMENT

“Within the coming years, our objective is to develop and promote a Sustainable Responsible Investments offer for our clients, by investing in internal and external ESG & impact funds within all asset classes.”

HAND IN HAND WITH OUR EMPLOYEES

The Group encourages sustainable transportation. Electric bikes and micro-scooters are made available for Geneva employees.

REYL was the first bank to partner with Caulys-farm, an EPFL start-up. Portable urban greenhouses were placed in its offices, enabling employees to grow their own plants (basil, coriander, mint, strawberries).

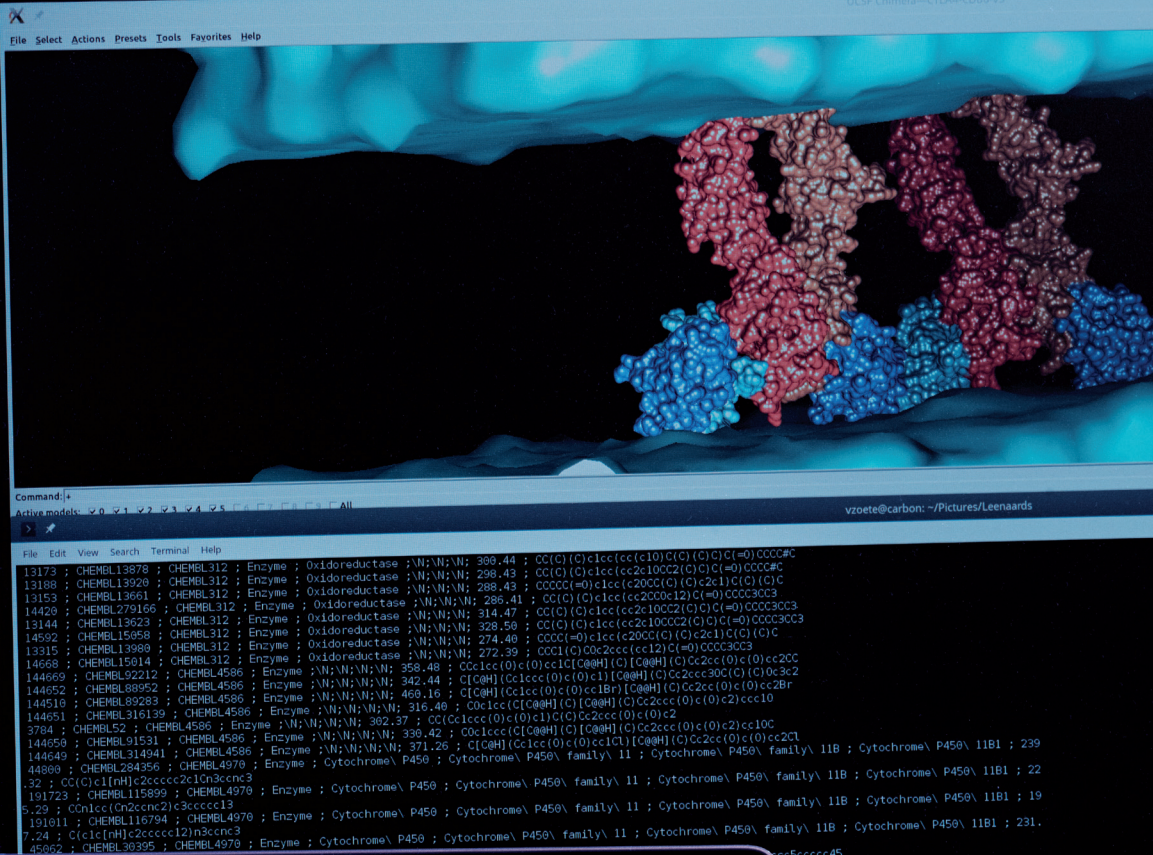
Every office is equipped to recycle PET, paper, glass, batteries and coffee capsules (by Nespresso). In addition, significant efforts were made towards reducing disposable kitchenware, and no longer using disposable coffee cups and PET bottles. To this end, a sustainable water filter system was adopted.

In Geneva, in terms of electronic waste recycling, around 100 devices were given away (PCs, screens, servers) to Tech-Recycle, a sustainable second-hand IT shop and a social reintegration organisation.

The IT department has implemented strategies to reduce its energy consumption and impact on the environment. Virtualisation and use of laptops allow to reduce electricity consumption, such as automatic standby.



NICOLAS PELLETIER
INVESTMENT MANAGER
CO-LEADER ESG & IMPACT
INVESTING MANDATES



```
#print line
line=line.replace('\t','').replace('\n','')
frags=line.split(',')
numOfMultiCut=0
for frag in frags:
    numOfCutInFrag=frag.count('[Hd]')+frag.count('[Lr]')+frag.count('[No]')
    #print frag+' : '+str(numOfCutInFrag)
    if (numOfCutInFrag>1):
        numOfMultiCut=numOfMultiCut+1
    if (numOfMultiCut>2):
        line=line.replace('[Hd]', '*1').replace('[No]', '*2').replace('[Lr]', '*3')
        print line

#
# Main program starts here
#

obConversion = openbabel.OBConversion()
obConversion.SetInAndOutFormats("smi", "can")

numCuts = 0
cuttingPositionBegin=[0]*100
cuttingPositionEnd=[0]*100
cuttingPositionBond=[0]*100
mol = openbabel.OBMol()
obConversion.ReadFile(mol,"testMol.smi")

for a in openbabel.OBMolAtomIter(mol):
    print "Atom Idx "+str(a.GetIdx())+" is "+str(a.GetAtomicNum())

facade=openbabel.OBStereoFacade(mol,1)
for a in openbabel.OBMolAtomIter(mol):
    if (facade.HasTetrahedralStereo(a.GetIdx())):
        print "Atom "+str(a.GetIdx())+" is chiral and its refs is "
        #print facade.GetTetrahedralStereo(a.GetIdx())
        config=facade.GetTetrahedralStereo(a.GetIdx()).GetConfig()
        #print config
```


