

ESG Report

PostFinance Focus Sustainability Interest income

ESG report database as at 31.03.2024

Sustainability means protecting our habitat and our resources in such a way that we and future generations can benefit from them. PostFinance offers its customers the opportunity to invest not only according to economic criteria, but also by taking account of ESG criteria, namely environmental, social and responsible corporate governance factors.

ESG targets of this mandate

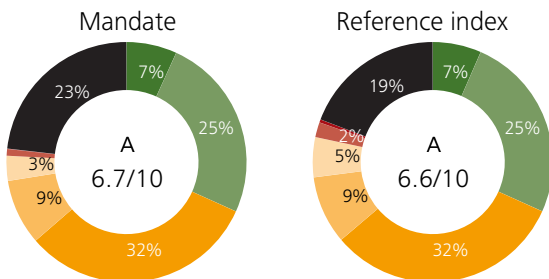
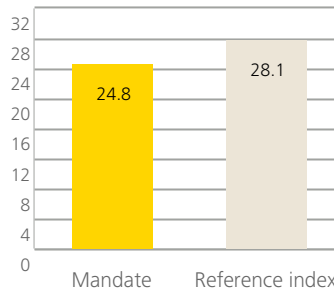
For this mandate, PostFinance takes into account ESG indices as a benchmark for the asset classes bonds and shares. The asset classes bonds and shares are implemented accordingly in the portfolios with tools that take into account ESG asset criteria. For sustainability reasons, no investments are made in gold.

MSCI ESG Rating

The MSCI ESG Fund Rating measures environmental, social and corporate governance characteristics for the companies in which the mandate has invested and ranks all holdings of the mandate on a scale from AAA to CCC. AAA is the most sustainable level.

The graphic below shows the greenhouse gas emissions of the mandate in tonnes per millions of CHF in investment compared to the traditional benchmark index that is not explicitly sustainable*.
(Data coverage: 55% of the portfolio)

Tonnes of CO₂ / CHF million



Rating	CCC	B	BB	BBB	A	AA	AAA
kein Rating	0 - 1.4	1.4 - 2.9	2.9 - 4.3	4.3 - 5.7	5.7 - 7.1	7.1 - 8.6	8.6 - 10

The five best ESG positions

	Proportion	ESG Rating
Taiwan Semiconductor Man	0.46%	10.0
ABB Ltd	0.46%	10.0
THE BANK OF NOVA SCOTIA	0.24%	10.0
Swiss Re AG	0.23%	10.0
KfW	0.19%	10.0

Carbon footprint

The carbon footprint is calculated based on the greenhouse gas emissions (in CO₂ equivalents) caused by the invested companies within the mandate.

* The reference index is a mixed index, which tracks the same asset classes as the mandate itself – with traditional, non-explicitly sustainable indices. Further information on the reference index can be found at the end of the document.

ESG rating of the five biggest positions

	Proportion	ESG Rating
Schweizerische Eidgenoss	6.65%	7.9
Pfandbriefbank schweizer	6.54%	6.0
Pfandbriefzentrale der s	5.89%	6.2
United States of America	5.15%	5.7
Nestle S.A.	1.72%	6.3

Global warming potential

The global warming key figure is receiving more and more attention. We therefore aim to show the portfolio's temperature value in this report in the near future.

UNGC compliance

The United Nations Global Compact (UNGC) initiative defines ten principles comprising minimum social and environmental standards (including human rights, freedom of association, elimination of forced and child labour, environmental protection and anti-corruption measures) that companies commit to upholding. Note: The mandate cannot have a higher percentage value than the maximum for the companies evaluated in the MSCI ESG Rating (page 1).

UNGC compliance rate	74%	77%
	Mandate	Reference index

Controversial business activities

This key figure shows what percentage of the companies in the mandate or reference index are involved in controversial business activities. In line with industry standards, only companies that exceed a certain threshold value are reported on. We use the threshold values from the MSCI ESG Leaders Indexes Methodology as guidance, with the exception of Thermal Coal (0% instead of 5%). The additional threshold values are defined as follows: Alcohol 10%, Nuclear Power 10%, Gambling 10%, Conventional Weapons 10%, Nuclear Weapons 0%, Tobacco 5% for production and 15% for distribution. Controversial Weapons 0%. Civilian Firearms: 5% for production and 15% for distribution.

