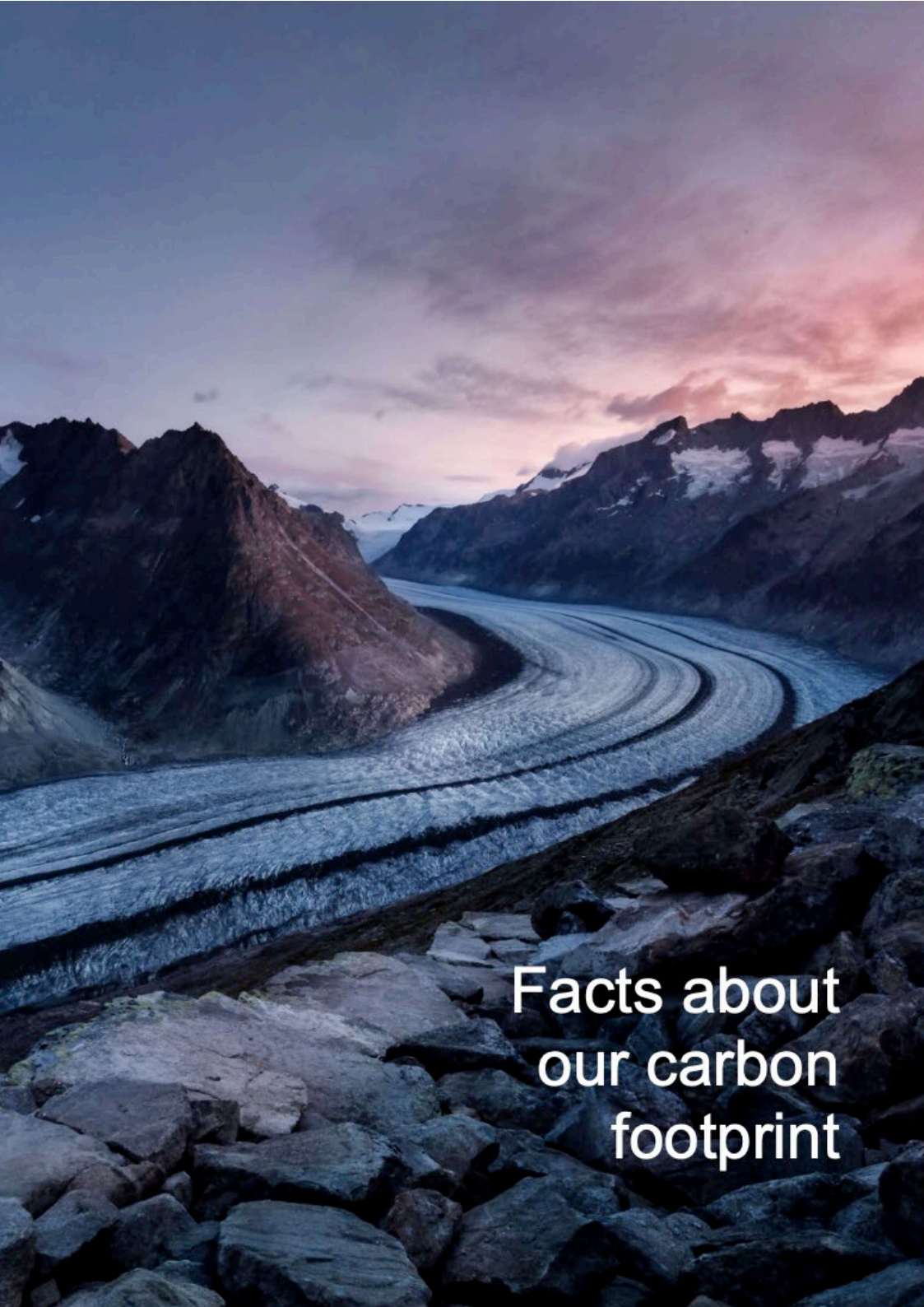


Carbon footprint 2024

CCF Advanced Pfandbriefbank  
2024

13.06.2025





## Facts about our carbon footprint

In 2024, the emissions totaled **13 t CO<sub>2</sub>e**, which equates to:



the annual amount of CO<sub>2</sub> stored  
by **1'062** mature beech trees



the amount of CO<sub>2</sub> generated by  
**1** Swiss people per year



the CO<sub>2</sub>-emissions of **1** round-  
the-world flights



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1. Methodology

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**Reporting period:** 01.01.2024 - 31.12.2024

