ARMSWISSBANK

Year 2024

GHG emissions report

ARMSWISSBANK CJSC

Foreword

Congratulations on pursuing your climate journey. Greenly is proud to contribute to ARMSWISSBANK CJSC's climate strategy, and support you on a path towards Net Zero.

This report synthesizes the results of your greenhouse gas (GHG) emissions assessment. It is a first step toward identifying reduction actions and helping you plan for the energy transition.

While offering some benchmarks to compare with other companies, a GHG emissions assessment is mainly used to identify ways to improve your global impact and to help you define a reduction trajectory. Achieving your decarbonization targets involves engaging your ecosystem of employees, customers and suppliers who will need to align with your new targets.

The evaluation of your emissions is in line with carbon accounting international standards as standardized by the GHG Protocol.

We are happy to support you on your journey. The entire Greenly team would like to thank you for your outstanding commitment.

Alexis Normand

CEO of Greenly

Overview

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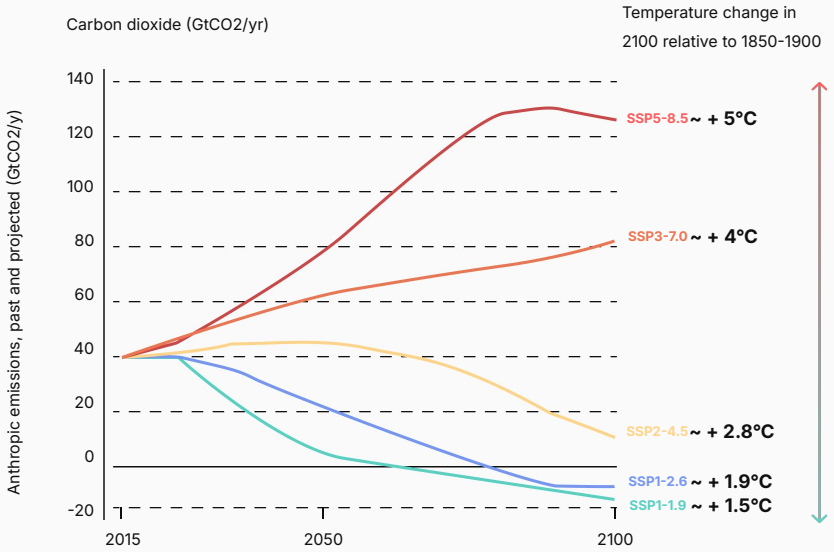
Why care about the energy transition

Regardless of our management of the environmental crisis, organizations and individuals are heading towards major upheavals that will affect entire ecosystems.



Source: Carbone 4

Two types of disruptions

- Physical risks and constraints
- Transition risks and opportunities

Impacted sectors

- Production
- Supply chain
- Market
- Infrastructure
- HR
- Legislation

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Physical risks...

Definition

Risks related to exposure to the physical consequences of global warming

- Average temperature increase and more extreme fluctuation
- Intensification of extreme weather events (rain, heat waves/droughts, etc.)
- Sea level rise
- Scarcity of resources (especially energy), food and water insecurity
- Biodiversity collapse

What are the consequences if I don't commit?

1. Deterioration of infrastructure, value chain losses
2. Direct economic consequences
3. Low resilience to future events and physical constraints (e.g. natural disaster)
4. Dependence on an increasingly fragile supply chain (availability and cost of resources, flexibility, fluctuation of fossil fuels)
5. Disruptions in living conditions (housing, food, health, transport, etc.)

Transition risks (and opportunities)

Definition

Risks related to the transition to a low-carbon economy

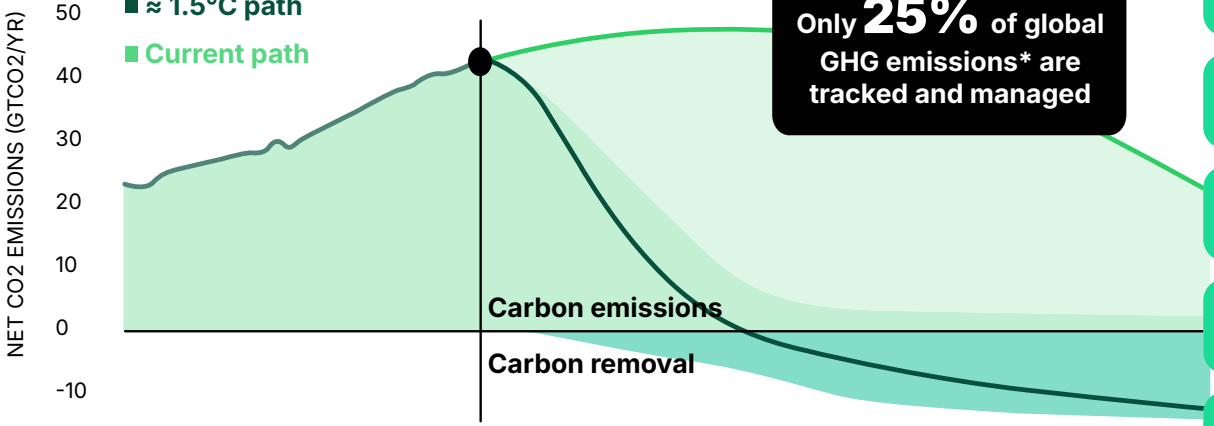
- Regulatory developments and mitigation policies
- Markets and sectors migrating towards promoting low-carbon value creation:
  Opportunities to seize
  Associated market risks
- Growing stakeholder demands on environmental commitments
- Shifting employee mindsets and expectations regarding the environmental reputation of their employer

What are the opportunities if I commit?

1. Optimization of flows and costs
2. More sustainable business activity and corporate strategy
3. Increased competitiveness within my ecosystem
4. Resilience and autonomy of activities in the face of the new socio-economic paradigm
5. Lower exposure to legal and financial constraints and sanctions

It is critical to set a course for Net Zero

REACHING PLANETARY DECARBONIZATION GOALS IMPLIES THAT ALL BUSINESSES TRACK THEIR EMISSIONS, REGULATIONS ARE KICKING IN



Applicable Regulations

- **EU Emissions Trading System** 2005
- **SECR** 2019
- **SFDR & Taxonomy** 2022
- **NFRD & CSRD** Jan. 2024
- **SEC Disclosure Regulation** Jan. 2027

Source: *Carbon Pricing Leadership Report

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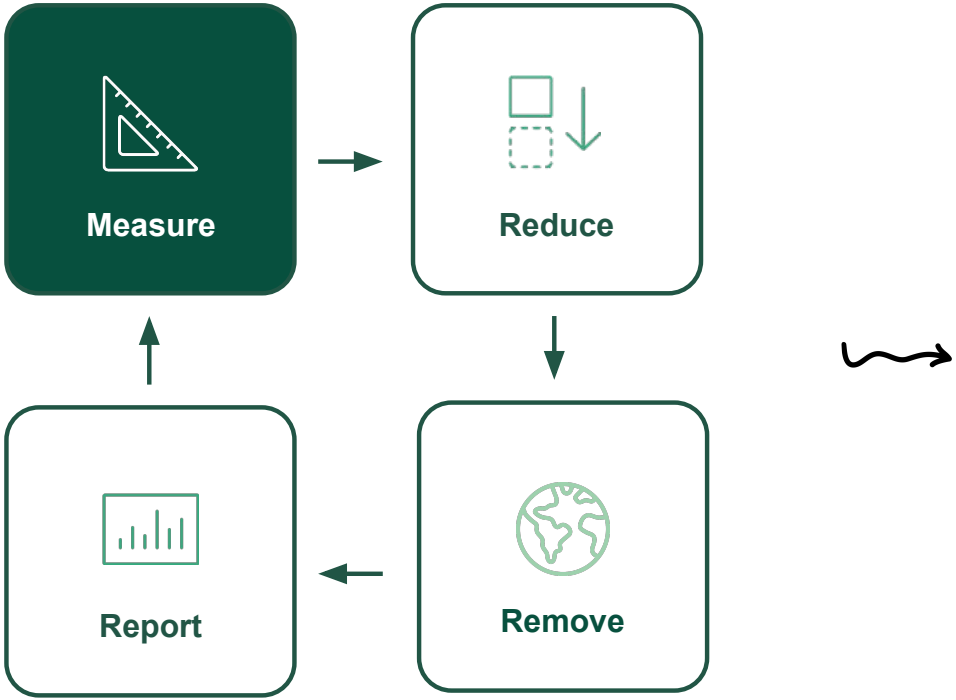
Solving the Climate Equation

MEASURING EMISSIONS IS THE FIRST STEP TO SETTING A PATH TOWARDS NET ZERO



Carbon accounting methodology

Scope 1 | Direct emissions

GHG emissions generated directly by the organization and its activities.

Examples: combustion of fossil fuels, refrigerant leaks, etc.

Scope 2 | Indirect emissions related to energy consumption

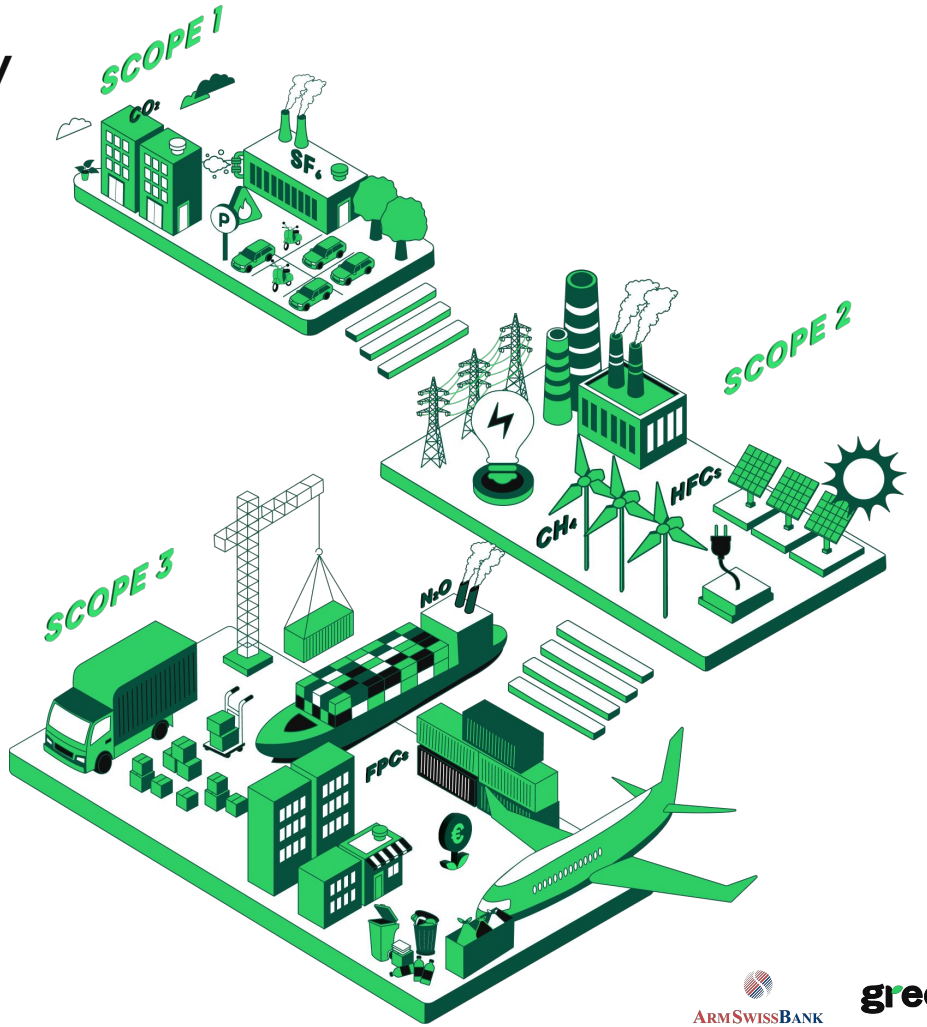
Emissions related to the organization's consumption of electricity, heat or steam.

Example: electricity consumption, etc.

Scope 3 | Other indirect emissions

Emissions related to the organization's upstream and downstream operations and activities

Example: transportation, purchased goods and services, sold products, etc.



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How are emissions computed?

ANALYZING EMISSIONS, AUTOMATING TRACKING

0% of your emissions of 2024 are calculated using activity data
0% in 2023

Expense based

Increasing Accuracy*

Activity based

Activity metrics x Emissions factors = CO2 Eq. Emissions

Total Expense 80€	1.75 kgCO2e/€	140 kgCO2e
Total Distance 600 km	0.2 kgCO2e/km	120 kgCO2e
Total Fuel 40 liters	2.8 kgCO2e/liters	112 kgCO2e

*depending on the availability of data

Emission Factor Sources

ADEME · CDP · IEA International Energy Agency · eurostat · AGRIBALYSE · defra · exiobase · Fraunhofer · European Commission JOINT RESEARCH CENTRE · Department for Business, Energy & Industrial Strategy

Methodological reference: ADEME note on the use of accounting data for the GHG Accounting

GHG emissions assessment scopes

Entity

ARMSWISSBANK CJSC
From January 2024 to December 2024
-

Primary data

Accounting data
Employee survey
Buildings data
Activity data from the following modules: Business travel and vehicle fuel consumption, Consultants & Contractors, Business Loans & Bonds, Motor Vehicle Loans, Project Finance, Real Estate Investment, Sovereign Bonds, IT Inventory

Methodology

Official and approved GHG Protocol methodology; GWP 100

Emissions generated in and outside the country of operation are accounted for. The methodological details of the calculation of each carbon footprint source are available on the Greenly platform.

Measurement scope

All emissions under operational control

✔ Category included
○ Category excluded
✘ Category irrelevant

Scope 1
✔ 1.1 Generation of electricity, heat or steam
✔ 1.2 Transportation of materials, products, waste, and employees
✘ 1.3 Physical or chemical processing
✔ 1.4 Fugitive emissions

Scope 2
✔ 2.1 Electricity related indirect emissions
✘ 2.2 Steam, heat and cooling related indirect emissions

Scope 3
✔ 3.1 Purchased goods and services
✔ 3.2 Capital goods
✔ 3.3 Fuel- and energy- related activities not included in Scope 1 or Scope 2
✔ 3.4 Upstream transportation and distribution
✔ 3.5 Waste generated in operations
✔ 3.6 Business travel
✔ 3.7 Employee commuting
✘ 3.8 Upstream leased assets
✘ 3.9 Downstream transportation and distribution
✘ 3.10 Processing of sold products
✘ 3.11 Use of sold products
✘ 3.12 End-of-life treatment of sold products
✘ 3.13 Downstream leased assets
✘ 3.14 Franchises
✔ 3.15 Investments

General overview

KEY RESULTS – 2024 vs 2023

Absolute	−26%	Per employee	−28%	Per revenue (M)	−36%
241k tCO2e		**1.4k** tCO2e		**5.2** tCO2e	
		Employee number : 167 *+2 %*		*Revenue : 47kMAMD* *+17 %*	

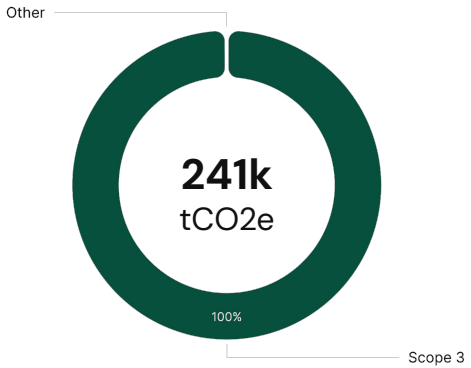
This report summarizes the results of ARMSWISSBANK CJSC's 2024 GHG emissions assessment based on the information collected and subject to its completeness, correct categorization and validation.