	Mandate	Reference index
Alcohol	0%	0%
Civilian Firearms	0%	0%
Controversial Weapons	0%	0%
Conventional Weapons	0%	0%
Gambling	0%	0%
Nuclear Power	0%	1%
Nuclear Weapons	0%	0%
Thermal Coal	0%	0%
Tobacco	0%	0%

Alignment with the SDGs

The UN's 17 global Sustainable Development Goals (SDGs) and their 169 targets address the economic, social and environmental dimensions of sustainable development in a balanced way. These are the core of the UN's Sustainable Development Agenda and are to be achieved globally and by all UN member states by 2030. The rating below reflects the net contribution of the mandate to the achievement of the 17 UN goals on a scale of -10 (negative contribution) to +10 (positive contribution). The evaluation of the individual securities in a mandate is based on both the products and services and the operating activities of the companies included in the mandate. These values are only used for comparison purposes, and the mandate does not pursue its own target.



ESG Report

PostFinance Focus Sustainability Income

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ESG targets of this mandate

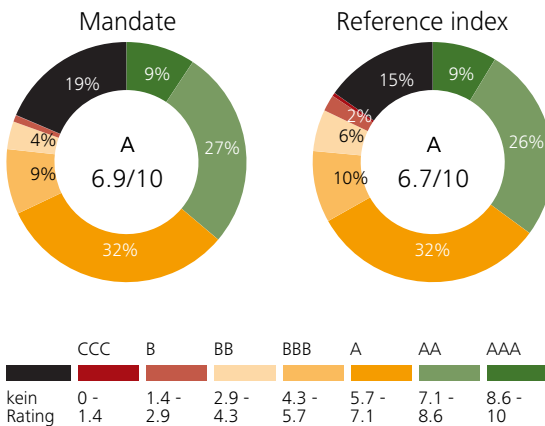
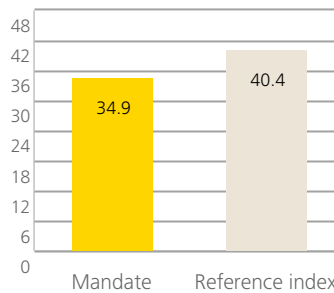
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MSCI ESG Rating

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The graphic below shows the greenhouse gas emissions of the mandate in tonnes per millions of CHF in investment compared to the traditional benchmark index that is not explicitly sustainable*.
(Data coverage: 63% of the portfolio)

Tonnes of CO₂ / CHF million



The five best ESG positions

	Proportion	ESG Rating
Taiwan Semiconductor Man	1.08%	10.0
ABB Ltd	0.74%	10.0
Swiss Re AG	0.44%	10.0
Alcon AG	0.29%	10.0
Kuehne + Nagel Internati	0.23%	10.0

Carbon footprint

The carbon footprint is calculated based on the greenhouse gas emissions (in CO₂ equivalents) caused by the invested companies within the mandate.

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ESG rating of the five biggest positions

	Proportion	ESG Rating
Schweizerische Eidgenoss	5.32%	7.9
Pfandbriefbank schweizer	5.24%	6.0
Pfandbriefzentrale der s	4.73%	6.2
United States of America	4.38%	5.7
Nestle S.A.	2.86%	6.3

Global warming potential

The global warming key figure is receiving more and more attention. We therefore aim to show the portfolio's temperature value in this report in the near future.

