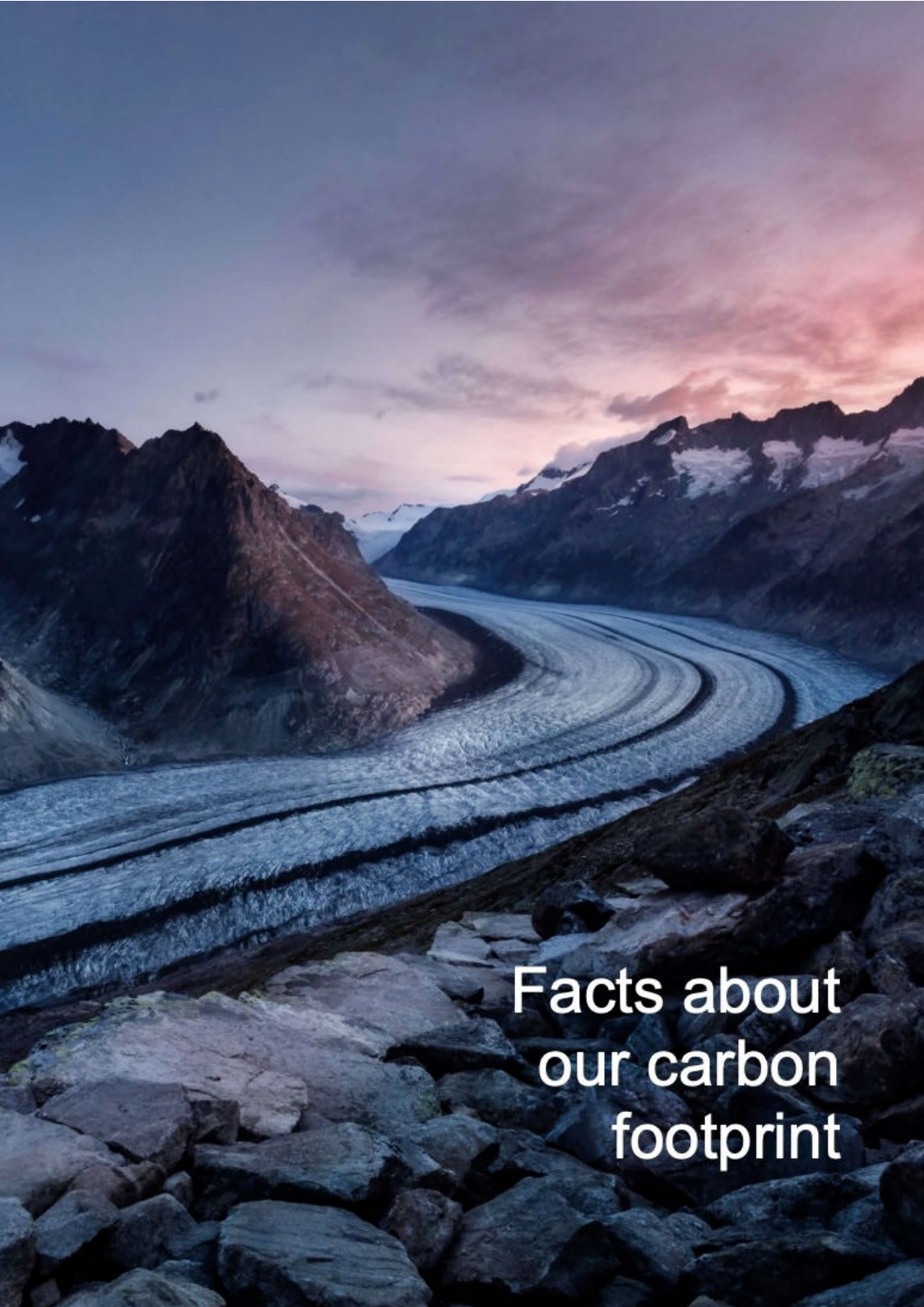


Carbon footprint 2025

Pfandbriefbank

19.06.2026



Facts about our carbon footprint

In 2025, the emissions totaled **16 t CO₂e**,
which equates to:



the annual amount of CO₂ stored by
1'241 mature beech trees



the amount of CO₂ generated by **1**
Swiss person per year



the CO₂-emissions of **3** round-the-
world flights

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Reporting period: 01.01.2025 - 31.12.2025

Calculation standard:

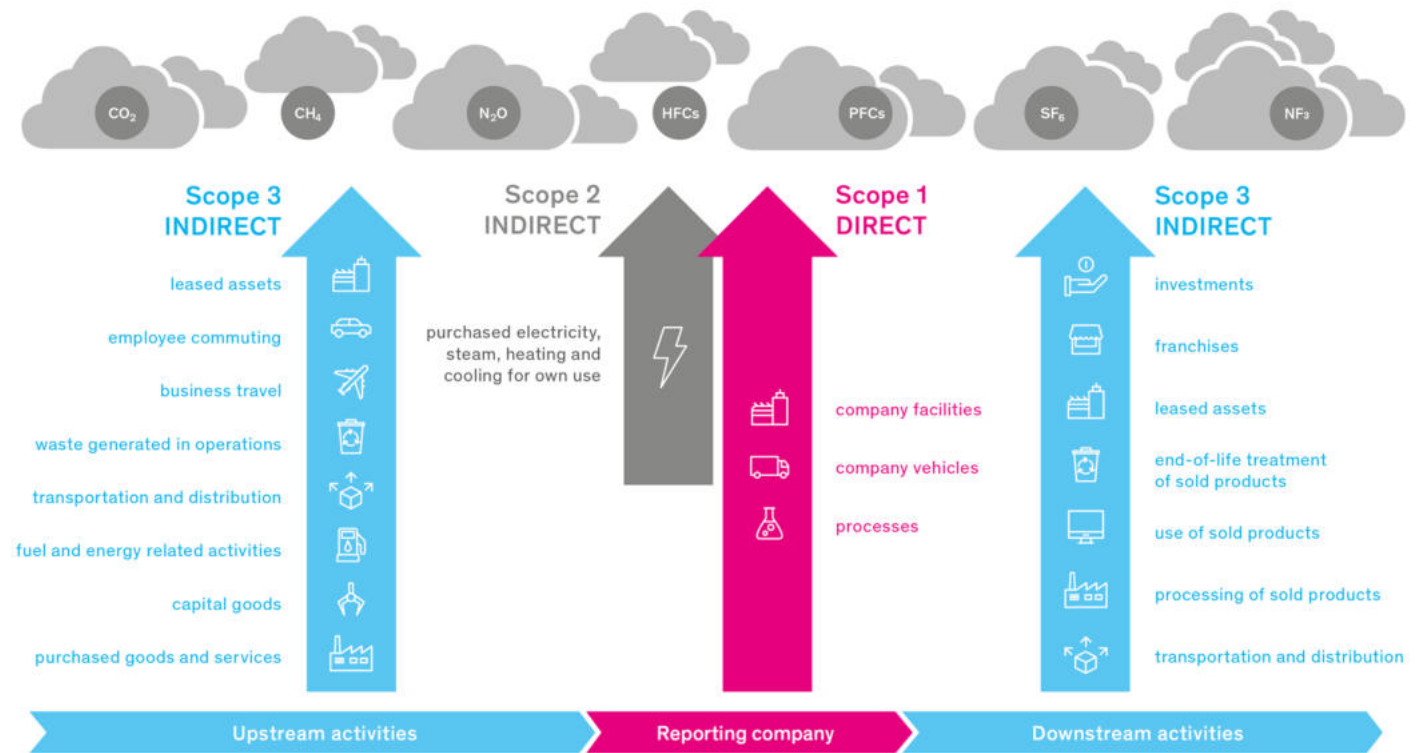
The carbon footprint is based on the internationally recognised standard "The GHG Protocol: A Corporate Accounting and Reporting Standard" and includes the climate-relevant greenhouse gases that fall under the company's "operational control". The data basis for the calculations comes from myclimate Release 1.24.3 (based on ecoinvent 3.8, 3.9, 3.10, myc EF) and the IPCC 2021 assessment method (GWP 100a).