Emissions Report

General overview

BREAKDOWN BY SCOPE – 2024 vs 2023

	Scope 1		Scope 2		Scope 3	
Absolute tCO2e	5.2	-92%	59	+27%	241k	-26%
Employee tCO2e/employee	< 0.1	-92%	0.4	+24%	1.4k	-28%
Revenue t/MAMD	< 0.1	-93%	< 0.1	+9%	5.2	-36%



Results subject to the correct categorization and validation of expenses of ARMSWISSBANK CJSC. Base year emissions are updated using the current year's methodologies, emission factors, and boundaries. When historical data updates are not feasible, adjustments or acknowledgments are clearly documented.

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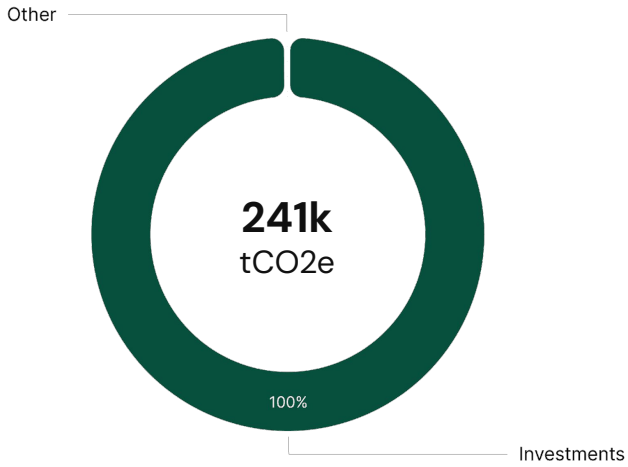
General overview

RESULTS BY ACTIVITY

Total emissions of ARMSWISSBANK CJSC,
by activity (% tCO2e)



Is equivalent to:

The amount of CO2 sequestered annually by **22k hectares of growing forest***

The annual emissions of **25k French Residents***

134k Paris - New York round trips*

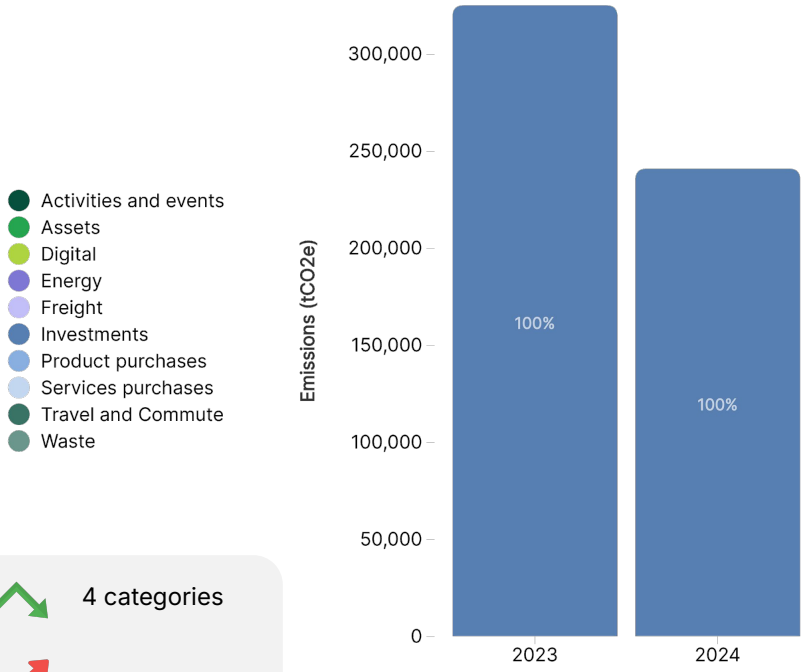
	2023 vs 2024			
	Absolute tCO2e		**Per employee** tCO2e/employee	
Investments	240k	-26%	1.4k	-28%
Energy	101	-32%	0.6	-34%
Services purchases	93	+3%	0.6	+0%
Travel and Commute	83	+140%	0.5	+134%
Digital	13	-42%	< 0.1	-43%
Waste	8.6	+88%	< 0.1	+84%
Others**	15		< 0.1	

Sources: Labos1Point5, ExioBase, French National Forests Office
***Activities and events, Assets, Freight*

General overview

EVOLUTION BY ACTIVITY

Evolution of total emissions of ARMSWISSBANK CJSC, by activity (tCO2e)



4 categories

4 categories

	2023		2024
Absolute emissions	325k	-26%	241k
Employees	163	+2 %	167
Emissions per employee tCO2 / employee	2k	-28%	1.4k
Revenue MAMD	40k	+17 %	47k
Emissions per revenue tCO2e / MAMD	8.1	-36%	5.2

To meet the 2015 Paris Agreement target of a 50% reduction in GHG emissions between 2020 and 2030, we need to achieve a 6.3% reduction in emissions within one year (-15k tCO2e).

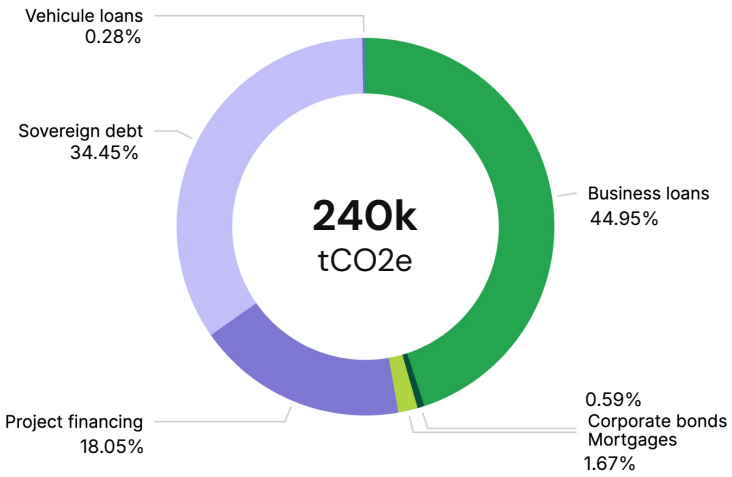
Focus on Investments

Focus on Investments

Activity data
240 ktCO2e (100%)

Expense data
0k tCO2e (0%)

Investments emissions by asset type
(% tCO2e)



What is included in this category?

CO2 emissions from investments, calculated using PCAF methodology based on investment value and asset emissions.

How to reduce the impact of this category?

You can adopt the following measures:

- Add conditions to your obligations to improve your influence over your investments.
- Implement ESG criteria in your due diligence process prior investment.
- Influence investments to adopt best practices within governance bodies.

Methodology

1. Emissions calculated using expense data, by multiplying a quantity by an emission factor.
2. The emission factors used for this category come from the PCAF database shared with PCAF signatories.
3. Details of the methodology used to calculate each carbon footprint source are available on the Greenly platform.

Focus on Investments

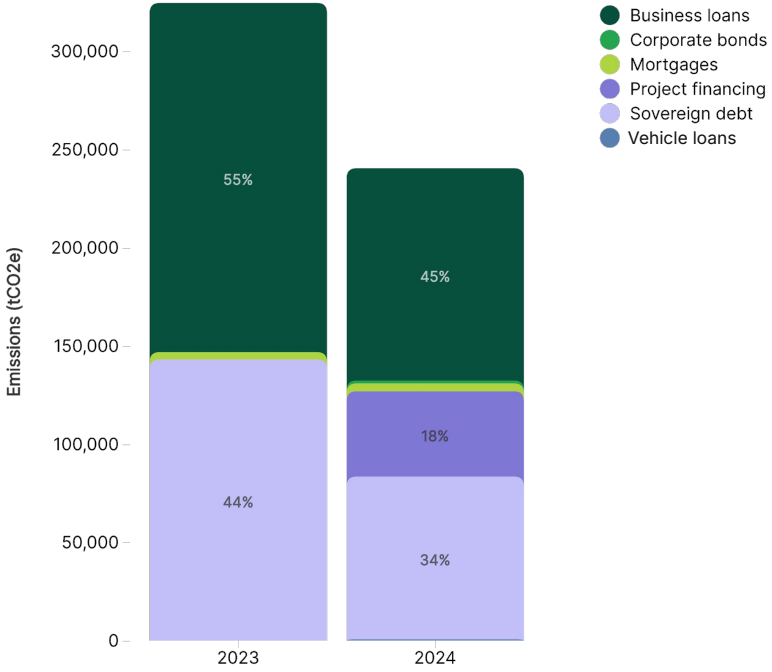
YEAR OVER YEAR COMPARISON

Overall comparison

÷1.3	÷1.4	÷8
Absolute	Per employee	Per MAMD

Emissions variations between 2024 and 2023

(tCO2e)



The key sources of variation

Only variations accounting for more than 10% of this category are considered.

	Tons CO2e	vs 2023	Quantities	vs 2023	Emission factors	vs 2023
Business loans	-70k	÷1.6	🚫		🚫	
Sovereign debt	-60k	÷1.7	🚫		🚫	
Project financing	+43k	🆕	-	🆕	-	

The variations of tCO2e associated to each category can be explained by:
- A variation in quantity (purchases or usage)
- The evolution of the emission factor associated to this category (methodology update, more details in this article)

A detailed view of all changes can be found on your platform.

🆕: New category (or emissions multiplied by 1000+)
❎: Category deleted (ou emissions divided by 1000+)
🚫: Uncomparable units, see details in the platform

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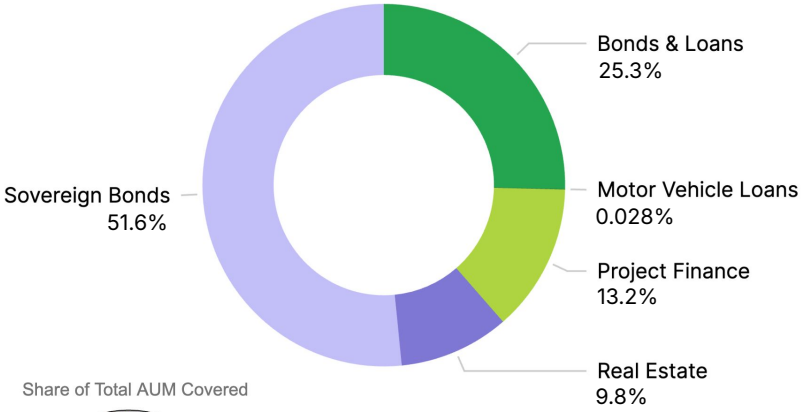
Portfolio coverage and Data Quality Scores

Portfolio Breakdown (by amount invested (€)



Share of Total AUM Covered

93.3% of Armswissbank's AUM are covered in the financed emissions category of the GHG assessment, ensuring robust GHG assessment across asset classes. The share of total assets under management covered was 97.5% in 2023.

Corporate Bonds
Business Loans
Real Estate
Sovereign Bonds
Project Finance
Motor Vehicle Loans

Weighted PCAF Data Quality Score

4

- Higher scores indicate lower-quality data under the PCAF framework:
  - Score 4: Asset types emissions are based on a estimation based on Country of operations and NACE code of the underlying asset
- Ponderation of data quality score by the share of the asset in the global portfolio leads to a Weighted PCAF data quality score of 4
- **Data improvement efforts should focus retrieving GHG assessment from investments rather than on estimates.**

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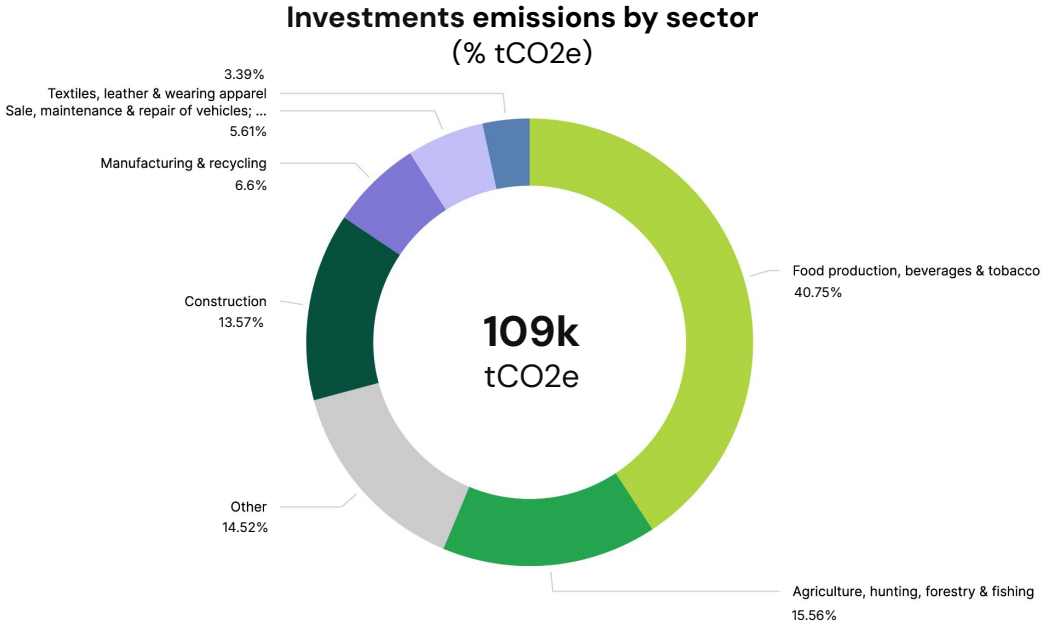
Absolute emissions by asset type

Asset type	Total outstanding loan and investments covered (€)	Total absolute emissions (tCO2e)	Scope 1 emissions (tCO2e)	Scope 2 emissions (tCO2e)	Scope 3 emissions (tCO2e)	Emission intensity (tCO2e/€)	Weighted data quality score *For all scopes*
Business loans and bonds	236,175,702.50	42,066,633.40	12,064,770.55	2,796,262.08	27,205,600.78	0.1781	4
Of which Energy	*4,728,716.45*	*5,642,707.76*	*4,093,033.00*	*512,477.00*	*1,037,197.76*	1.1933	*4*
Of which Cement	*13,402*	*279*	*105*	*7*	*167*	0.0208	*4*
Of which Steel	*590,958.60*	*2,606*	*980*	*68*	*1,558*	0.0044	*4*
Of which Automotive	*188,604*	*4,238.82*	*1,500.75*	*224.89*	*2,513.18*	0.0225	*4*
Mortgages	91,684,807.70	8,016.60	2,614.26	5,391.92	N/A	0.0001	4
Sovereign bonds	480,725,735	82,831.70	82,831.70	N/A	N/A	0.0002	4
Project Finance	123,046,736	1,454,088.57	N/A	N/A	N/A	0.0118	4
Motor Vehicle Loans	261,334	1,584.84	1,387,697.03	128,930.60	68,210.99	0.0061	4

Automotive includes the NACE sectors: (1) Retail sale of automotive fuel in specialised stores, (2) Wholesale trade of motor vehicle parts and accessories.
Steel includes the NACE sectors: (1) Manufacture of tubes. pipes. hollow profiles and related fittings of steel.
Cement includes the NACE sectors: (1) Manufacture of other articles of concrete plaster and cement.
Energy includes the NACE sectors: (1) Production of electricity, (2) Distribution of electricity.

Focus on Business loans and Corporate bonds (1/3)



What is included in this category?

CO2 emissions from business loans and corporate bonds, calculated using PCAF methodology based on investment value and asset emissions.