RESEARCH FOR LIFE

In 2014, the REYL Group created the Research for Life Foundation, to support and fund cutting-edge innovative research in the fields of adult and pediatric onco-logy. This includes the research works led by Professor Olivier Michielin and his team of first-rate scientists in the area of immunotherapy. They currently concentrate their efforts on the TCR-pMHC interaction, the decisive process in the adaptive immune response of the human body.



Research
for Life

PROF. OLIVIER MICHIELIN, MD-PHD

HEAD OF PERSONALIZED
ANALYTICAL ONCOLOGY,
HEAD OF MELANOMA CLINIC,
DEPARTMENT OF ONCOLOGY,
SWISS INSTITUTE OF
BIOINFORMATICS,
LUDWIG INSTITUTE,
LAUSANNE, SWITZERLAND



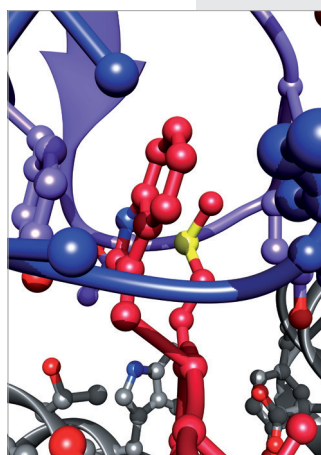
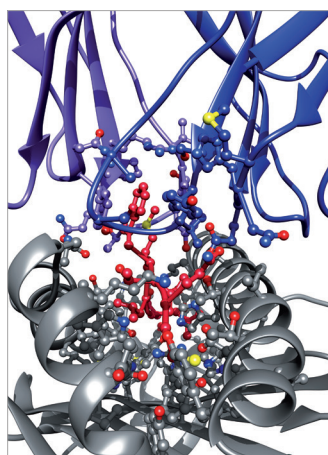
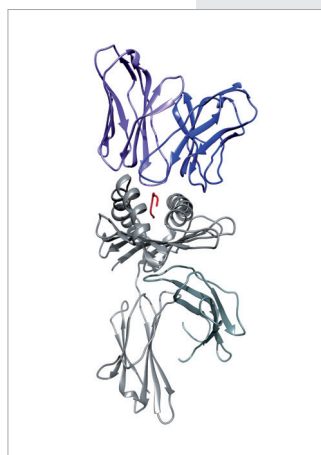
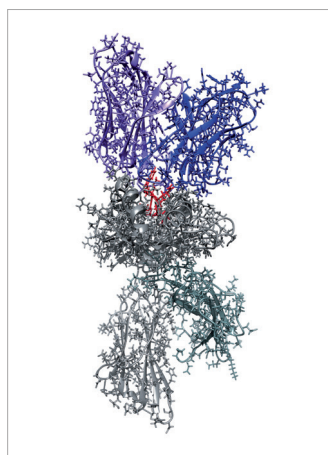
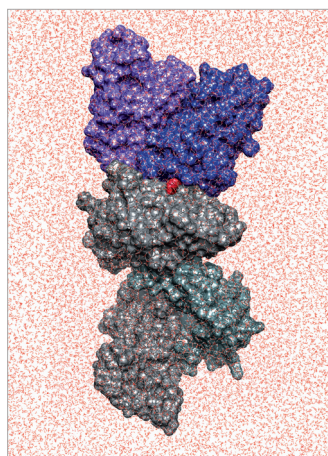
The Research for Life team uses 3D computer-aided molecular modelling to simulate the effect of the modifications induced on the structure and activity of white blood cells' TCR.

TCR-pMHC is the complex formed on one side by the white blood cell receptor (TCR), a lymphocyte, and on the other side by a protein (MHC) located on a distinct cell displaying a molecule (peptide, p) to the white blood cell. As peptides reflect the content of our cells, their combination with a MHC protein (pMHC) allows for the presentation of a cellular identity card to the white blood cells, the guardians of our immune system. The TCR binds to pMHC and triggers the immune response only if the cell is infected or cancerous, causing its destruction.

The right-hand side illustrations represent the TCR-pMHC interaction, the decisive process in the adaptive immune response of the human body, with three-dimensional imaging and under different aspects. The interaction is presented in its natural environment, composed of water molecules, then in a simplified environment, on a white background, for greater clarity. An additional level of detail is achieved when the structural elements are exposed. Finally, the heart of the interaction is highlighted in close-up, where the white blood cell receptor, the peptide and the protein are intertwined.



Research
for Life





WEALTH MANAGEMENT

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ASSET SERVICES

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