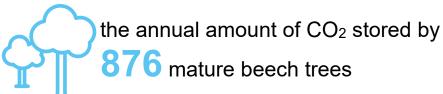




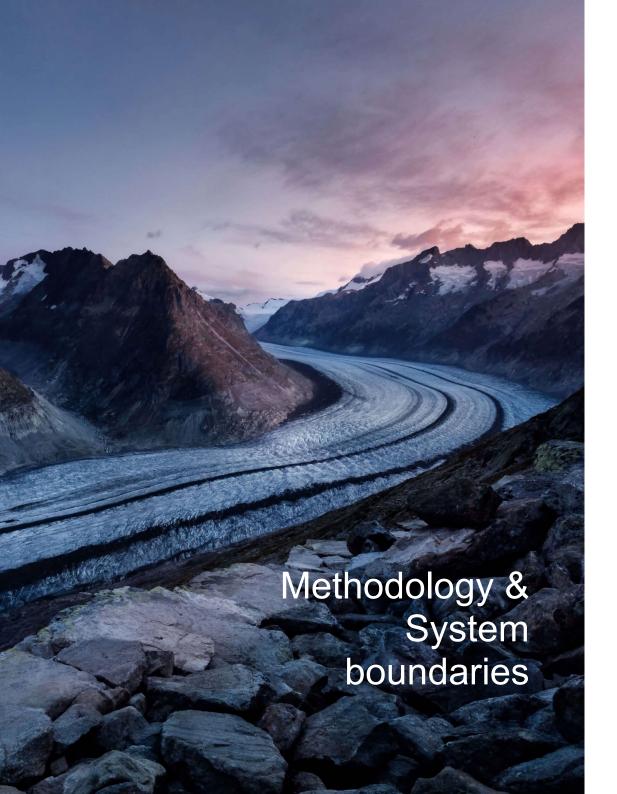
In 2023, PFANDBRIEFBANK emissions totalled 11 t CO₂e, which equates to:



the amount of CO₂ generated by 1
Swiss people per year

the CO₂-Emissions of 2 round-the-world flights

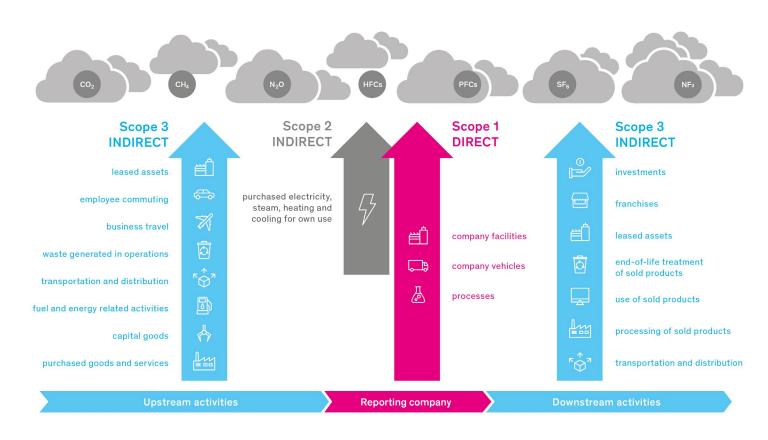




Carbon footprints are based on the internationally recognised "GHG Protocol: A Corporate Accounting and Reporting Standard" and are made up of the climate-affecting greenhouse gases over which the company has "operational control". The data basis for carbon footprint calculations is derived from the myclimate Release 0.2 Standard (based on ecoinvent 3.6, 3.8, 3.9) and the 2013 IPCC assessment method (GWP 100a).