Focus on Business loans and Corporate bonds (2/3)

Asset	Investment type	Sector	Absolute emissions scope 1 (tCO2e)	Absolute emissions scope 2 (tCO2e)	Absolute emissions scope 3 (tCO2e)	Absolute emissions scope 1-2-3 (tCO2e)	Attribution factor	Financed emissions (tCO2e)	Financed emissions by kilo_unit invested	Methodology
BL1	*Business loans*	*Food production, beverages & tobacco*	3662	7387	46137.65	57186.26	10.97%	**6273.94**	0.06	Estimation based on EXIOBASE EF based on sector of activity and revenue for Emerging economies.
BL2	*Business loans*	*Agriculture, hunting, forestry & fishing*	10133	922	5345.96	16401.58	31.16%	**5110.02**	0.97	Estimation based on EXIOBASE EF based on sector of activity and revenue for Emerging economies.
BL3	*Business loans*	*Food production, beverages & tobacco*	3662	7387	46137.65	57186.26	5.78%	**3304.32**	0.06	Estimation based on EXIOBASE EF based on sector of activity and revenue for Emerging economies.
BL4	*Business loans*	*Agriculture, hunting, forestry & fishing*	10133	922	5345.96	16401.58	16.73%	**2743.98**	0.97	Estimation based on EXIOBASE EF based on sector of activity and revenue for Emerging economies.
BL5	*Business loans*	*Construction*	675	162	15973.39	16810.12	12.73%	**2139.63**	0.03	Estimation based on EXIOBASE EF based on sector of activity and revenue for Emerging economies.
BL6	*Business loans*	*Agriculture, hunting, forestry & fishing*	3703	337	1953.79	5994.29	32.69%	**1959.59**	1.56	Estimation based on EXIOBASE EF based on sector of activity and revenue for Emerging economies.
BL7	*Business loans*	*Mining & quarrying*	1486	194	743.62	2422.94	76.02%	**1841.88**	2.12	Estimation based on EXIOBASE EF based on sector of activity and revenue for Emerging economies.
BL8	*Business loans*	*Petroleum, chemicals & non-metallic mineral products*	696	95	907.62	1697.96	100.00%	**1697.96**	0.49	Estimation based on EXIOBASE EF based on sector of activity and revenue for Emerging economies.
BL9	*Business loans*	*Food production, beverages & tobacco*	3895	7858	49081.44	60834.99	2.66%	**1618.88**	0.04	Estimation based on EXIOBASE EF based on sector of activity and revenue for Emerging economies.
BL10	*Business loans*	*Food production, beverages & tobacco*	1071	2160	13489.22	16719.49	9.53%	**1593.01**	0.07	Estimation based on EXIOBASE EF based on sector of activity and revenue for Emerging economies.

Remark

1. Focus on Armswissbank's top 10 business loan and corporate bond investments ranked by financed emissions.
2. The methodology used to measure carbon emissions is outlined here and is based on the availability of data for each asset.
3. The full results, with additional analytics, can be found on your platform under the **Business Loans & Bonds** module.

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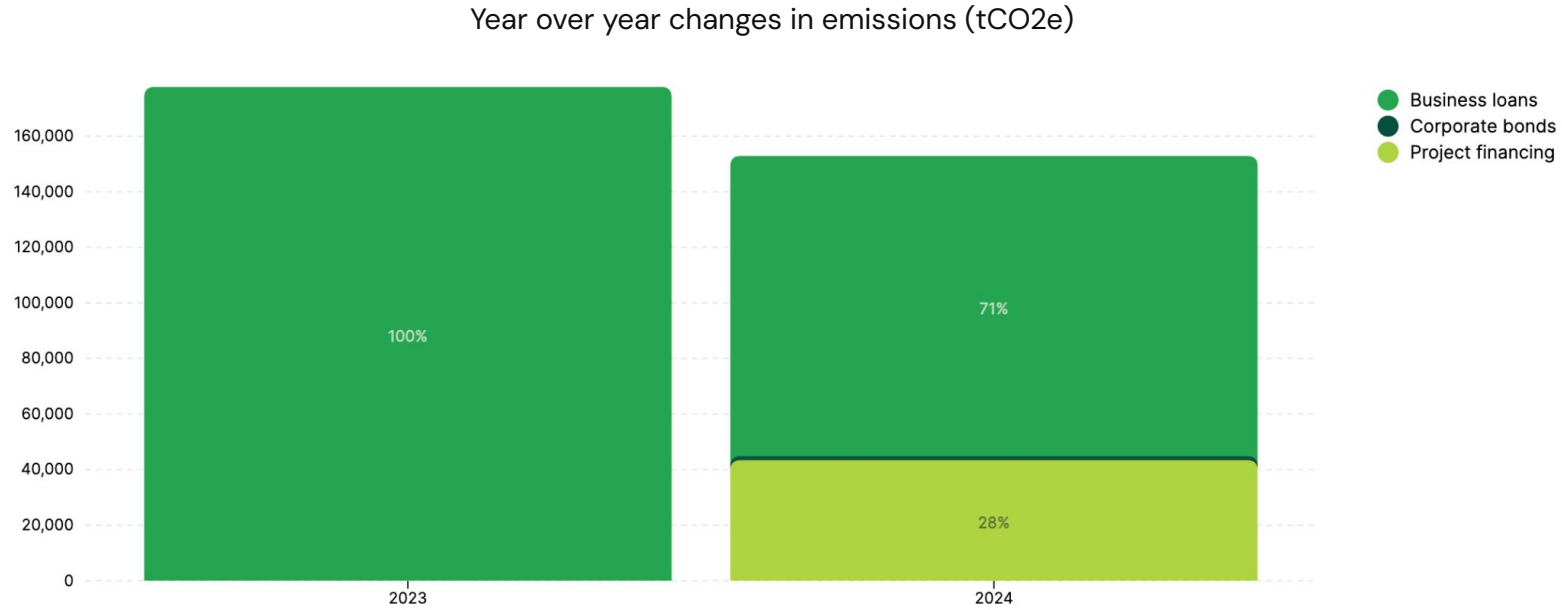
Focus on Business loans and Corporate bonds (3/3)



Business loans and corporate bonds are now reported separately from project finance to enable better year-over-year analysis. It was not the case for the 2023 assessment. While Armswissbank increased investments in these asset classes by 41%, financed emissions decreased by 14% and carbon intensity per k€ invested improved by 39%. This reflects improvements driven by the portfolio assets composition.

Focus on Project Finance investments

Asset	Investment type	Sector	Absolute emissions scope 1 (tCO2e)	Absolute emissions scope 2 (tCO2e)	Absolute emissions scope 3 (tCO2e)	Absolute emissions scope 1-2-3 (tCO2e)	Attribution factor	Financed emissions (tCO2e)	Financed emissions by kilo_unit invested	Methodology
PF1	*Project finance*	*Construction*	737.97	176.8173641	17463.63052	18378.42	10.40%	**1911.11**	0.659848188	Estimation based on EXIOBASE EF based on the revenue and the sector of activity for Emerging economies.
PF2	*Project finance*	*Construction*	245.04	58.71013196	5798.593692	6102.34	24.89%	**1518.77**	0.6497647546	Estimation based on EXIOBASE EF based on the revenue and the sector of activity for Emerging economies.
PF3	*Project finance*	*Construction*	60.82	14.57233819	1439.258702	1514.65	69.88%	**1058.36**	5.146954553	Estimation based on EXIOBASE EF based on the revenue and the sector of activity for Emerging economies.
PF4	*Project finance*	*Construction*	737.97	176.8173641	17463.63052	18378.42	5.20%	**955.56**	0.659848188	Estimation based on EXIOBASE EF based on the revenue and the sector of activity for Emerging economies.
PF5	*Project finance*	*Construction*	737.97	176.8173641	17463.63052	18378.42	4.16%	**764.36**	0.659848188	Estimation based on EXIOBASE EF based on the revenue and the sector of activity for Emerging economies.
PF6	*Project finance*	*Construction*	434.26	104.0477254	10276.42868	10814.74	6.98%	**755.34**	1.03612476	Estimation based on EXIOBASE EF based on the revenue and the sector of activity for Emerging economies.
PF7	*Project finance*	*Construction*	112.07	26.85160076	2652.038372	2790.96	26.32%	**734.53**	0.1733357226	Estimation based on EXIOBASE EF based on the revenue and the sector of activity for Emerging economies.
PF8	*Project finance*	*Construction*	334.13	80.0569452	7906.943521	8321.13	8.30%	**690.39**	1.598559806	Estimation based on EXIOBASE EF based on the revenue and the sector of activity for Emerging economies.
PF9	*Project finance*	*Agriculture, hunting, forestry & fishing*	2346.74	213.5697168	1238.039222	3798.34	18.12%	**688.45**	1.135982754	Estimation based on EXIOBASE EF based on the revenue and the sector of activity for Emerging economies.
PF10	*Project finance*	*Construction*	326.63	78.25883464	7729.350451	8134.23	6.35%	**516.29**	1.24959629	Estimation based on EXIOBASE EF based on the revenue and the sector of activity for Emerging economies.

Remark

1. Focus on Armswissbank's top 10 Project Finance investments ranked by financed emissions for this year's GHG Assessment.
2. The full results, with additional analytics, can be found on your platform under the **Project Finance** module.

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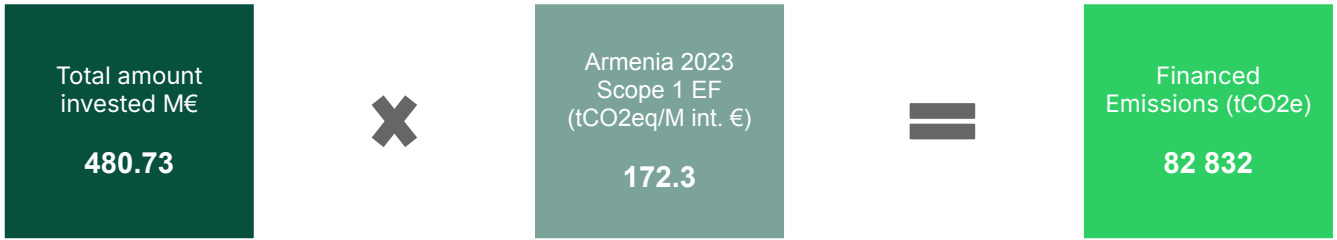
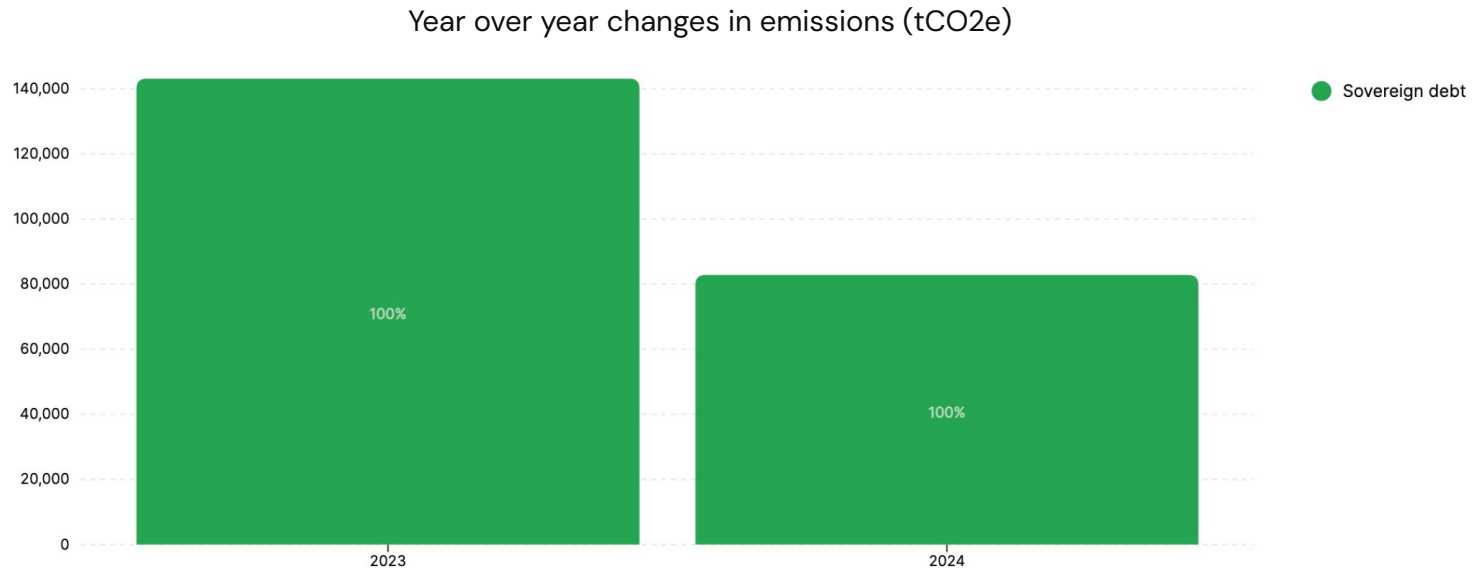
Focus on Sovereign bonds (1/2)



Remark

1. Focus on Sovereign Bond investments calculation of financed emissions into Armswissbank's GHG Assessment for this year using PCAF methodology.
2. The full results, with additional analytics, can be found on your platform under the **Sovereign Bonds** module.

Focus on Sovereign bonds (2/2)



Armswissbank decreased investments in sovereign bonds by 3.8%. Financed emissions from these assets decreased by 42% and the carbon intensity per k€ invested decreased by 37.42%. This is driven by an update of the Emission Factor value. An EF based on 2020 was used in 2023. An EF based on 2023 was used for the 2024 assessment.

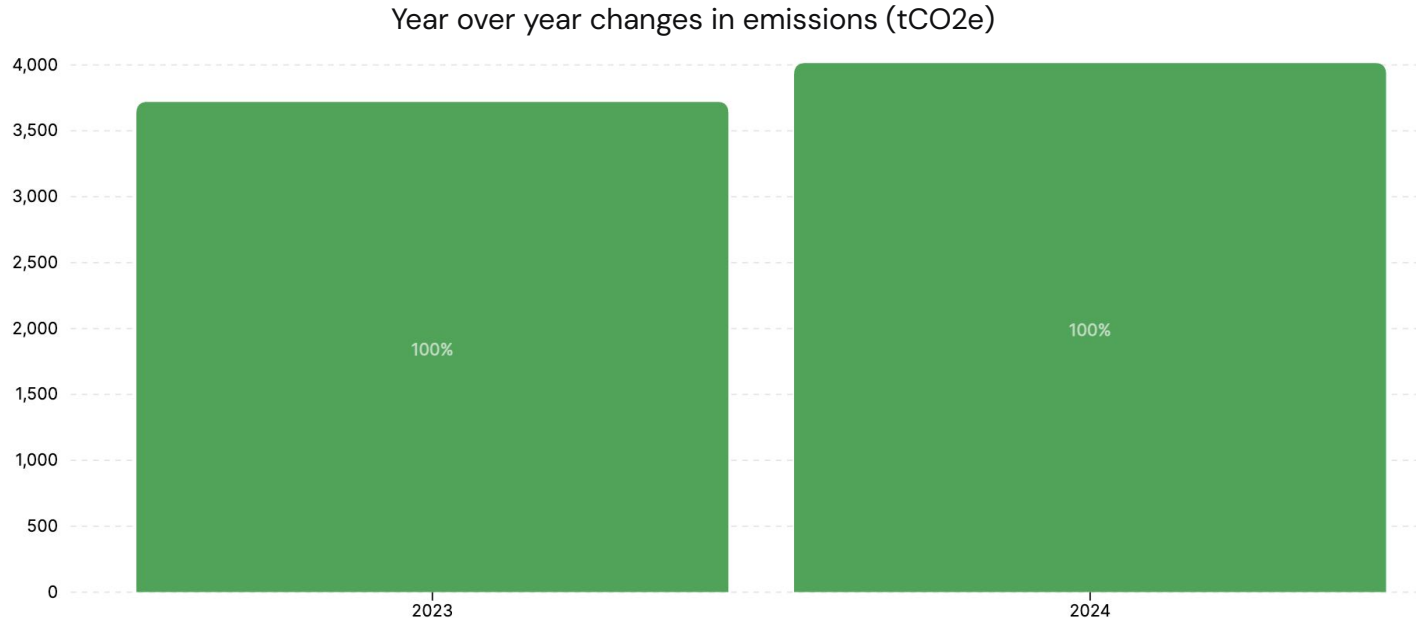
Focus on Real Estate Investments (1/2)