**Calculation standard:**

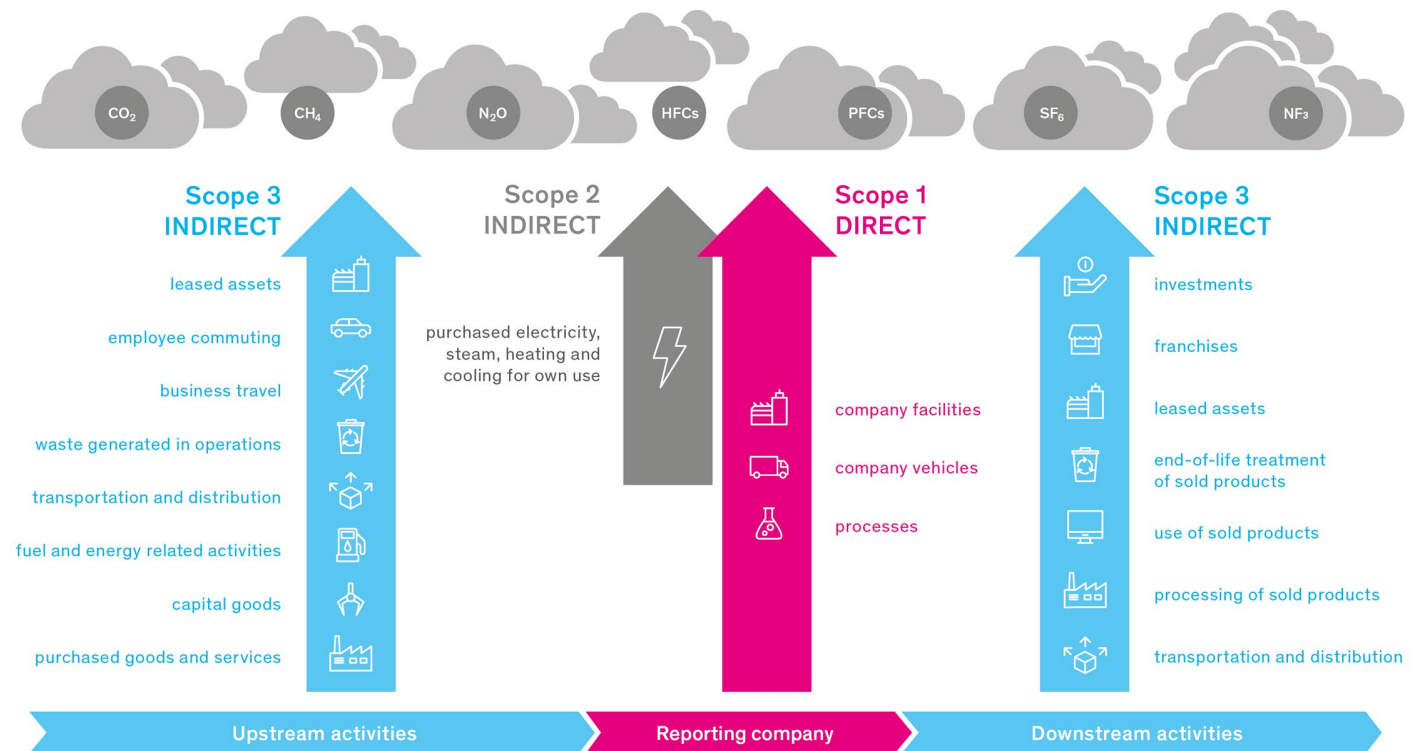
The carbon footprint is based on the internationally recognised standard "The GHG Protocol: A Corporate Accounting and Reporting Standard" and includes the climate-relevant greenhouse gases that fall under the company's "operational control". The data basis for the calculations comes from myclimate Release 1.24.1 (based on ecoinvent 3.8, 3.9, 3.10, myc EF (gültig ab 08.04.25)) and the IPCC 2021 assessment method (GWP 100a).