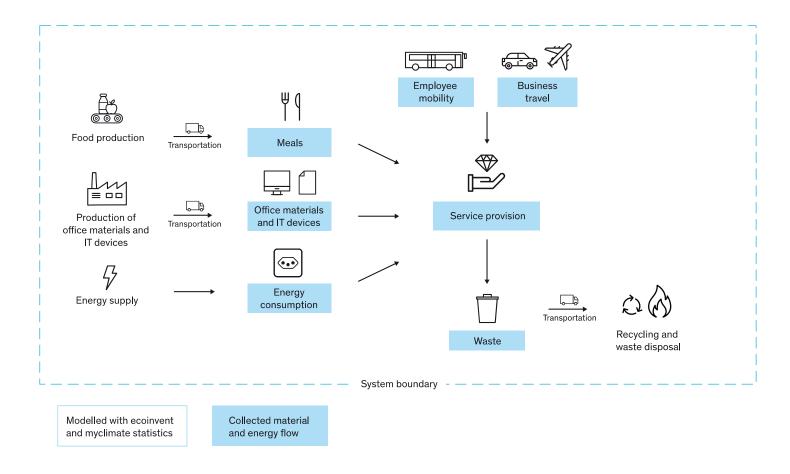
Sources of greenhouse gas emissions according to the generic scopes model of the Greenhouse Gas Protocol



Source: myclimate

Functional categories

Sources of greenhouse gas emissions



Source: myclimate



The following scopes and categories were taken into account to calculate the carbon footprint:

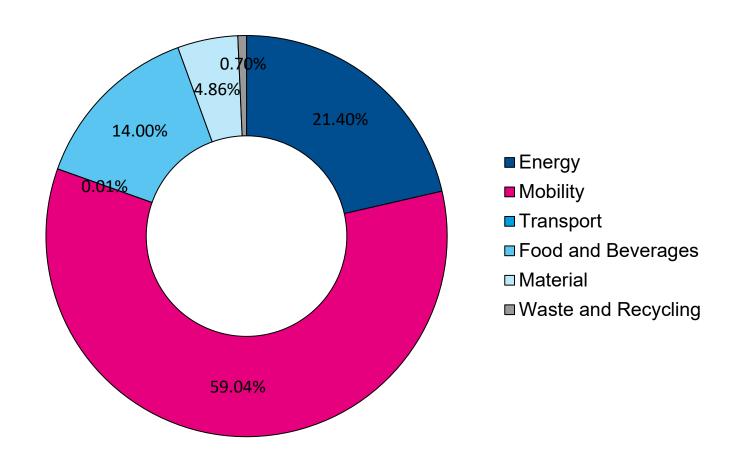
Scopes	Functional category
	Energy
2 & 3.3	Electricity
1 & 3.3	Heating and Cooling
	Mobility
3.7	Commuting
3.6	Business Travel and Overnight Stays
	Transport
3.4	Transport Third Party
	Food and Beverages
3.1	Beverages
3.1	Snacks & Meals
	Material
3.1	Office Material
3.1	Tapwater
3.1	Printed Matter
3.2	IT Materials
	Waste and Recycling
3.5	Waste to Incineration
3.5	Recycling Waste
3.5	Waste Water