Asset	Investment type	Absolute emissions scope 1 (tCO2e)	Absolute emissions scope 2 (tCO2e)	Absolute emissions scope 1+2 (tCO2e)	Attribution factor	Financed emissions (tCO2e)	Financed emissions by kilo_unit invested	Methodology
RE1	*Mortgages*	112.85	232.76	345.61	0.86	**296.75**	1.313304	Estimation based on an average of the EXIOBASE Emission Factors for Bulgaria and Romania for residential buildings single-family house by floor area.
RE2	*Mortgages*	88.21	181.93	270.14	0.72	**195.65**	4.969294	Estimation based on an average of the EXIOBASE Emission Factors for Bulgaria and Romania for residential buildings single-family house by floor area.
RE3	*Mortgages*	98.90	203.98	302.88	0.63	**189.55**	13.928969	Estimation based on an average of the EXIOBASE Emission Factors for Bulgaria and Romania for residential buildings single-family house by floor area.
RE4	*Mortgages*	24.85	51.24	76.09	0.58	**43.76**	0.567451	Estimation based on an average of the EXIOBASE Emission Factors for Bulgaria and Romania for residential buildings single-family house by floor area.
RE5	*Mortgages*	85.26	175.84	261.10	0.90	**41.71**	4.569571	Estimation based on an average of the EXIOBASE Emission Factors for Bulgaria and Romania for residential buildings single-family house by floor area.
RE6	*Mortgages*	18.50	38.16	56.67	0.65	**36.89**	0.346944	Estimation based on an average of the EXIOBASE Emission Factors for Bulgaria and Romania for residential buildings single-family house by floor area.
RE7	*Mortgages*	27.80	57.33	85.13	0.42	**35.65**	1.531952	Estimation based on an average of the EXIOBASE Emission Factors for Bulgaria and Romania for residential buildings single-family house by floor area.
RE8	*Mortgages*	11.67	24.06	35.73	0.76	**27.28**	0.197169	Estimation based on an average of the EXIOBASE Emission Factors for Bulgaria and Romania for residential buildings single-family house by floor area.
RE9	*Mortgages*	9.60	19.80	29.41	0.88	**25.89**	0.149154	Estimation based on an average of the EXIOBASE Emission Factors for Bulgaria and Romania for residential buildings single-family house by floor area.
RE10	*Mortgages*	9.60	19.80	29.41	0.86	**25.42**	0.418246	Estimation based on an average of the EXIOBASE Emission Factors for Bulgaria and Romania for residential buildings single-family house by floor area.

Remark

1. Focus on top 10 Real Estate investments (on-balance sheet loan) in terms of financed emissions into Armswissbank's GHG Assessment for this year.
2. A building's annual emissions are attributed to the mortgage provider using a loan-to-value approach.
3. The methodology used to measure the carbon emissions associated with the loan involves using the PCAF provided average of EFs relating to Bulgaria and Romania's residential buildings.
4. The full results, with additional analytics, can be found on your platform under the **Real Estate** module.

Focus on Real Estate Investments (2/2)



Armswissbank increased investments in real estate by 54.7%. Financed emissions from these assets increased by 8% and the carbon intensity per k€ invested decreased by 30.2%.

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Focus on Motor Vehicle Loans

Asset	Investment type	Fuel type	Vehicle type	Absolute emissions (tCO2e)	Attribution factor	Financed emissions (tCO2e)	Financed emissions by kilo_unit invested	Methodology
MVL1	*Motor Vehicle Loan*	*Gasoline*	*Passenger car*	395.248425	62.78%	**248.12**	2.57	Estimation based on actual vehicle fuel efficiency and average distance travelled by a car for all locations available.
MVL2	*Motor Vehicle Loan*	*Gasoline*	*Passenger car*	271.19235	56.20%	**152.41**	4.22	Estimation based on actual vehicle fuel efficiency and average distance travelled by a car for all locations available.
MVL3	*Motor Vehicle Loan*	*Gasoline*	*Passenger car*	317.35275	30.40%	**96.48**	7.39	Estimation based on actual vehicle fuel efficiency and average distance travelled by a car for all locations available.
MVL4	*Motor Vehicle Loan*	*Gasoline*	*Passenger car*	187.526625	32.90%	**61.70**	1.68	Estimation based on actual vehicle fuel efficiency and average distance travelled by a car for all locations available.
MVL5	*Motor Vehicle Loan*	*Gasoline*	*Passenger car*	216.376875	16.00%	**34.62**	4.21	Estimation based on actual vehicle fuel efficiency and average distance travelled by a car for all locations available.
MVL6	*Motor Vehicle Loan*	*Electric*	*Passenger car*	48.3751125	67.13%	**32.47**	0.42	Estimation based on actual vehicle fuel efficiency and average distance travelled by a car for all locations available.
MVL7	*Motor Vehicle Loan*	*Electric*	*Passenger car*	40.572675	44.39%	**18.01**	0.60	Estimation based on actual vehicle fuel efficiency and average distance travelled by a car for all locations available.
MVL8	*Motor Vehicle Loan*	*Electric*	*Passenger car*	35.63113125	39.82%	**14.19**	0.58	Estimation based on actual vehicle fuel efficiency and average distance travelled by a car for all locations available.
MVL9	*Motor Vehicle Loan*	*Electric*	*Passenger car*	41.613	26.51%	**11.03**	0.20	Estimation based on actual vehicle fuel efficiency and average distance travelled by a car for all locations available.
MVL10	*Motor Vehicle Loan*	*Electric*	*Passenger car*	30.94966875	28.92%	**8.95**	0.43	Estimation based on actual vehicle fuel efficiency and average distance travelled by a car for all locations available.

Remark

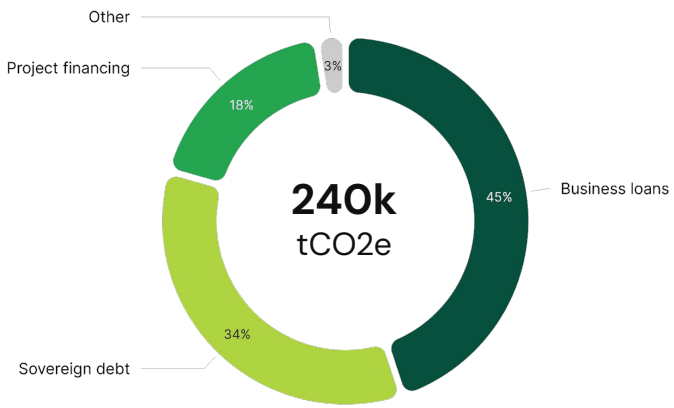
1. Focus on Armswissbank's top 10 Motor Vehicle Loans ranked by financed emissions for this year's GHG Assessment.
2. The full results, with additional analytics, can be found on your platform under the **Motor Vehicle Loans** module.

Other emissions categories

Focus on Investments

Activity data	Expense data
678 tCO2e (0%)	240k tCO2e (100%)

Investments emissions by category
(% tCO2e)



100% of total

What is included in this category?

CO2 emissions from investments, calculated using PCAF methodology based on investment value and asset emissions.

How to reduce the impact of this category?

You can adopt the following measures:
No actions selected for this category

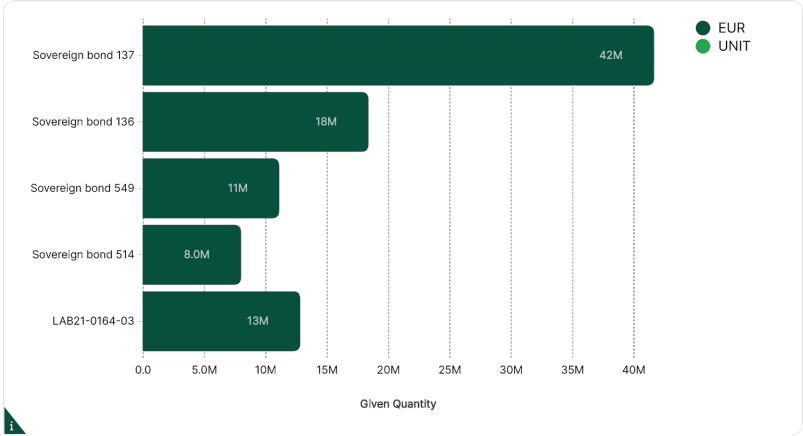
Methodology

1. Emissions calculated using activity and expense data, by multiplying a quantity by an emission factor.
2. The emission factors used for this category come from the following databases: Company Report 1.0
3. Details of the methodology used to calculate each carbon footprint source are available on the Greenly platform.

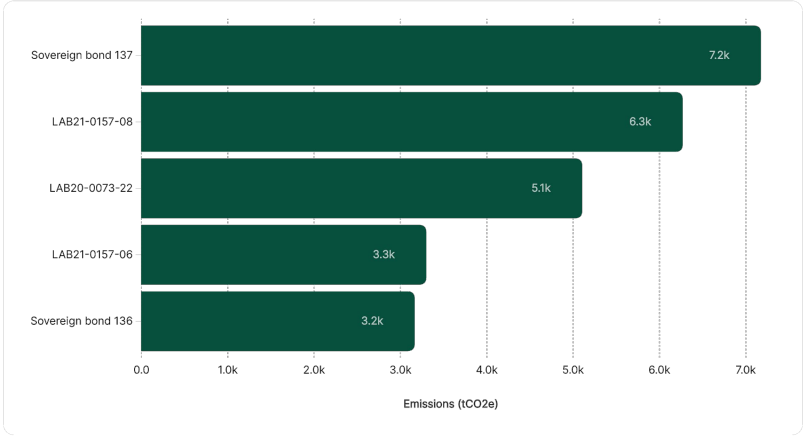
Focus on Investments

ACTIVITY DATA ANALYSIS: BUSINESS LOANS & BONDS, MOTOR VEHICLE LOANS, PROJECT FINANCE, REAL ESTATE INVESTMENT, SOVEREIGN BONDS

Quantities



Emissions



This module covers 100% of total emissions.

This represents 240k tCO2e.

Methodology

1. Emissions are computed by multiplying the physical data with emission factors (in kgCO2e, for instance).
2. Emission factors used for this category come from the following databases: Company Report 1.0
3. The specific steps involved in calculating the carbon footprint for each source can be found in the methodological details provided on the Greenly platform.
4. Only the 5 most emissive categories are displayed. Visit Greenly's platform to view all results.

Focus on Investments

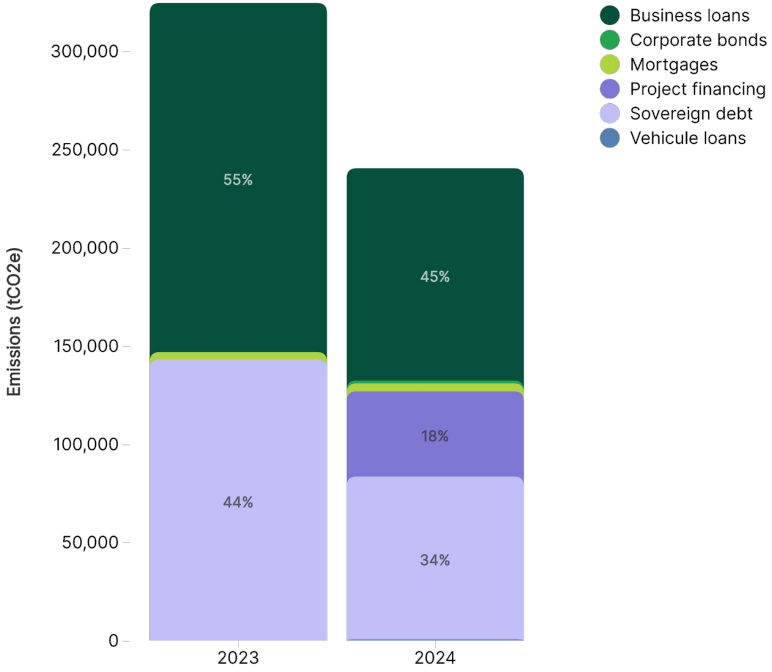
YEAR OVER YEAR COMPARISON

Overall comparison

÷1.3	÷1.4	÷1.6
Absolute	Per employee	Per MAMD

Emissions variations between 2024 and 2023

(tCO2e)



The key sources of variation

Only variations accounting for more than 10% of this category are considered.

	Tons CO2e	vs 2023	Quantities	vs 2023	Emission factors	vs 2023
Business loans	-70k	÷1.6	🚫		🚫	
Sovereign debt	-60k	÷1.7	🚫		🚫	
Project financing	+43k	🆕	+123M	🆕 EUR	-	-

The variations of tCO2e associated to each category can be explained by:
- A variation in quantity (purchases or usage)
- The evolution of the emission factor associated to this category (methodology update, more details in this article)

A detailed view of all changes can be found on your platform.

🆕: New category (or emissions multiplied by 1000+)
❎: Category deleted (ou emissions divided by 1000+)
🚫: Uncomparable units, see details in the platform

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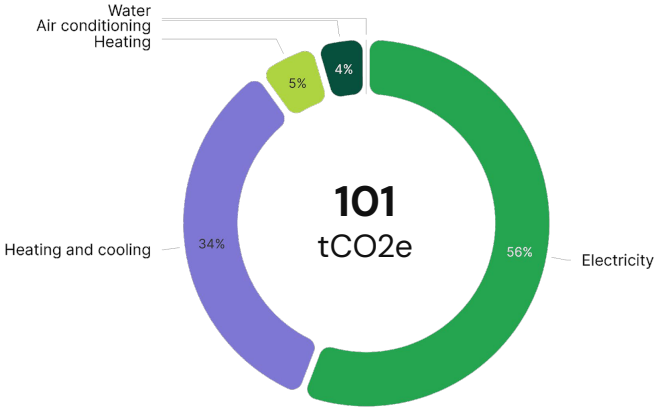
Focus on Energy

Activity data
101 tCO2e (100%)

Expense data
< 0.1 tCO2e (0%)

Energy emissions by category
(% tCO2e)



< 0.1% of total

What is included in this category?

CO2 emissions from energy production and consumption, covering fossil fuels and renewables. Varies by energy source type, efficiency, and carbon intensity.

How to reduce the impact of this category?

You can adopt the following measures:
No actions selected for this category

Methodology

1. Emissions calculated using activity and expense data, by multiplying a quantity by an emission factor.
2. The emission factors used for this category come from the following databases: Base Empreinte Ademe 23.8, Greenly 1.0, undefined 2024, IEA 2024
3. Details of the methodology used to calculate each carbon footprint source are available on the Greenly platform.

Focus on Energy

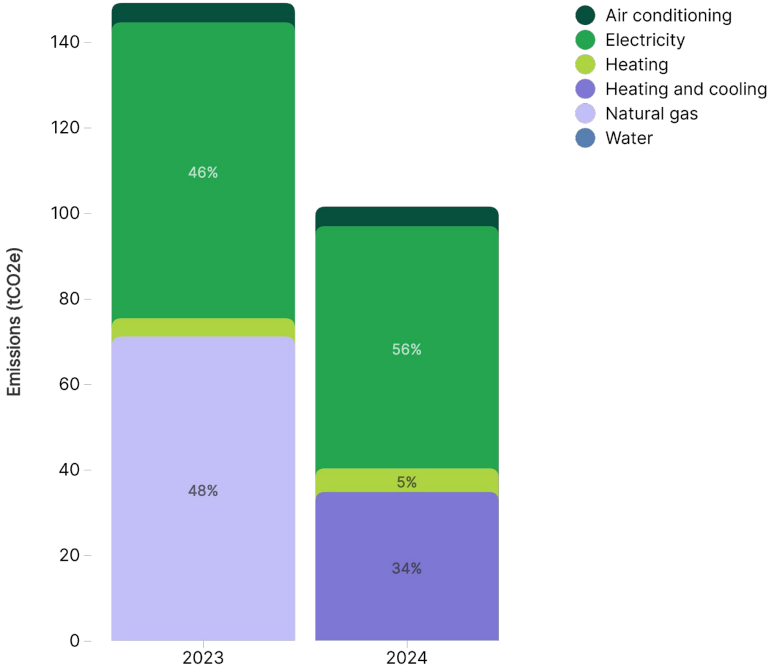
YEAR OVER YEAR COMPARISON

Overall comparison

÷1.5	÷1.5	÷1.7
Absolute	Per employee	Per MAMD

Emissions variations between 2024 and 2023

(tCO2e)



The key sources of variation

Only variations accounting for more than 10% of this category are considered.