**Organisational boundary:** The following sites were included:

- Pfandbriefbank, Schweiz

Methodology &  
System  
boundaries

## The sources of greenhouse gas emissions according to the scopes model of the GHG protocol.

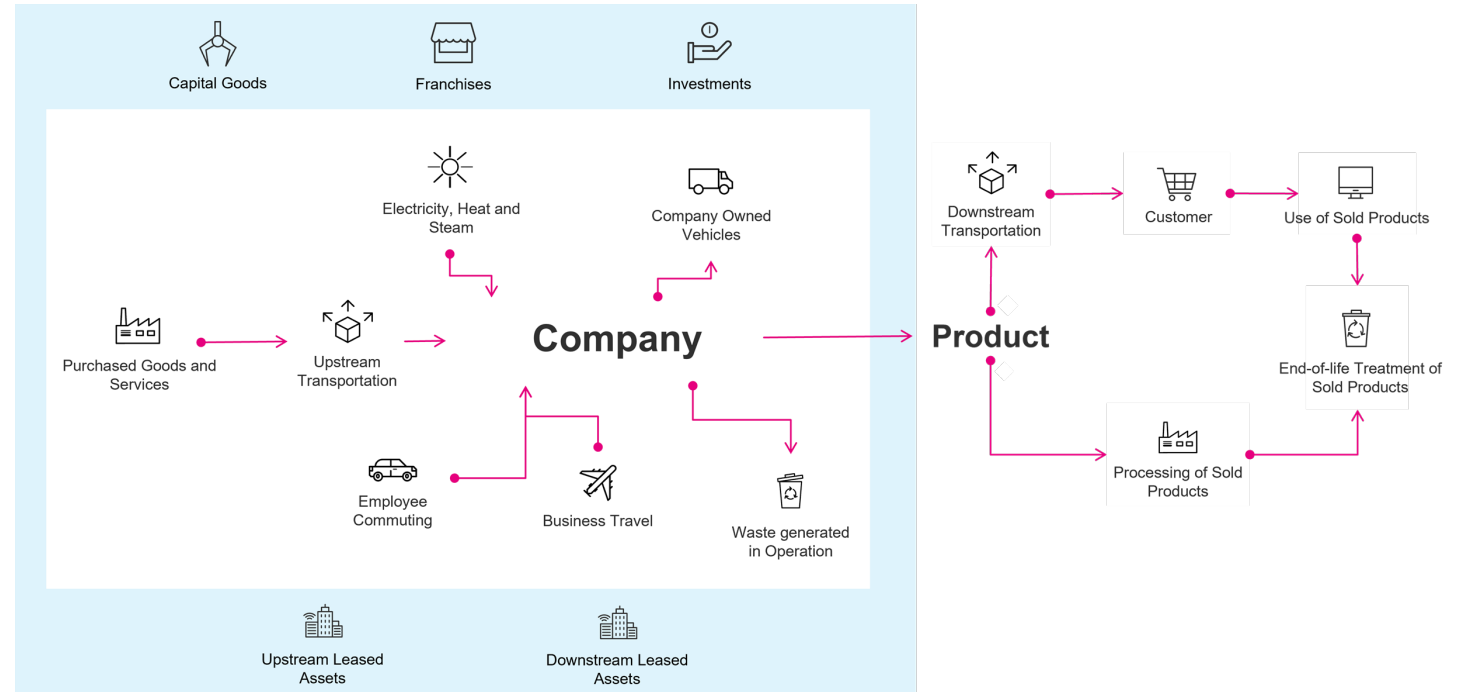


Source: myclimate

# Scopes



## The sources of greenhouse gas emissions according to the generic scopes model of the GHG Protocol



Source: myclimate

Functional  
categories