Organisational boundary: The following sites were included:

Node	Country
Pfandbriefbank	Switzerland

Methodology &
System
boundaries

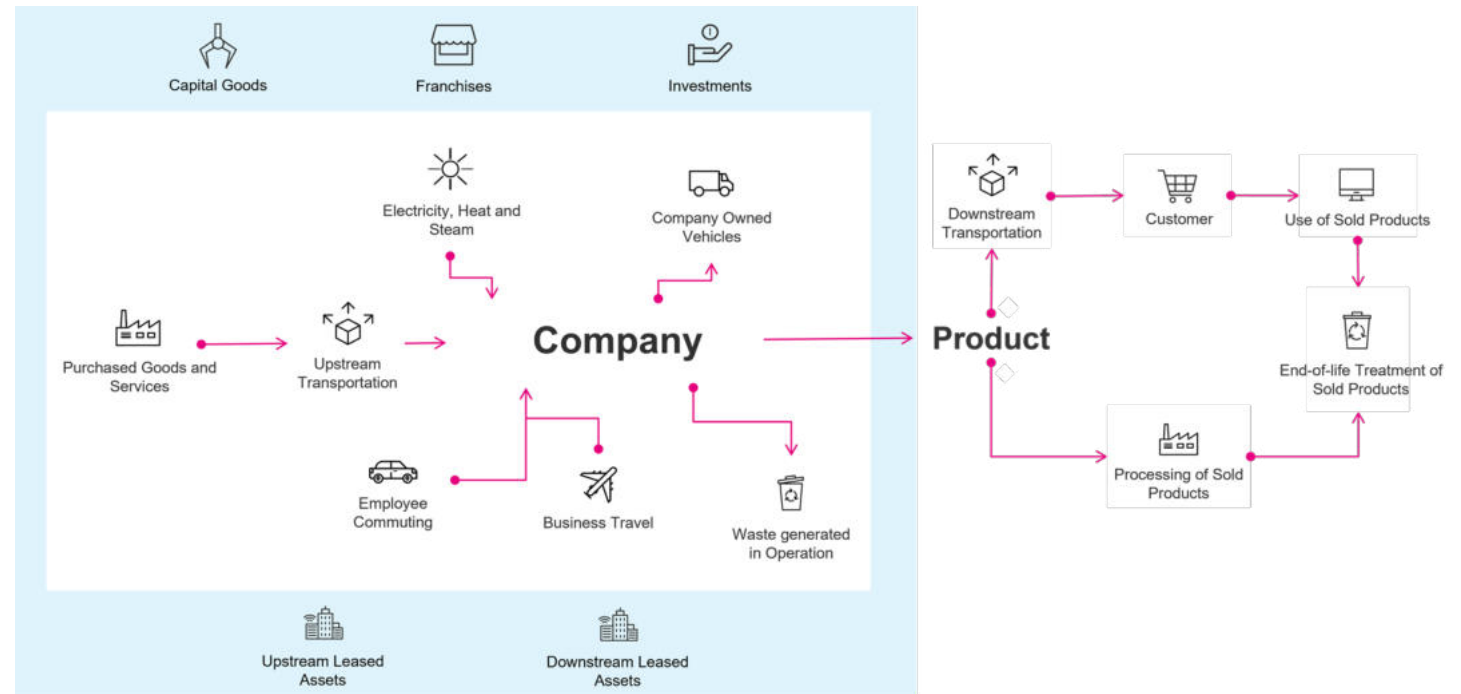
The sources of greenhouse gas emissions according to the scopes model of the GHG protocol.



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:

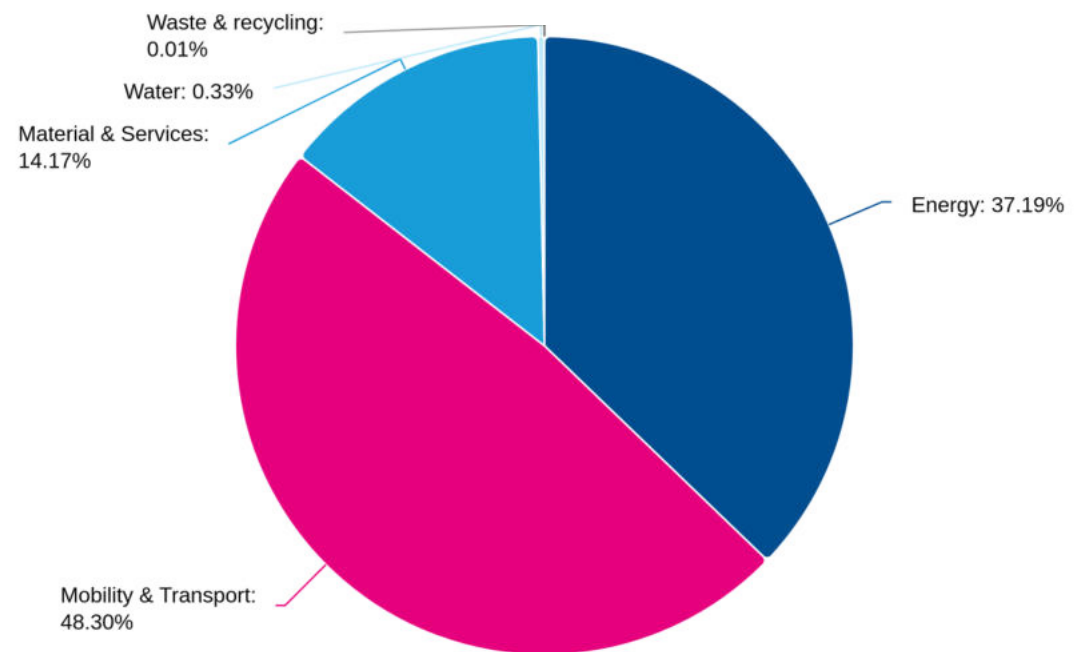
Scopes	Functional categories
	Energy
1 & 3.3	Heating and Cooling
2 & 3.3	Electricity
	Mobility & Transport
3.4	Third-party transport
3.6	Business travel
3.7	Commuting
	Material & Services
3.1	Office material & Printed matter
3.2	IT devices
3.1	Food and Beverages
3.1	Services
3.1	Digital Working
	Water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

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Greenhouse gas emissions grouped into categories