	Tons CO2e	vs 2023	Quantities	vs 2023	Emission factors	vs 2023
Natural gas	-71	❎	-330k kWh	❎	-	-
Heating and cooling	+35	🆕	+350k kWh	🆕	-	-
Electricity	-13	÷1.2	🚫		🚫	

The variations of tCO2e associated to each category can be explained by:
- A variation in quantity (purchases or usage)
- The evolution of the emission factor associated to this category (methodology update, more details in this article)

A detailed view of all changes can be found on your platform.

🆕: New category (or emissions multiplied by 1000+)
❎: Category deleted (ou emissions divided by 1000+)
🚫: Uncomparable units, see details in the platform

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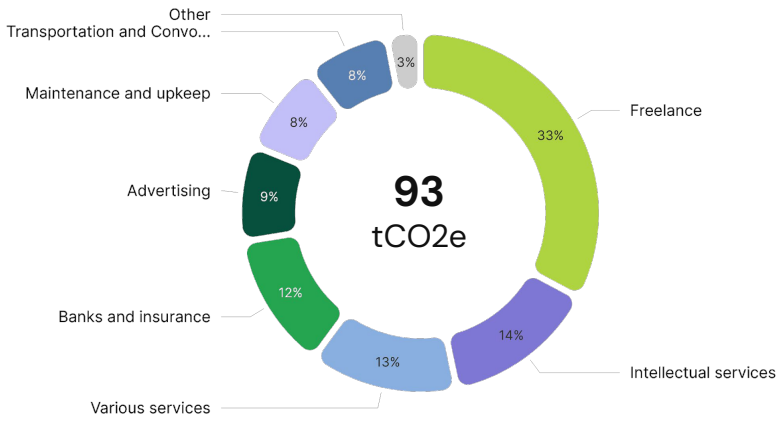
Focus on Services purchases

Activity data
31 tCO2e (33%)

Expense data
63 tCO2e (67%)

Services purchases emissions by category
(% tCO2e)



< 0.1% of total

What is included in this category?

CO2 emissions from service purchases, covering professional services. Primarily from upstream energy/material use and energy consumed during service provision.

How to reduce the impact of this category?

You can adopt the following measures:
No actions selected for this category

Methodology

1. Emissions calculated using activity and expense data, by multiplying a quantity by an emission factor.
2. The emission factors used for this category come from the following databases: Base Empreinte Ademe 23.5, Company Report 1.0, Greenly 1.0, IEA 2024
3. Details of the methodology used to calculate each carbon footprint source are available on the Greenly platform.

Focus on Services purchases

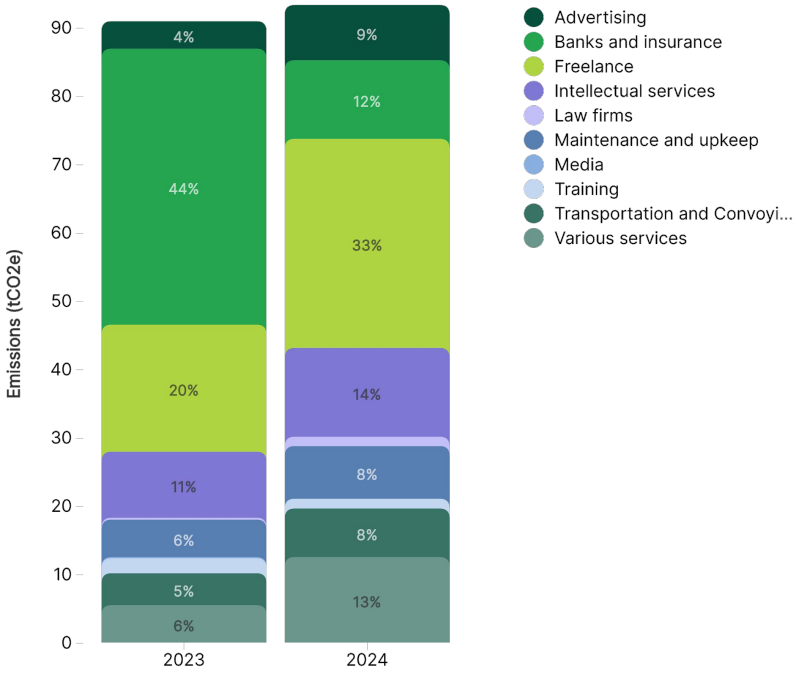
YEAR OVER YEAR COMPARISON

Overall comparison

×1.03	=	÷1.1
Absolute	Per employee	Per MAMD

Emissions variations between 2024 and 2023

(tCO2e)



The key sources of variation

Only variations accounting for more than 10% of this category are considered.

	Tons CO2e	vs 2023	Quantities	vs 2023	Emission factors	vs 2023
Banks and insurance	-29	÷3.5	-203k	÷2.2 EUR	-0.04	÷1.6
Freelance	+12	×1.6	🚫		🚫	
Various services	+7	×2.3	+47k	×2.5 EUR	-0.013	÷1.08

The variations of tCO2e associated to each category can be explained by:
- A variation in quantity (purchases or usage)
- The evolution of the emission factor associated to this category (methodology update, more details in this article)

A detailed view of all changes can be found on your platform.

🆕: New category (or emissions multiplied by 1000+)
❎: Category deleted (ou emissions divided by 1000+)
🚫: Uncomparable units, see details in the platform

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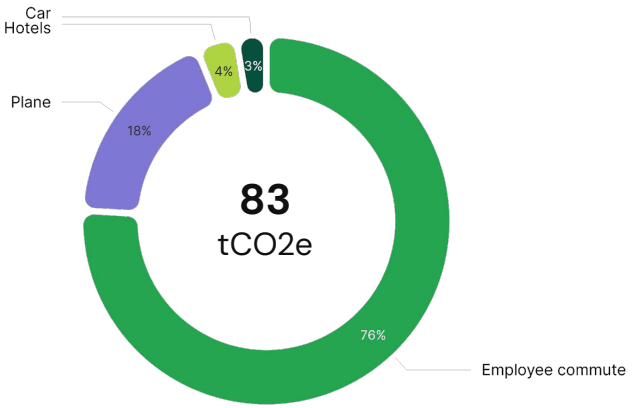
Focus on Travel and Commute

Activity data
83 tCO2e (100%)

Expense data
0 tCO2e (0%)

Travel and Commute emissions by category
(% tCO2e)



< 0.1% of total

What is included in this category?

CO2 emissions from travel and commuting, covering various transportation modes. Includes direct fuel combustion and indirect fuel production emissions.

How to reduce the impact of this category?

You can adopt the following measures:
No actions selected for this category

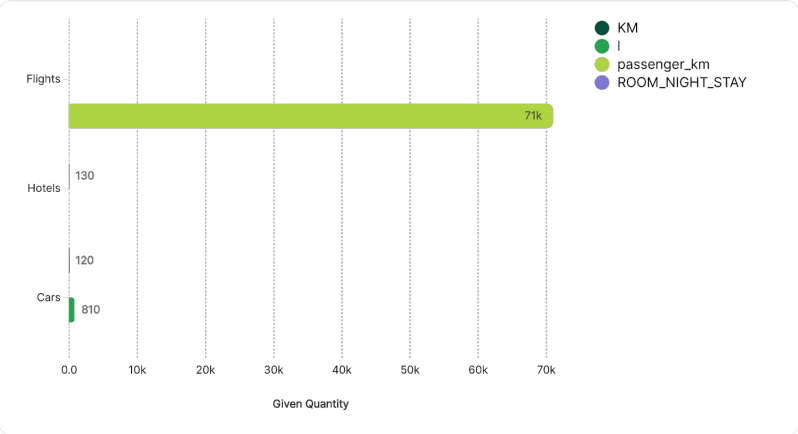
Methodology

1. Emissions calculated using activity data, by multiplying a quantity by an emission factor.
2. The emission factors used for this category come from the following databases: Base Empreinte Ademe 23.8, Cornell Hotel Sustainability Benchmarking Index 2024, Greenly 1.0, Uk GHG Conversion Factor 2025
3. Details of the methodology used to calculate each carbon footprint source are available on the Greenly platform.

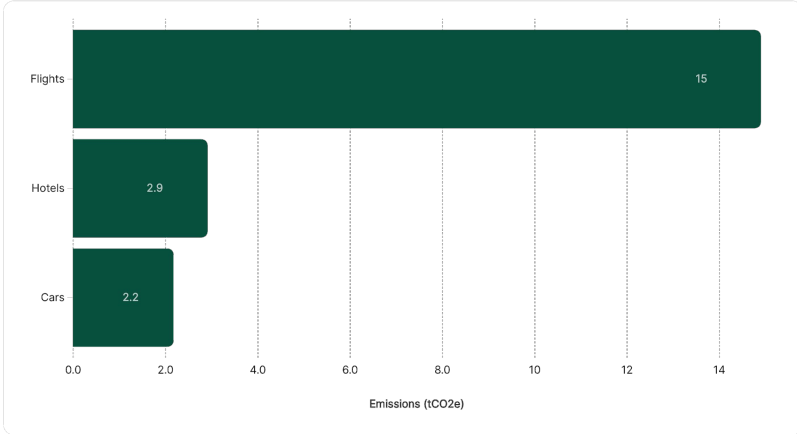
Focus on Travel and Commute

ACTIVITY DATA ANALYSIS: BUSINESS TRAVEL AND VEHICLE FUEL CONSUMPTION

Quantities



Emissions



This module covers < 0.1% of total emissions.

This represents 20 tCO2e.

Methodology

1. Emissions are computed by multiplying the physical data with emission factors (in kgCO2e, for instance).
2. Emission factors used for this category come from the following databases: Base Empreinte Ademe 23.8, Cornell Hotel Sustainability Benchmarking Index 2024, Greenly 1.0, Uk GHG Conversion Factor 2025
3. The specific steps involved in calculating the carbon footprint for each source can be found in the methodological details provided on the Greenly platform.
4. To see more visualisations visit Greenly's platform

Focus on Travel and Commute

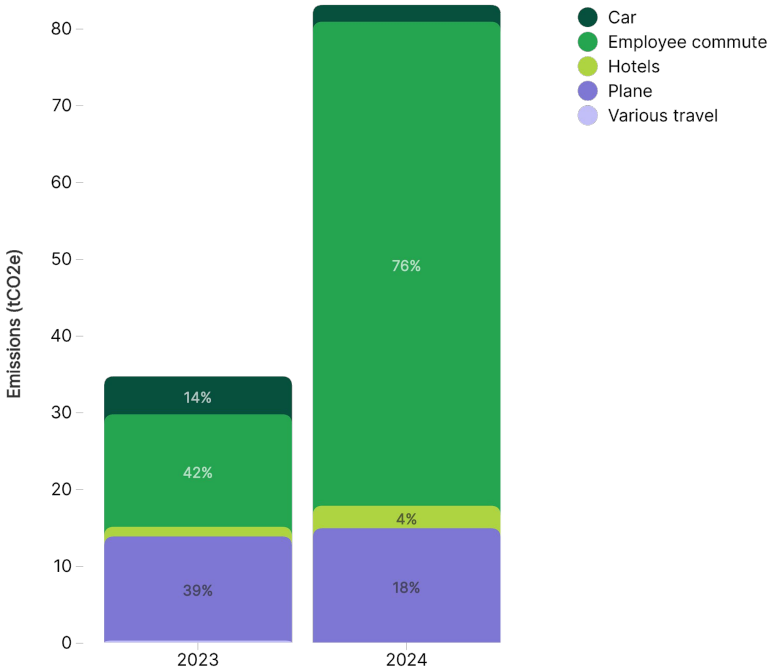
YEAR OVER YEAR COMPARISON

Overall comparison

×2.4	×2.3	×2.1
Absolute	Per employee	Per MAMD

Emissions variations between 2024 and 2023

(tCO2e)



The key sources of variation

Only variations accounting for more than 10% of this category are considered.

	Tons CO2e	vs 2023	Quantities	vs 2023	Emission factors	vs 2023
Employee commute	+48	×4.3	🚫		🚫	

The variations of tCO2e associated to each category can be explained by:
- A variation in quantity (purchases or usage)
- The evolution of the emission factor associated to this category (methodology update, more details in this article)

A detailed view of all changes can be found on your platform.

🆕: New category (or emissions multiplied by 1000+)
❎: Category deleted (ou emissions divided by 1000+)
🚫: Uncomparable units, see details in the platform

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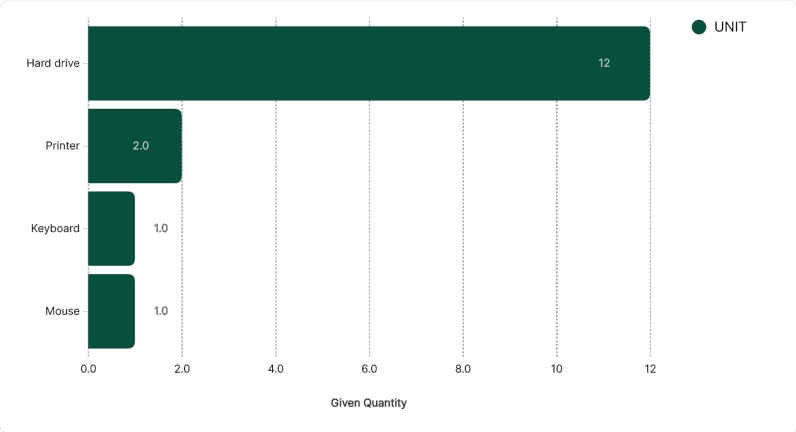
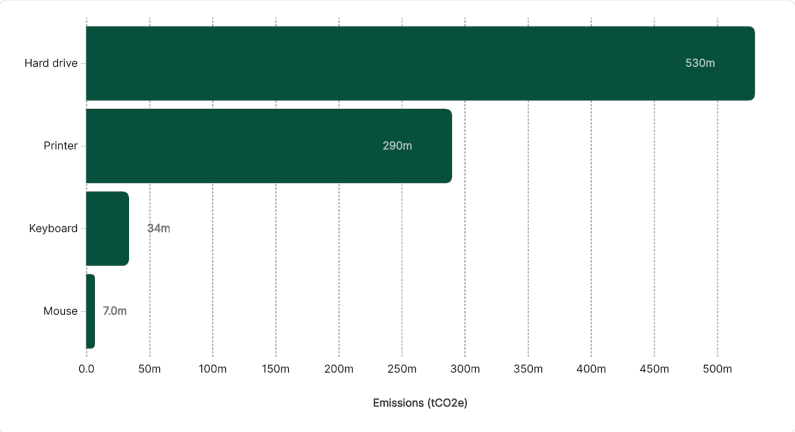
Focus on Assets

ACTIVITY DATA ANALYSIS: IT INVENTORY

Quantities



Emissions



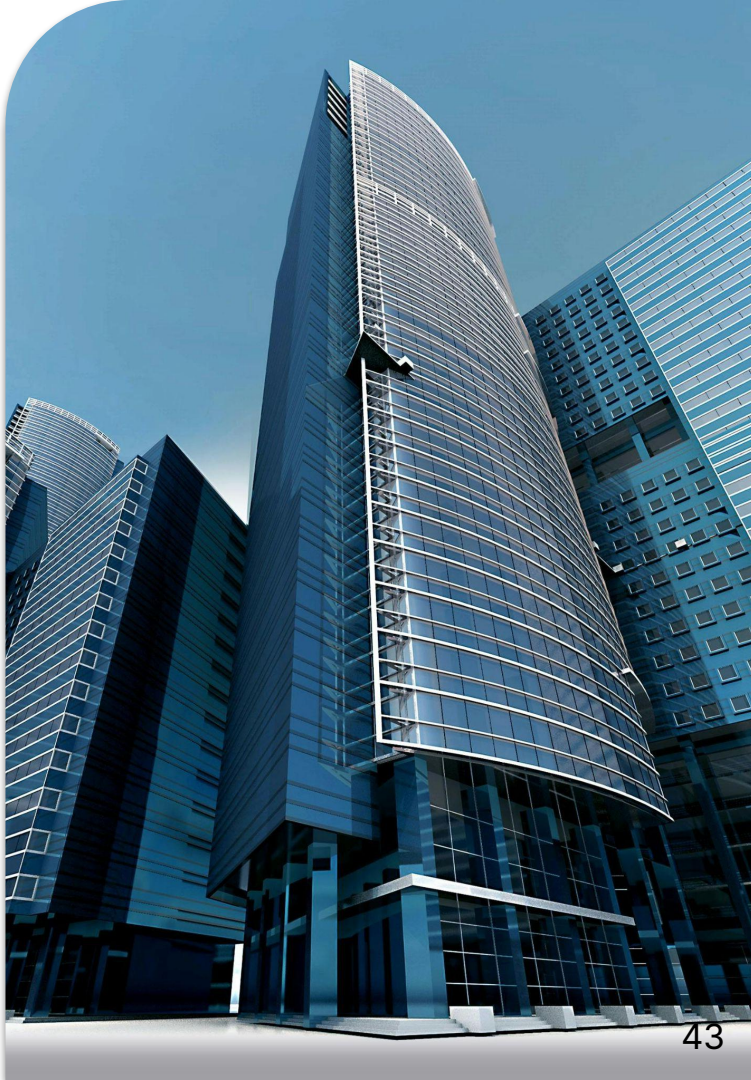
This module covers < 0.1% of total emissions.