## Methodology & System boundaries

**For the carbon footprint, the following scopes and categories were taken into account:**

Scopes	Functional categories
	Energy
1 & 3.3	Heating and Cooling
2 & 3.3	Electricity
	Mobility & Transport
3.4	Third-party transport
3.6	Business travel
3.7	Commuting
	Material & Services
3.1	Office material & Printed matter
3.2	IT devices
3.1	Food and Beverages
	Water
3.1	Tap water
3.5	Waste water
	Waste & recycling
3.5	Waste
3.5	Recycling



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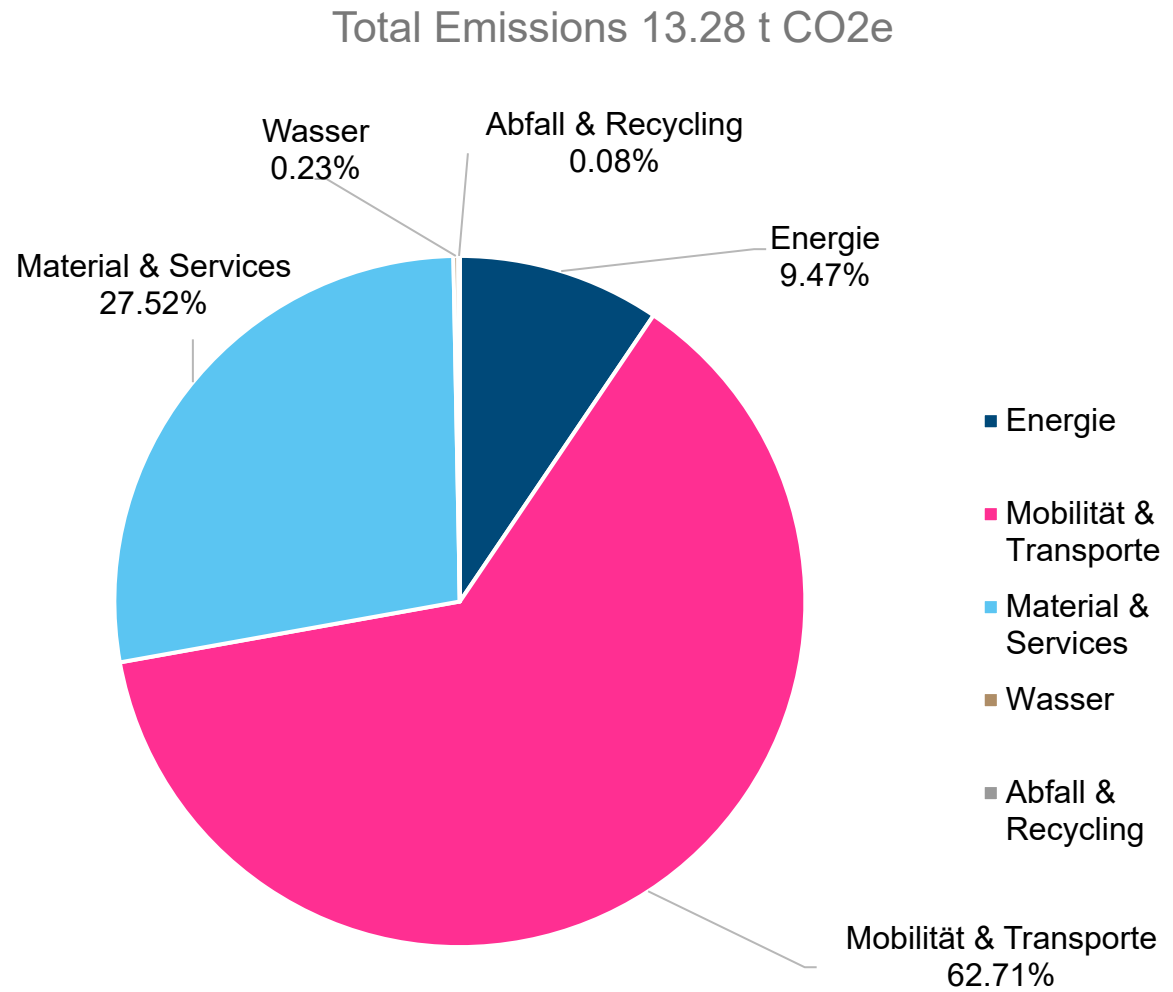
1. Methodology