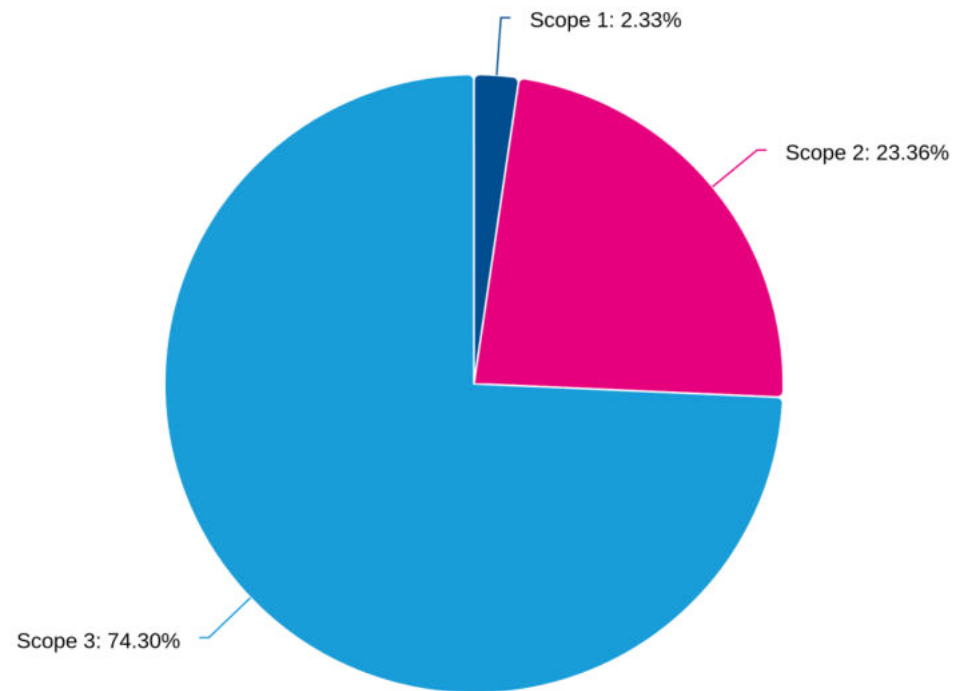
Total emissions 15.51 t CO₂e



Categories

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

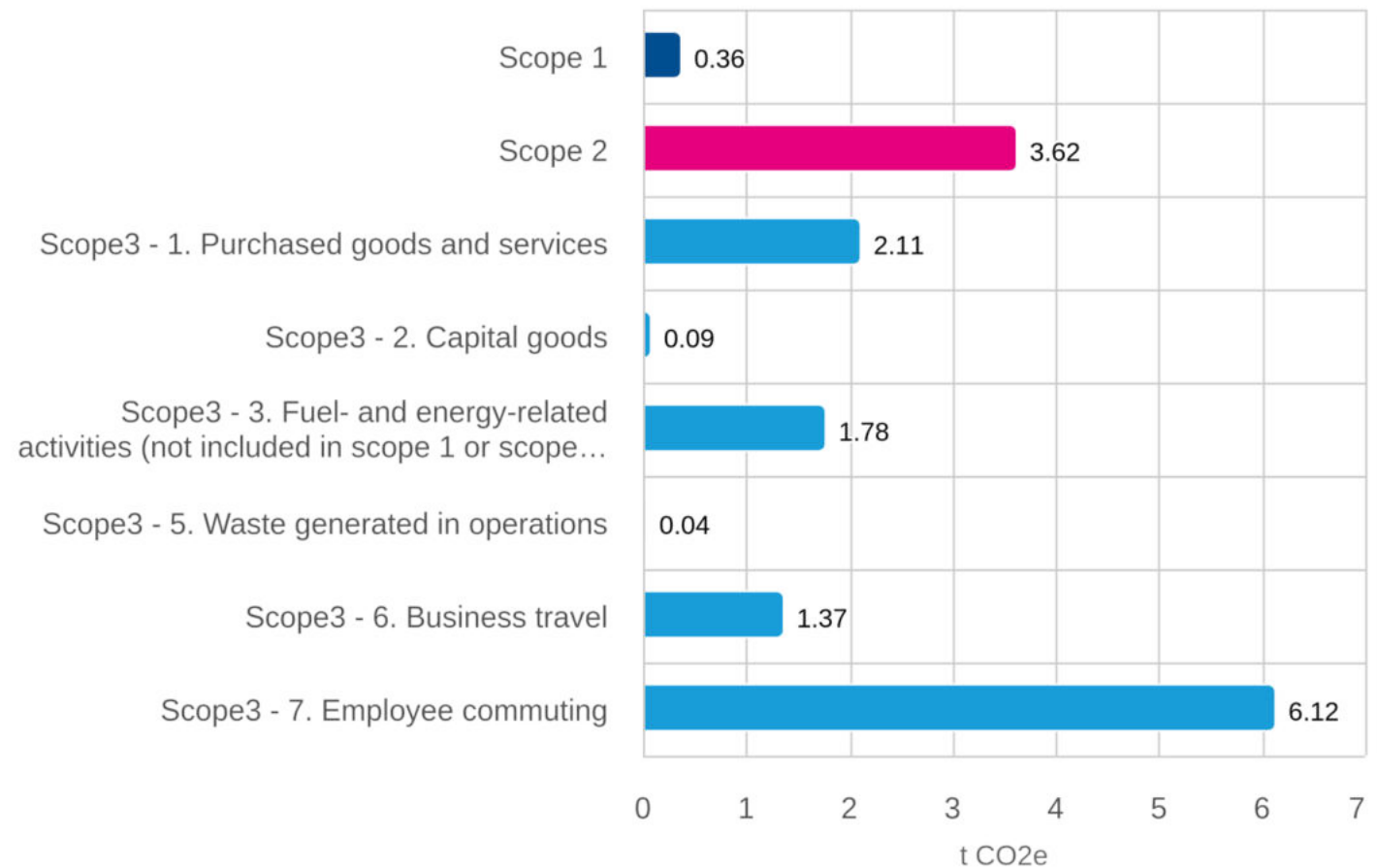
Total emissions 15.51 t CO₂e



Scopes

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

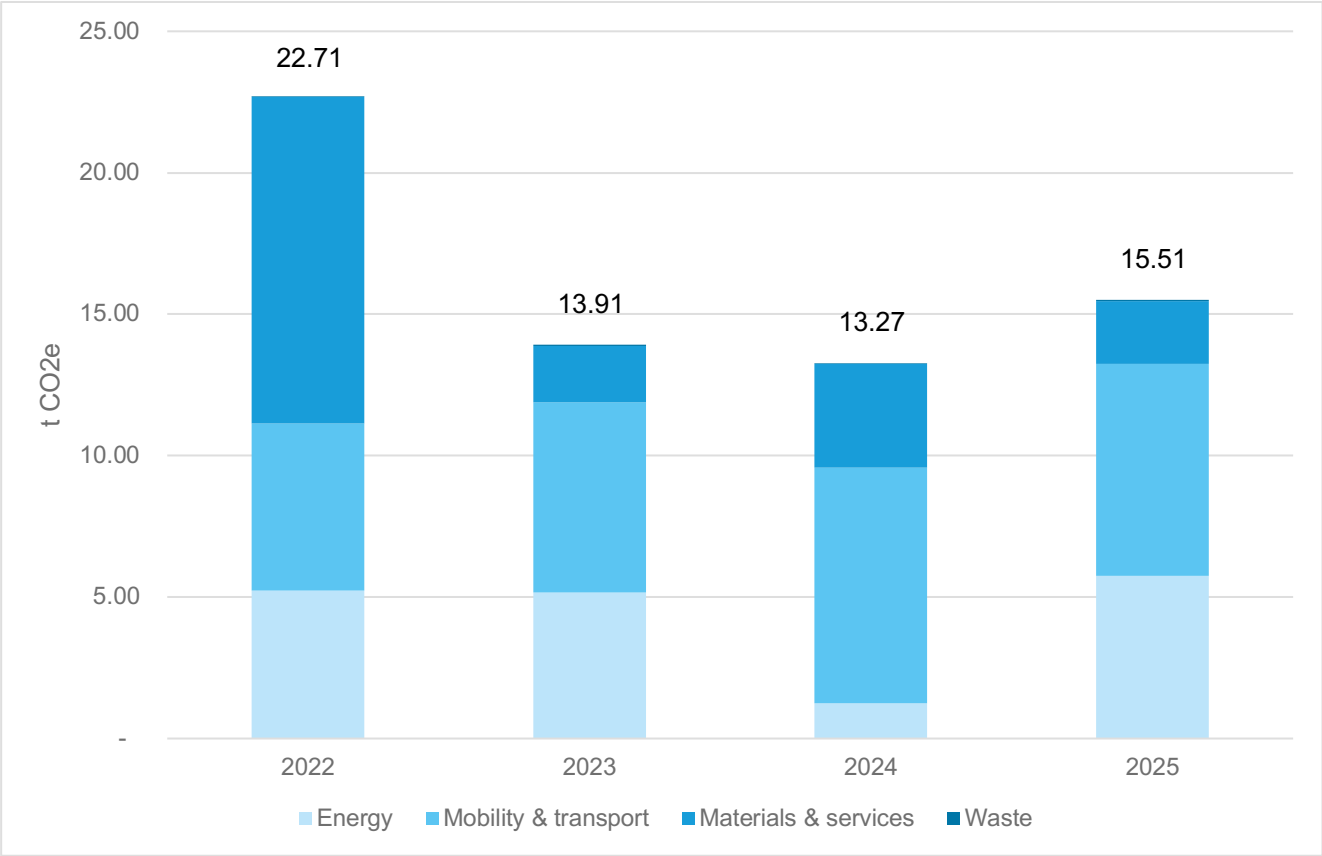
Total emissions 15.51 t CO₂e



Subscopes



Greenhouse gas emissions compared



Previous years

Greenhouse gas emissions compared

 per employee (FTE):
1.55 t CO₂e

Key figures



Overview

Your emissions

	[t CO ₂ e]
Energy	5.77
Heating and Cooling	4.90
Electricity	0.86
Mobility & Transport	7.49
Third-party transport	<0.01
Business travel	1.37
Commuting	6.12
Material & Services	2.20
Office material & Printed matter	0.16
IT devices	0.09
Food and Beverages	1.95
Water	0.05
Tap water	0.01
Waste water	0.04
Waste & recycling	<0.01
Waste	<0.01
Recycling	<0.01
Other	0.00
Total	15.51

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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.



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 (CO₂), which is produced, among other ways, during the combustion of fossil fuels. In addition to CO₂, many processes emit other greenhouse gases, such as methane (CH₄) and nitrous oxide (N₂O). The effect of these gases can be expressed as an equivalent amount of CO₂ in "kilograms of CO₂ equivalents", or "kg CO₂e". 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.

Methodology



Scopes

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 CO₂-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 CO₂ target and reduction path for a company's sustainability strategy, as required, for example, by the [Science Based Targets initiative \(SBTi\)](#).



Stiftung myclimate
Pfingstweidstrasse 10
8005 Zürich
T +44 500 43 50

Your contacts

Karl Hsu

karl.hsu@myclimate.org

Emanuela Consoli

emanuela.consoli@myclimate.org