This represents 0.9 tCO2e.

Methodology

1. Emissions are computed by multiplying the physical data with emission factors (in kgCO2e, for instance).
2. Emission factors used for this category come from the following databases: Greenly 1.0
3. The specific steps involved in calculating the carbon footprint for each source can be found in the methodological details provided on the Greenly platform.
4. To see more visualisations visit Greenly's platform

Focus on buildings



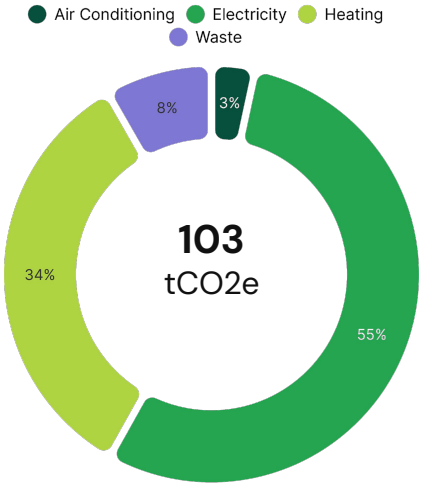
Focus on buildings

ACTIVITY ANALYSIS

Activity emissions
100 tCO2e (97%)

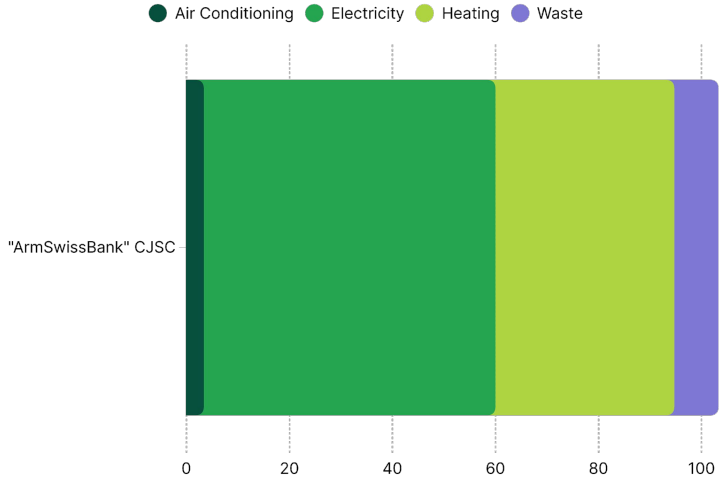
Estimated emissions
3.5 tCO2e (3.4%)

Total emissions per category (tCO2e)



0% of total

Total emissions per building (tCO2e)



Methodology

1. Emissions linked to heating and energy use are calculated by multiplying (where available) the building's electricity or gas consumption by an emission factor. Failing this, an estimate is calculated on the basis of building surface area, or even the number of employees when surface area is not provided.
2. Waste-related emissions are estimated on the basis of the number of employees.
3. Air-conditioning emissions correspond to refrigerant leaks (average estimate).

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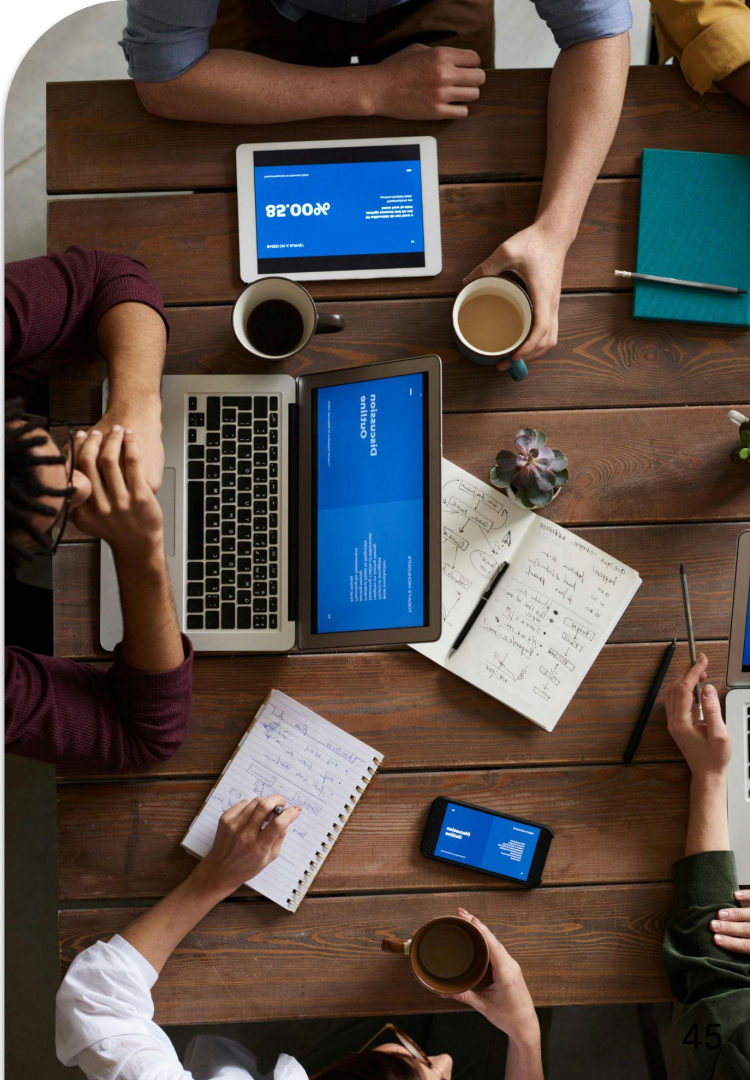
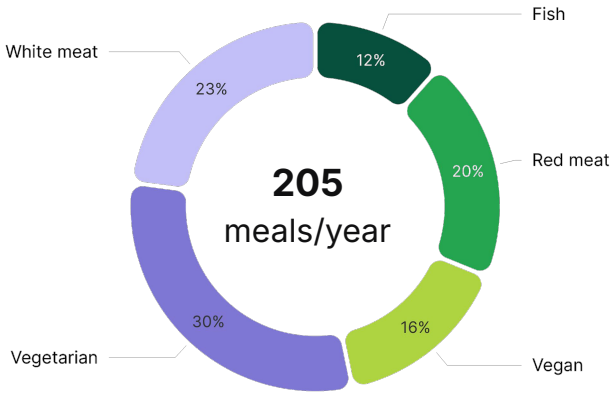
Focus on employees

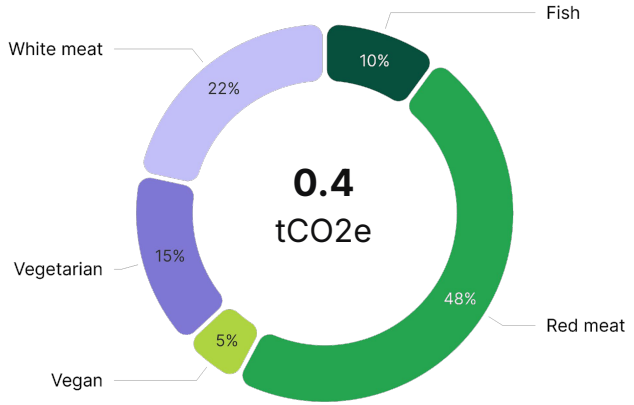


Focus on Employee Meals

Number of meals per employee per year
(per diet)



GHG emissions
(tCO2e / employee)



Methodology

Analysis is based on the employee survey, which obtained a 100% response from your employees to whom the questionnaire was sent (109 responses).
The data used to calculate meals-related emissions are from the French Agency for Ecological Transition (ADEME).
Meal emissions are not accounted for, this slide is only an analysis of the responses to the employee survey.

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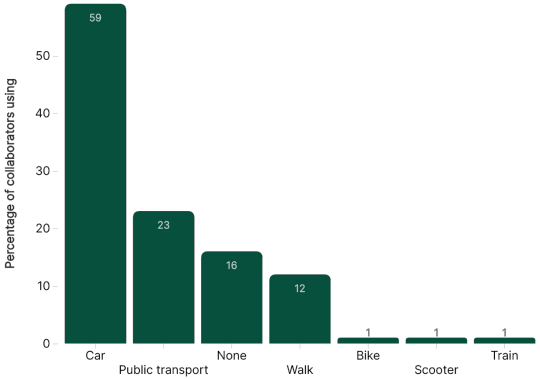
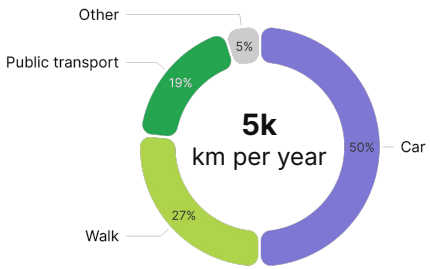
Focus on Employee Commute

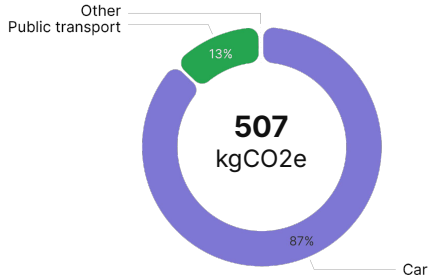
Usage of transport modes



Yearly mean distance distribution



GHG emissions (kgCO2e / employee)



On average, your employees travel 5k km each year, emitting 507 kgCO2e for home-work commuting.

Methodology

Analysis is based on the employee survey, which obtained a 100% response from your employees to whom the questionnaire was sent (109 responses).
The data used to calculate commute-related emissions are from the French Agency for Ecological Transition (ADEME).
More details on the employees page of Greenly

Focus on Action Plans

How can I implement effective reduction actions?

To meet global targets, emissions will have to fall by **3 to 7% per year***. It's a tough target, but a necessary one!

WHAT ARE THE BEST PRACTICES FOR ACHIEVING THESE OBJECTIVES?

Communicate → **Involve** → **Engage** → **Raise awareness**

COMMUNICATE the results of your GHG assessment to all your teams so that they are on board with the process of reducing emissions.

INVOLVE management and find internal sponsors responsible for implementing reduction actions.

ENGAGE your ecosystem (suppliers and customers) and ask about their reduction strategy, in order to prioritise virtuous suppliers.

INCREASE your teams' awareness of climate change using our platform to alert and facilitate the implementation of your reduction actions.

These first steps will enable you to maximise your chances of success in implementing reduction actions.

WHAT REDUCTION MEASURES CAN MY COMPANY TAKE?

The reduction actions we recommend are selected with:

AMBITION

Some actions involve major changes, but they will bring you closer to achieving the global climate targets.

REALISM

The action plans are based on practical examples already implemented in other pioneering companies.

EFFICIENCY

Implementing them will have a real impact on your emissions in the short and long term.

*Source: IPCC

Conclusion

Conclusion

The GHG assessment made it possible to identify ARMSWISSBANK CJSC's main GHG emission sources so as to frame the company's carbon strategy and identify the items that need to be studied in greater depth with the aim of continuously improving the company's environmental impact.
It has been established that direct emissions (Scope 1) and energy-related indirect emissions (Scope 2) represent a small part of a company's impact. It is therefore essential to mobilize our company's suppliers and employees.

To meet the 2015 Paris Agreement target of a 50% reduction in GHG emissions between 2020 and 2030, we need to achieve a 6.3% reduction in emissions within one year (-15k tCO2e).

The recommended next steps in ARMSWISSBANK CJSC's carbon strategy are:

1. **Study key emission sources in greater depth,** if you opt for that. Your Climate Expert can help you decide between the different options available!
2. **Establish GHG emission reduction targets and implement an action plan** in order to achieve these targets.
3. **Engage your suppliers** using the Greenly supplier engagement tool.
4. **Engage your employees** using the interactive Greenly training quizzes.
5. **Communicate with your stakeholders** about your commitment and carbon footprint, your reduction targets and the action plan considered.
6. **Contribute to certified GHG reduction / sequestration projects** available on the Greenly platform.

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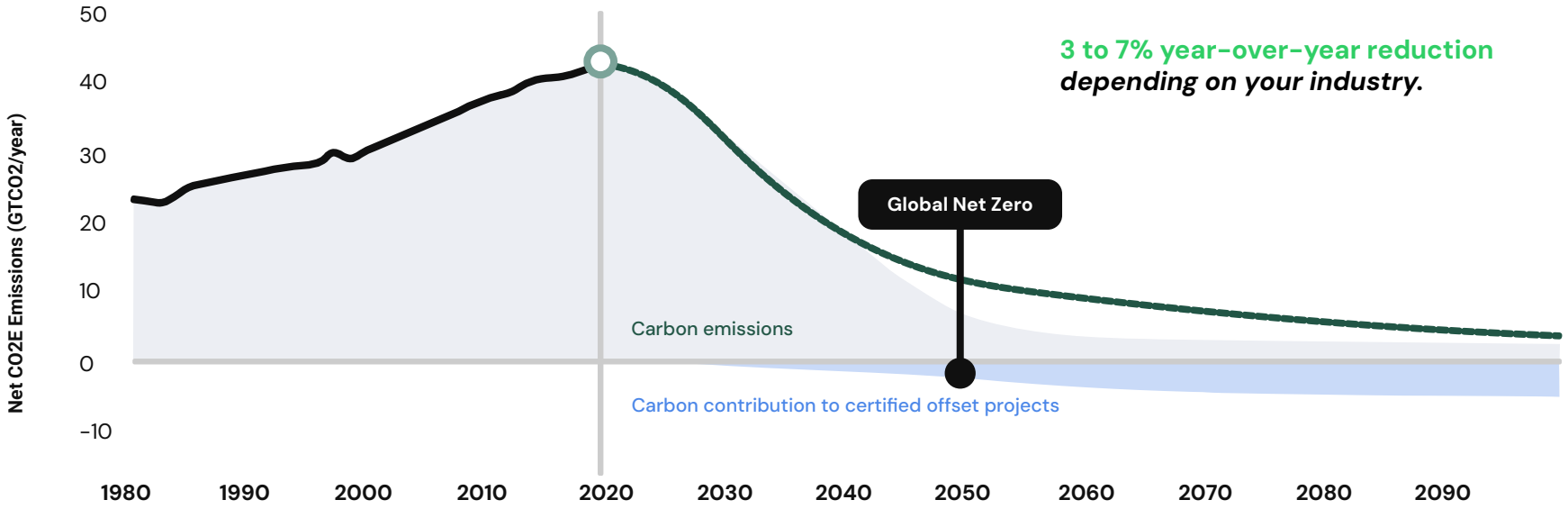
What's next?