UNGC compliance

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UNGC compliance rate	77%	79%
	Mandate	Reference index

Controversial business activities

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	Mandate	Reference index
Alcohol	0%	0%
Civilian Firearms	0%	0%
Controversial Weapons	0%	0%
Conventional Weapons	0%	0%
Gambling	0%	0%
Nuclear Power	0%	1%
Nuclear Weapons	0%	0%
Thermal Coal	0%	0%
Tobacco	0%	0%

Alignment with the SDGs

The UN's 17 global Sustainable Development Goals (SDGs) and their 169 targets address the economic, social and environmental dimensions of sustainable development in a balanced way. These are the core of the UN's Sustainable Development Agenda and are to be achieved globally and by all UN member states by 2030. The rating below reflects the net contribution of the mandate to the achievement of the 17 UN goals on a scale of -10 (negative contribution) to +10 (positive contribution). The evaluation of the individual securities in a mandate is based on both the products and services and the operating activities of the companies included in the mandate. These values are only used for comparison purposes, and the mandate does not pursue its own target.



ESG Report

PostFinance Focus Sustainability Balanced

ESG report database as at 31.03.2024

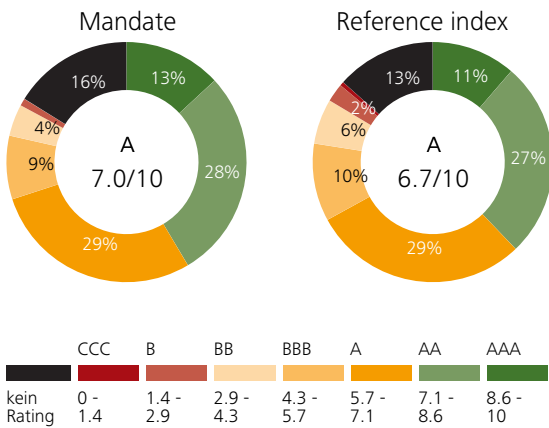
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ESG targets of this mandate

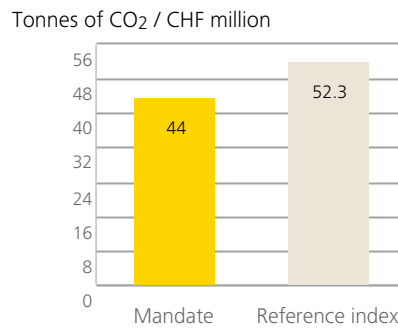
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MSCI ESG Rating

The MSCI ESG Fund Rating measures environmental, social and corporate governance characteristics for the companies in which the mandate has invested and ranks all holdings of the mandate on a scale from AAA to CCC. AAA is the most sustainable level.



The graphic below shows the greenhouse gas emissions of the mandate in tonnes per millions of CHF in investment compared to the traditional benchmark index that is not explicitly sustainable*.
(Data coverage: 73% of the portfolio)



The five best ESG positions

	Proportion	ESG Rating
Taiwan Semiconductor Man	1.54%	10.0
ABB Ltd	1.04%	10.0
Swiss Re AG	0.66%	10.0
Alcon AG	0.45%	10.0
ASML Holding N.V.	0.44%	10.0

Carbon footprint

The carbon footprint is calculated based on the greenhouse gas emissions (in CO₂ equivalents) caused by the invested companies within the mandate.

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ESG rating of the five biggest positions

	Proportion	ESG Rating
Nestle S.A.	4.07%	6.3
United States of America	3.19%	5.7
Novartis AG	2.96%	7.5
Schweizerische Eidgenoss	2.83%	7.9
Pfandbriefbank schweizer	2.79%	6.0

Global warming potential

The global warming key figure is receiving more and more attention. We therefore aim to show the portfolio's temperature value in this report in the near future.

UNGC compliance

The United Nations Global Compact (UNGC) initiative defines ten principles comprising minimum social and environmental standards (including human rights, freedom of association, elimination of forced and child labour, environmental protection and anti-corruption measures) that companies commit to upholding. Note: The mandate cannot have a higher percentage value than the maximum for the companies evaluated in the MSCI ESG Rating (page 1).