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## Greenhouse gas emissions grouped into categories

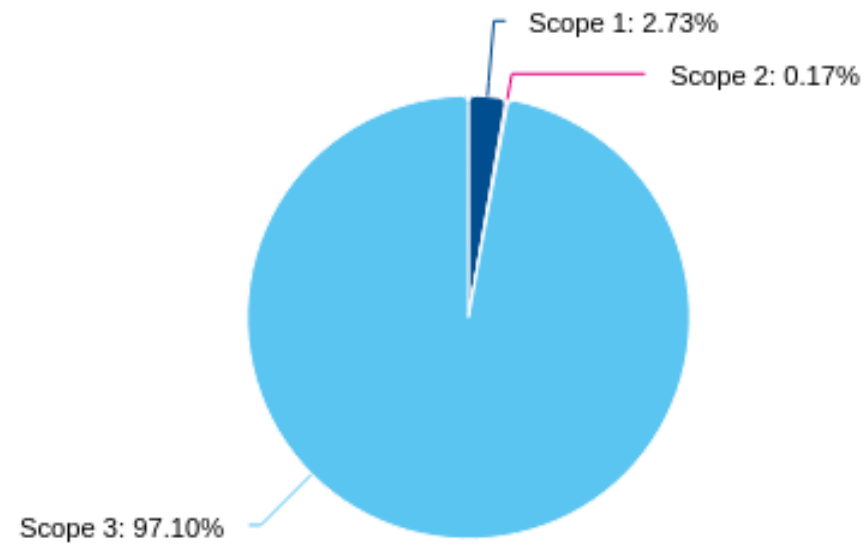


Categories



## Greenhouse gas emissions grouped into the three scopes of the GHG Protocol

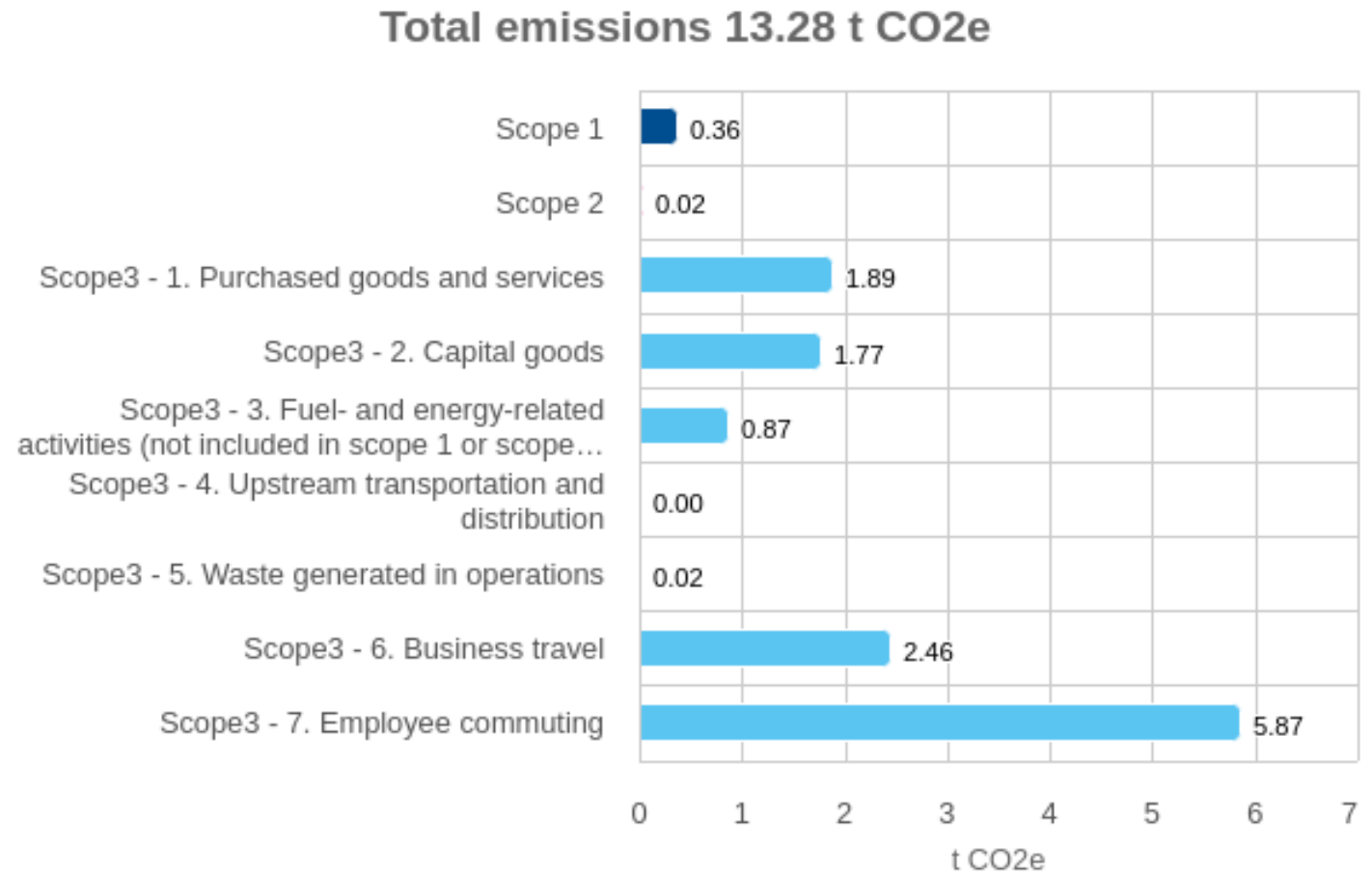
Total emissions 13.28 t CO<sub>2</sub>e



Scopes



## Greenhouse gas emissions grouped into the scopes and Scope 3 categories of the GHG Protocol



Subscopes





## Greenhouse gas emissions compared



per employee (FTE):

**1'341 kg CO<sub>2</sub>e**

**Key figures**





# Overview

## Your emissions

	[t CO <sub>2</sub> e]
Energy	1.26
Heating and Cooling	0.37
Electricity	0.89
Mobility & Transport	8.34
Third-party transport	<0.01
Business travel	2.47
Commuting	5.87
Material & Services	3.66
Office material & Printed matter	0.24
IT devices	1.77
Food and Beverages	1.65
Water	0.03
Tap water	<0.01
Waste water	0.02
Waste & recycling	<0.01
Waste	0.00
Recycling	<0.01
<b>Total</b>	<b>13.28</b>
Emissions for which Climate Protection Projects have been financially supported	1.28



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**Definition** A carbon footprint is used to systematically record and analyse greenhouse gas emissions for a specific system – for example, for products, services or companies as a whole. If other environmental effects are evaluated in addition to the greenhouse potential, this is known as a life cycle assessment.

**Basis** The carbon footprint provides insight into the current state of a system. It therefore forms the basis for further steps towards effective climate protection, such as the development, implementation and continuous monitoring of efficiency and reduction measures.