Committing to a multi-year decarbonization strategy

A SUSTAINED EMISSIONS REDUCTION BASED ON THE LEVELS REQUIRED BY THE PARIS AGREEMENT



ARMSWISSBANK greenly

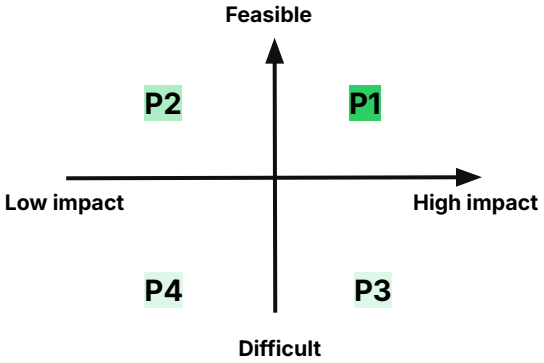
How can I build my reduction trajectory?

THE 4 KEY STAGES IN DEFINING AND FOLLOWING YOUR TRAJECTORY

Refine your greenhouse gas emissions assessment

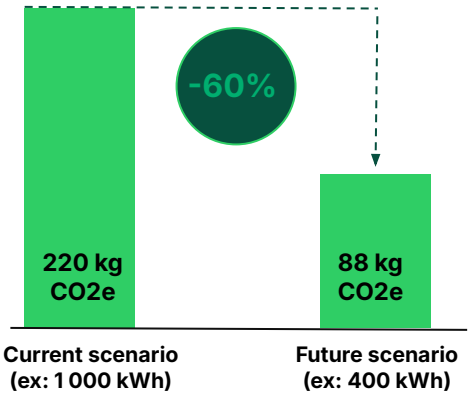
Your 2024 assessment is based on **0%** of physical data, the rest being financial data. We recommend that you regularly improve the accuracy of your greenhouse gas assessment by adding more physical data. You will be able to quantify and monitor your reductions with precise targets in km, kg, kWh, etc.

Prioritize your actions



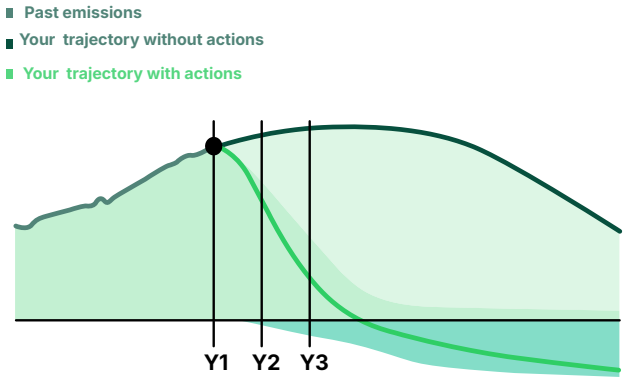
Place your actions on the matrix after identifying operational constraints in consultation with your teams.

Calculate their reduction potential



Select the right KPIs before you start, then calculate the reduction potential.

Monitor your results



Monitor your progress regularly and measure your results during your annual GHG assessment.

The 5 Pillars of a Climate Strategy

DISCOVER THE 5 PILLARS BASED ON THE NET ZERO INITIATIVE

1. Measure

- Track emissions annually
- Go deeper in the analysis of your main emission sources

Carbon data analysis

CSRD

LCA

2. Reduce

- Choose an action plan in line with the Paris Agreement
- Quantify your action plan to build a carbon trajectory

Action Plan Tab

3. Educate

- Engage your suppliers in your strategy
- Train your employees

Supplier engagement

Employee training

4. Commit

- Commit to an objective
- Communicate transparently

Communication kit

5. Contribute

- Contribute in carbon sequestration & avoidance projects to cover non compressive emissions

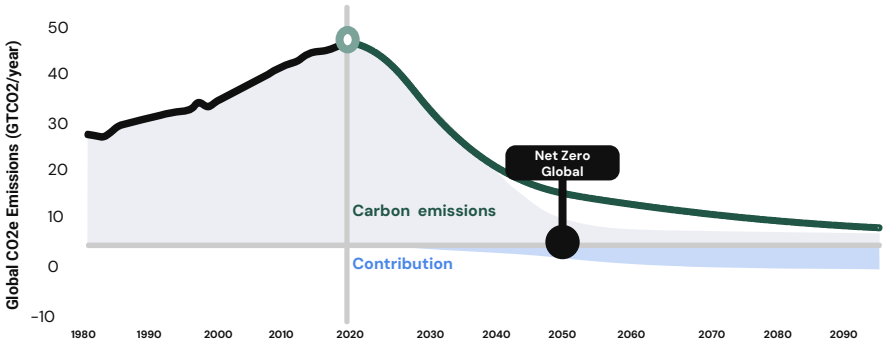
Carbon contribution

Commit to a Multi-year Carbon Trajectory

A LONG-TERM REDUCTION IN EMISSIONS IN LINE WITH THE OBJECTIVES OF THE PARIS AGREEMENT OR YOUR PERSONAL OBJECTIVES

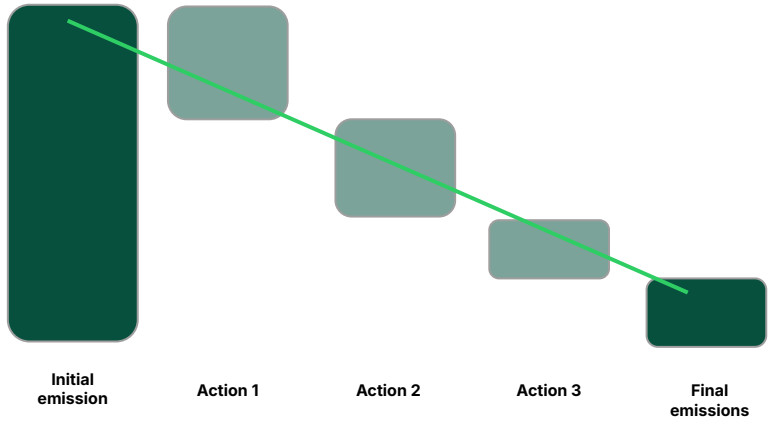
Paris Agreement Objective

-3% to -7% reduction annually



Objective Based on your Actions

Define your reduction objective based on facilitating actions

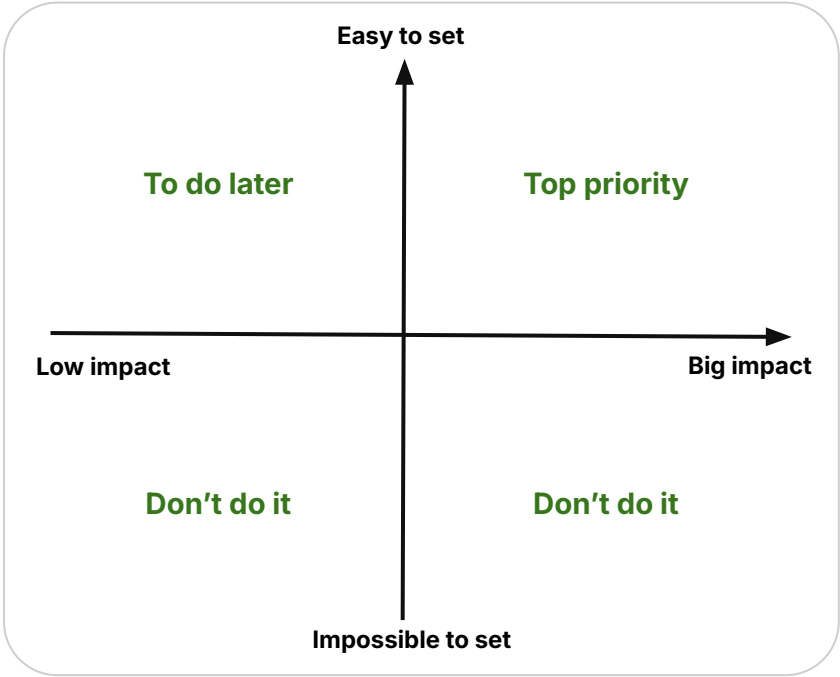


Build Your Carbon Reduction Trajectory

3 KEY STEPS TO BUILD YOUR TRAJECTORY

Prioritize your actions | Calculate their reduction potential | Optimize your trajectory

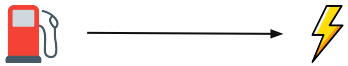
1. Bring together the stakeholders in your climate strategy
2. Place the action suggestions from the Greenly report on the matrix after identifying their constraints
3. Keep all feasible actions and prioritize those with the greatest impact



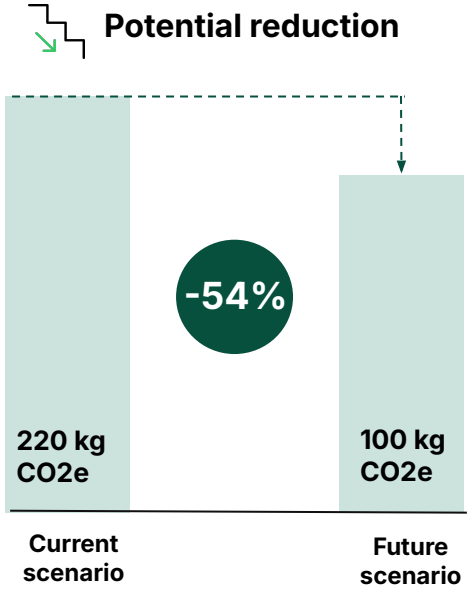
Build Your Carbon Reduction Trajectory

3 KEY STEPS TO BUILD YOUR TRAJECTORY

Prioritize your actions | **Calculate their reduction potential** | Optimize your trajectory



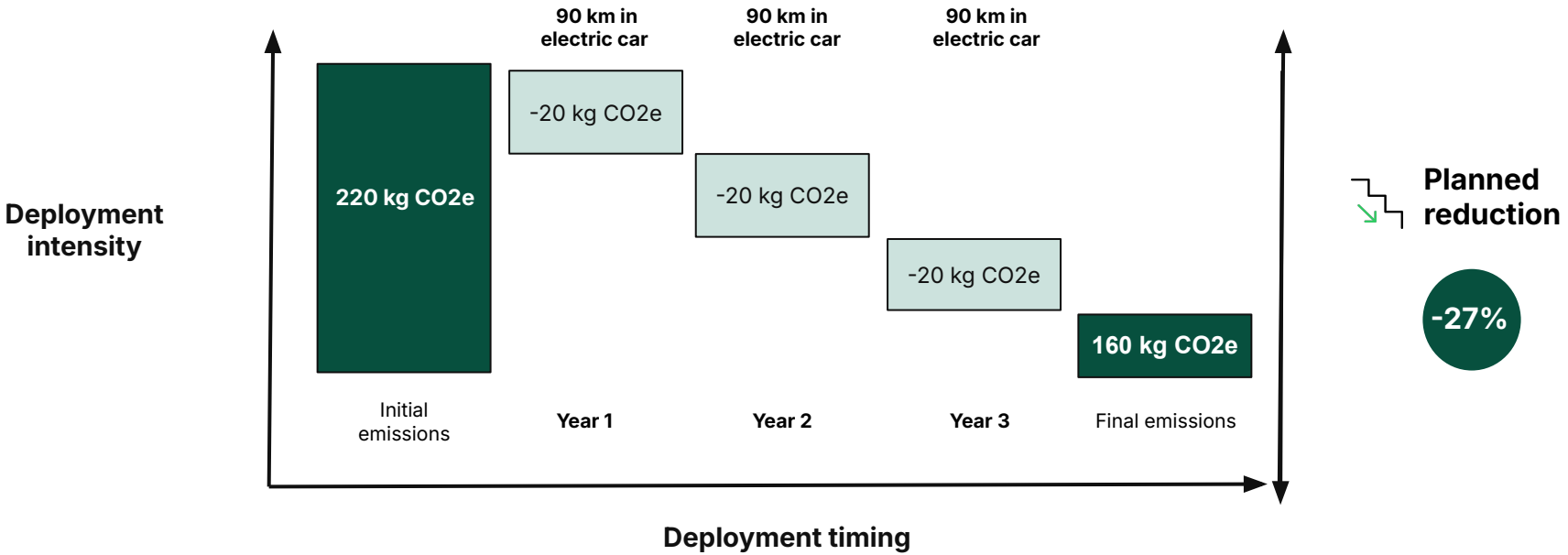
Current scenario	**1,000 km per year with thermal cars**	**1,000 km per year with electric cars**	**Future scenario**
Emission Factor	**0.22 kg CO2e/km**	**0.1 kg CO2e/km**	**Emission Factor**
Total Emissions	**220 kg CO2e**	**100 kg CO2e**	**Total Emissions**



Build Your Carbon Reduction Trajectory

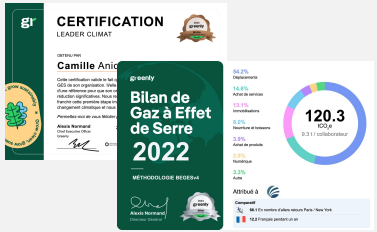
3 KEY STEPS TO BUILD YOUR TRAJECTORY

Prioritize your actions | Calculate their reduction potential | **Optimize your trajectory**



Greenly's communication support to highlight commitment

Company & Personal Certificates



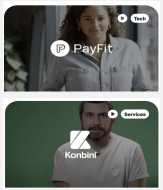
Social Networks

PR

Communicate on media

Customer Video Testimonials

Testimonials showcasing the work done with Greenly



Premium

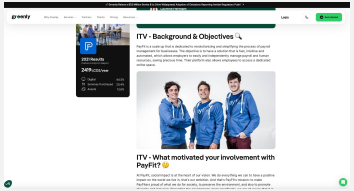
Join our community: ESG Connect

Slack Channel, afterwork, Events, Webinars

350k Members
As of August 2023

10+ Countries
including USA, UK, France, Australia etc.

Case studies

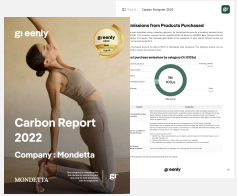


Webinar

Communicate on your results in a Webinar with a Greenly expert!