Greenhouse gas emissions grouped into categories

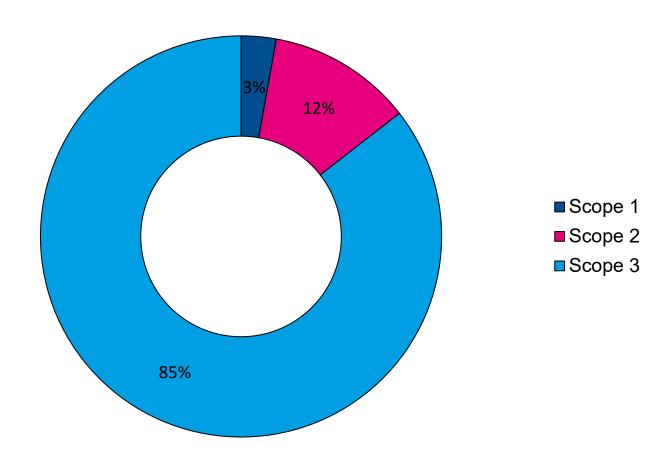
Total emissions 11.0t CO₂e





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

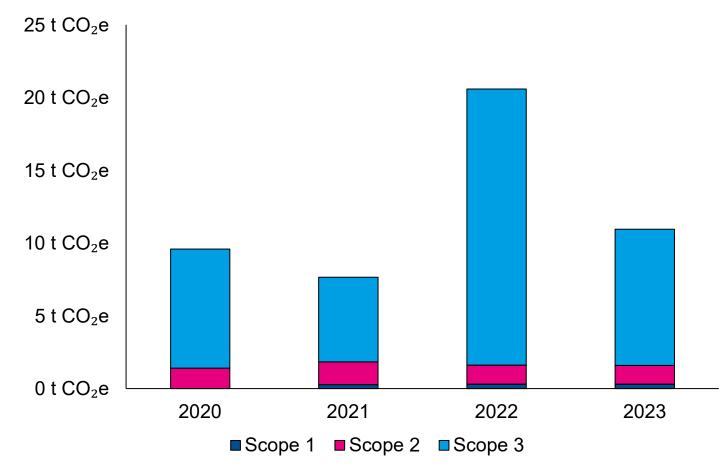


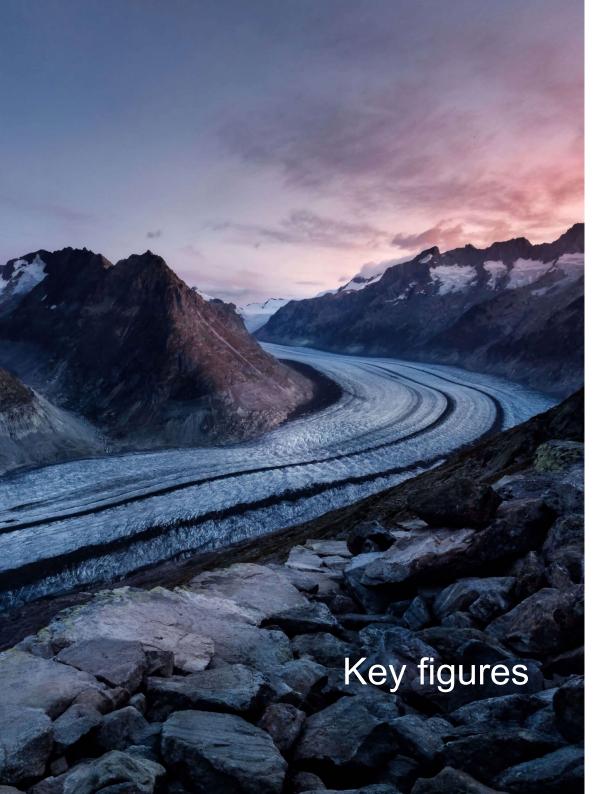




Change in greenhouse gas emissions over time

Compared with the previous year, the greenhouse gas footprint decreased by 47 %.





Greenhouse gas emissions compared





Your emissions

	[t CO₂e]
Energy	2.3
Electricity	0.3
Heating and Cooling	2.1
Mobility	6.5
Commuting	5.0
Business Travel and Overnight Stays	1.4
Transport	0.0
Transport Third Party	0.0
Food and Beverages	1.5
Beverages	1.0
Snacks & Meals	0.5
Material	0.5
Office Material	0.1
Tapwater	0.0
Printed Matter	0.0
IT Materials	0.4
Waste and Recycling	0.1
Waste to Incineration	0.0
Recycling Waste	0.0
Waste Water	0.0
Total	11.0
Emissions for which Climate Protection Projects have been financially supported	





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.



Time frame 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 ecoinvent 3.6, 3.8 and 3.9 database and the 2013 IPCC assessment method. The greenhouse gas potential is considered over a time frame 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



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 <u>Science Based Targets initiative (SBTi)</u>.



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