Carbon  
footprint





# Corporate Carbon Footprint

**timeframe** To calculate the corporate carbon footprint (CCF), all relevant greenhouse gas emissions within a reference period – usually a year – are taken into account.

**Categorisation** For this purpose, the sources of greenhouse gas emissions can be grouped either into functional categories (including energy use, fleet, transportation, business travel, materials) or according to the scopes model of the Greenhouse Gas Protocol.





**Calculation method** The approach is based on internationally recognised standards (ISO 14064, GHG Protocol, CDP, GRI) and covers all climate-affecting greenhouse gases.

**Greenhouse gases** The best-known greenhouse gas is carbon dioxide (CO<sub>2</sub>), which is produced, among other ways, during the combustion of fossil fuels. In addition to CO<sub>2</sub>, many processes emit other greenhouse gases, such as methane (CH<sub>4</sub>) and nitrous oxide (N<sub>2</sub>O). The effect of these gases can be expressed as an equivalent amount of CO<sub>2</sub> in "kilograms of CO<sub>2</sub> equivalents", or "kg CO<sub>2</sub>e". These values are added up to give the climate impact.



**Emission factors** The data basis for carbon footprint calculations is derived from the database ecoinvent 3.6, 3.8, 3.9 or 3.10 and the IPCC 2013 or IPCC 2021 assessment methods. The greenhouse gas potential is considered over a timeframe of 100 years (GWP 100a). myclimate regularly updates its emission factors. This report uses the latest emission factors, which may cause the results from previous years to differ from those of earlier reports.

**Uncertainty** The exact carbon footprint numbers given in the results section are generally associated with uncertainties. These result from the modelling of data gaps, the selection of suitable emission factors and the underlying models of these factors. The uncertainty of the results was not quantified in this study.





**Scope 1** Emissions generated directly in the company's own facilities

**Scope 2** Indirect emissions from purchased energy, e.g. electricity and district heating

**Scope 3** Indirect upstream and downstream emissions, e.g. from business travel and purchased materials

**Scope 3.1** Purchased goods and services procured by the company in the reporting year

**Scope 3.2** Capital goods that are used by the company for production purposes and were procured in the reporting year

**Scope 3.3** Extraction, production and transport of fuels and energy purchased or acquired by the company in the reporting period

**Scope 3.4** Inbound and outbound transports carried out by third-party companies and paid for by the reporting company, as well as internal transport between locations and energy consumption by external warehouses

**Scope 3.5** Waste produced in activities controlled by the company in the reporting year (incl. waste water)



## Scopes

- Scope 3.6** Business transactions with non-company-owned vehicles, public transport and flights
- Scope 3.7** Employee commuting by private vehicle and public transport
- Scope 3.8** Leased or rented buildings, machinery or vehicles (reporting entity = lessee)
- Scope 3.9** Outbound transports carried out by third-party companies and paid for by customers of the reporting company
- Scope 3.10** Further processing of intermediate products sold by the company in the reporting year
- Scope 3.11** Direct energy consumption of products sold in the reporting year
- Scope 3.12** End-of-life treatment of products sold in the reporting year
- Scope 3.13** Leased buildings, machinery or vehicles (reporting entity = lessor)
- Scope 3.14** Franchise operations that are not already included in Scope 1 & 2
- Scope 3.15** Investments in other companies, loans in favour of other companies or projects, long-term financing of projects





Shaping the  
future

**Effective climate protection** Calculating a corporate carbon footprint (CCF) is a key element of corporate climate protection. It serves as the basis for continuous CO<sub>2</sub>-management and reporting of key greenhouse gas figures in sustainability reports, e.g. in line with the GRI or CDP.

**Basis** Furthermore, a corporate carbon footprint is required to develop a CO<sub>2</sub> target and reduction path for a company's sustainability strategy, as required, for example, by the [Science Based Targets initiative \(SBTi\)](#).





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