Extended Report

Get your report formatted by our marketing team



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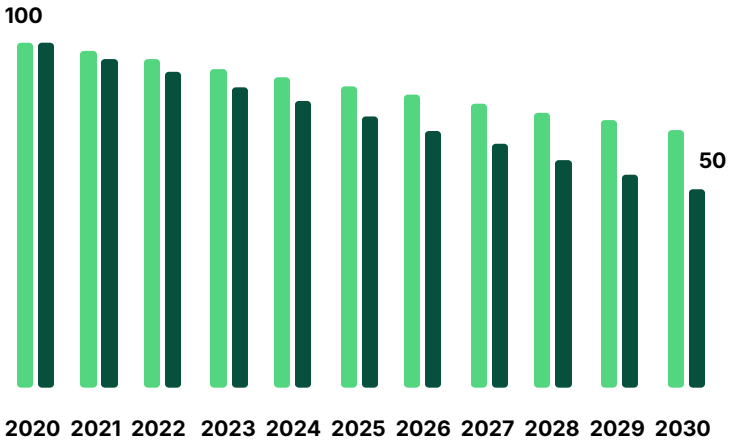
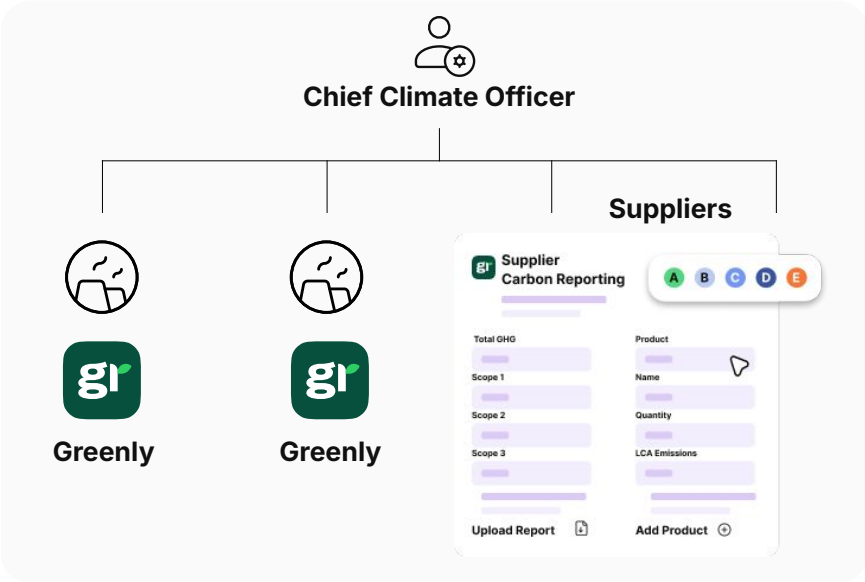
Engaging suppliers to align with the company's Net Zero targets

ENGAGE SUPPLY CHAIN VIA A DEDICATED SUSTAINABLE PROCUREMENT STRATEGY

SCIENCE BASED TARGETS
DRIVING AMBITIOUS CORPORATE CLIMATE ACTION

Reduction Trajectory Science Based Targets
Aligned with 1.5°C & Well below 2.0°C





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Maturity of climate strategy

YOUR GREENLY CLIMATE SCORE

Greenly score criteria

Pioneers in the climate transition
< 1% of companies (Score ≥ 85)

Responsible companies
5% of companies (Score 60 - 84)

Building a company in transition
15% of companies (Score 35 - 59)

Beginners committed to the transition
30% of companies (Score 5 - 34)

Enthusiasts to awaken
10% of companies (Score 0 - 4)

Lack of interest in the climate
40% of companies

The statistics are drawn from the Greenly supplier and customer database, which includes several thousand companies of all sizes, sectors and geographies. For more similar statistics, consult the CDP corporate climate tracker.

The intermediate Greenly Climate Score of ARMSWISSBANK CJSC is 43 points

Points are distributed as follows:

Measure: **8**/40
Reduce: **30**/50
Raise awareness : **5**/20
Commit : **0**/20
Contribute: **0**/5
Bonus : **0**/20

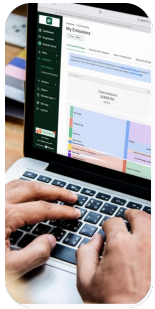
The Score will be updated at the Climate Strategy follow-up meeting.

Statistics were computed on the Greenly supplier database

ARMSWISSBANK greenly

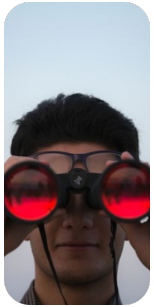
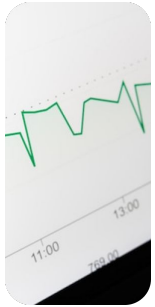
Engaging employees on Climate Change

OUR MONTHLY TRAININGS







Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 12
Onboarding	Quiz 1 Climate Science	Quiz 2 IT	Quiz 3 Food	Quiz 4 Transport	Quiz 5 Energy	And more..	A look back on the year

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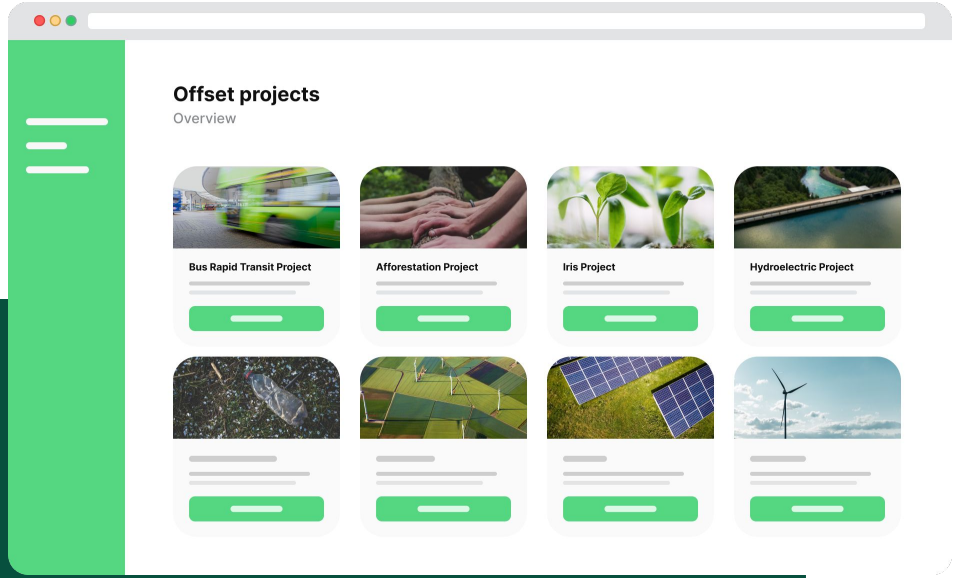
Net Zero Contribution – What to Expect

SOURCING ONLY VERIFIED & CERTIFIED PROJECTS



Ensure projects are certified

We source projects that meet criteria of additionality, permanence, auditability and measurability

Contribute to Net Zero

Ensure you are responsible for more emissions capture that what your organization is emitting

LABEL BAS CARBONE riverse. Gold Standard

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Become a Referral Partner

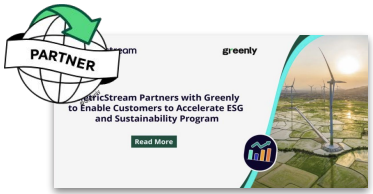
Refer customers to Greenly and use your commissions to reduce the cost of your future GHG reports.

~~10%~~ **15%**
Commission or partner discounts directly more advantageous for Greenly customers.

1 — 2 — 3

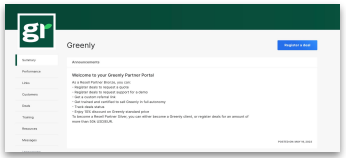
COMMUNICATE

Leverage our resources to communicate to your network



REFER LEADS

Send leads to the Greenly Sales Team



EARN REVENUE

Receive quarterly payments for your business and amortize the cost of your future reports

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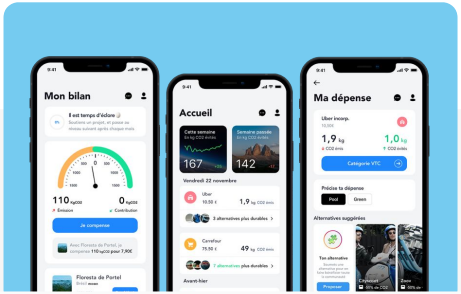
About Greenly

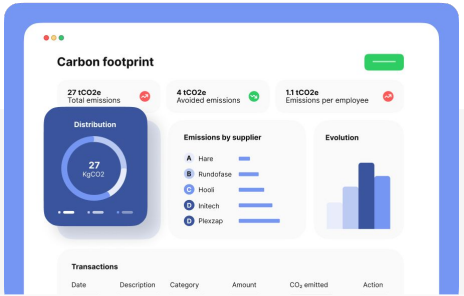
The Greenly Vision

MAKING CARBON ANALYTICS UNIVERSAL



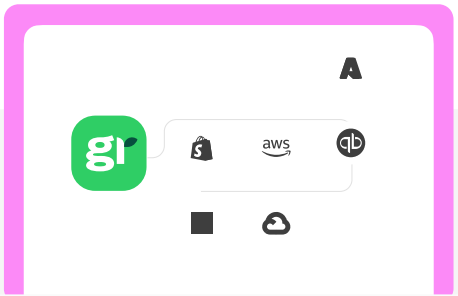
CARBON FOOTPRINT APP & API

First carbon fintech app launched



CARBON ACCOUNTING SOFTWARE

Launch B2B SaaS for SME Carbon Footprint (GHG Protocol)



CLIMATE APP STORE

Introducing the first Climate App Store in 2023

Building up a global tech leader to scale carbon accounting

FOUNDER VISION: HELPING ALL COMPANIES START THEIR CLIMATE JOURNEY TO FAST-TRACK THE ENERGY TRANSITION

Arnaud Delubac
CMO & Co-Founder

INSEEC, Essec - Centrale
Digital Comm at Prime Minister Office, & Ministry of Digital

SECRÉTARIAT D'ÉTAT CHARGÉ DE LA TRANSITION NUMÉRIQUE 2018-2019

Alexis Normand
CEO & Co-Founder

HEC, Sciences-Po
Ex Head of B2B & Boston Office at Withings, Techstar w/Embleema

withings 2013-2018

Matthieu Vegreville
CTO & Co-Founder

Ecole Polytechnique - Telecom
Ex Data Science & B2B SaaS at Withings

techstars_ 2018-2019

Everyone should strive to achieve Net-Zero, not just the elite. Consumers want all companies to implement sustainable changes

Greenly is instigating a bottom-up climate revolution making it simple for all companies & employees to start their climate journey

Working with our initial 1,000 customers, we see that early adoption of carbon initiatives boosts growth and profitability, while helping companies start their climate journey

As regulations make carbon disclosure mandatory, Greenly is building highly-scalable tech to address the enormous influx of mid-market businesses joining the energy transition.

Greenly's product-led growth rests on three pillars: 1- a tech-enabled end-to-end carbon platform ; 2- an outstanding UX to cultivate a growing community of climate leaders: 3- Lastly, a global ecosystem of partners who leverage Greenly to scale carbon accounting over their network.

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Greenly is the world's fastest growing carbon management platform

WE ARE SCALING OUR TECH, OUR CUSTOMERS BASE & CLIMATE TEAM

150+

Team with Climate Experts Data Scientists, Data analysts, Data Engineers, DevOps Engineers

1000+

Customers in Tech, Industry, Energy, Logistics, Construction, Real Estate etc.

50k

Emissions sources aggregated from customers & industry databases

10+

Geographies covered with customers in the US, UK, France, Italy, Germany, Nordics...

These companies are tracking their carbon footprint with Greenly

Industries: faurecia, HUTCHINSON, RENAULT, TEVA, Schlumberger

Tech: alma, ZOOPLA, Tripadvisor, PayFit, Konbini

Retail: bel for all for good, COURIR, LVMH, Pernod Ricard

Services: ACCOR, Capgemini, Kéa Partners for transformation, Mediametrie, econocom

Finance: COATUE, Shell Ventures, AXA, EIFFEL INVESTMENT GROUP, BNP PARIBAS

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Scientific council

INDUSTRY, AI & CLIMATE EXPERTS

Pr. Michel BAUER

Sociologist
HEC
–
Corporate organisation

Nicolas HOUDANT

CEO
Énergies demain
Ex
GreenNext

Peter FOXPENNER

Professor
BU University
–
Electricity grids & Carbon expert

Pr. Yann LEROY

Professor
CentraleSupélec
–
Carbon Product Life-Cycle

Pr.Antoine DECHEZLEPRÊTRE

Professor
LSE
–
Climate change policies

Pr. Rodolphe DURAND

Professor
HEC
–
Corporation transformation

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Appendix

Disclaimer

These quality controls were not automatically passed by the current carbon footprint. However, ARMSWISSBANK CJSC reviewed them and decided to carry on with the generation of the carbon footprint. You can see the full detail on the platform.

Greenly expert requested changes	Quality check name	Justification
No	Does your company purchase steam, heat, or cooling services from external providers?	Justification is too long and can be seen in the platform.
No	Significant Year-over-Year Quantity Variation	The imported file is consistent with what is expected.
No	Significant Year-over-Year Quantity Variation	The imported file data is correct.
No	Significant year-over-year variation in amounts imported	The imported file data is correct and already validated.
No	Suspicious variation in the total amount of financial data imported year-over-year	The imported file is consistent with what is expected.

Scope 1&2

Scope	Name	tCO2e	
1.1	Generation of electricity, heat or steam	0	
1.2	Transportation of materials, products, waste, and employees	2	
1.3	Physical or chemical processing	-	EXCLUDED : Category is not relevant for the company
1.4	Fugitive emissions	3	
2.1	Electricity related indirect emissions	41	
2.2	Steam, heat and cooling related indirect emissions	18	EXCLUDED : Category is not relevant for the company

To see more details of the methodology for each regulatory entry please visit Greenly!

Scope 3

100% accounted

Scope	Name	tCO2e	
3.1	Purchased goods and services	114	
3.2	Capital goods	7	
3.3	Fuel- and energy- related activities not included in Scope 1 or Scope 2	33	
3.4	Upstream transportation and distribution	0.3	
3.5	Waste generated in operations	9	
3.6	Business travel	18	
3.7	Employee commuting	70	
3.8	Upstream leased assets	-	EXCLUDED : Category is not relevant for the company
3.9	Downstream transportation and distribution	-	EXCLUDED : Category is not relevant for the company
3.10	Processing of sold products	-	EXCLUDED : Category is not relevant for the company
3.11	Use of sold products	-	EXCLUDED : Category is not relevant for the company
3.12	End-of-life treatment of sold products	-	EXCLUDED : Category is not relevant for the company
3.13	Downstream leased assets	-	EXCLUDED : Category is not relevant for the company
3.14	Franchises	-	EXCLUDED : Category is not relevant for the company
3.15	Investments	240421	
4.1	Other emissions - Emissions from biomass (soil and forests)	0	

Scope 1&2

Scope	tCO2e	tCO2b	CO2f*	CH4f*	CH4b*	N2O*	Other GHGs*
1.1	0	0	0	0	0	0	0
1.2	2	0	1	0.1	0.05	0.4	0
1.3	-	-	-	-	-	-	-
1.4	3	0	0	0	0	0	3
2.1	41	0	35	2	2	2	0
2.2	18	-	14	3	0.6	1	-

* Results expressed in tons of CO2e

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Scope 3

Scope	tCO2e	tCO2b	CO2f*	CH4f*	CH4b*	N2O*	Other GHGs*
3.1	114	0	100	9	0.07	4	1
3.2	7	0	7	0.001	0	0.0004	0.0002
3.3	33	0	24	6	0.7	2	0
3.4	0.3	0	0.3	0.02	0	0.02	0
3.5	9	0	6	0.7	0	2	0
3.6	18	0	15	1	0	1	0
3.7	70	0	59	5	0.2	5	0.3
3.8	-	-	-	-	-	-	-
3.9	-	-	-	-	-	-	-
3.10	-	-	-	-	-	-	-
3.11	-	-	-	-	-	-	-
3.12	-	-	-	-	-	-	-
3.13	-	-	-	-	-	-	-
3.14	-	-	-	-	-	-	-
3.15	240421	0	175810	18582	0	46028	0
4.1	0	0	0	0	0	0	0

* Results expressed in tons of CO2e

Contact us

support@greenly.earth

www.greenly.earth