UNGC compliance rate	77%	78%
	Mandate	Reference index

Controversial business activities

This key figure shows what percentage of the companies in the mandate or reference index are involved in controversial business activities. In line with industry standards, only companies that exceed a certain threshold value are reported on. We use the threshold values from the MSCI ESG Leaders Indexes Methodology as guidance, with the exception of Thermal Coal (0% instead of 5%). The additional threshold values are defined as follows: Alcohol 10%, Nuclear Power 10%, Gambling 10%, Conventional Weapons 10%, Nuclear Weapons 0%, Tobacco 5% for production and 15% for distribution. Controversial Weapons 0%. Civilian Firearms: 5% for production and 15% for distribution.

	Mandate	Reference index
Alcohol	0%	0%
Civilian Firearms	0%	0%
Controversial Weapons	0%	0%
Conventional Weapons	0%	0%
Gambling	0%	0%
Nuclear Power	0%	1%
Nuclear Weapons	0%	1%
Thermal Coal	0%	0%
Tobacco	0%	0%

Alignment with the SDGs

The UN's 17 global Sustainable Development Goals (SDGs) and their 169 targets address the economic, social and environmental dimensions of sustainable development in a balanced way. These are the core of the UN's Sustainable Development Agenda and are to be achieved globally and by all UN member states by 2030. The rating below reflects the net contribution of the mandate to the achievement of the 17 UN goals on a scale of -10 (negative contribution) to +10 (positive contribution). The evaluation of the individual securities in a mandate is based on both the products and services and the operating activities of the companies included in the mandate. These values are only used for comparison purposes, and the mandate does not pursue its own target.



ESG Report

PostFinance Focus Sustainability Growth

ESG report database as at 31.03.2024

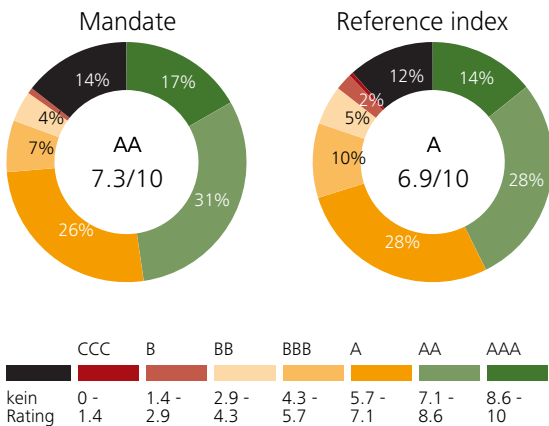
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ESG targets of this mandate

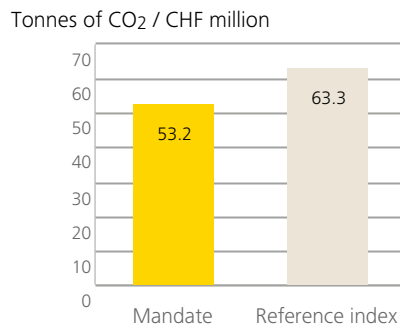
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MSCI ESG Rating

The MSCI ESG Fund Rating measures environmental, social and corporate governance characteristics for the companies in which the mandate has invested and ranks all holdings of the mandate on a scale from AAA to CCC. AAA is the most sustainable level.



The graphic below shows the greenhouse gas emissions of the mandate in tonnes per millions of CHF in investment compared to the traditional benchmark index that is not explicitly sustainable*.
(Data coverage: 81% of the portfolio)



The five best ESG positions

	Proportion	ESG Rating
Taiwan Semiconductor Man	2.16%	10.0
ABB Ltd	1.39%	10.0
Swiss Re AG	0.91%	10.0
Alcon AG	0.63%	10.0
ASML Holding N.V.	0.58%	10.0

Carbon footprint

The carbon footprint is calculated based on the greenhouse gas emissions (in CO₂ equivalents) caused by the invested companies within the mandate.

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ESG rating of the five biggest positions

	Proportion	ESG Rating
Nestle S.A.	5.50%	6.3
Novartis AG	4.11%	7.5
Roche Holding AG	3.52%	6.1
Taiwan Semiconductor Man	2.16%	10.0
UBS Group AG	2.02%	8.5

Global warming potential

The global warming key figure is receiving more and more attention. We therefore aim to show the portfolio's temperature value in this report in the near future.

UNGC compliance

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UNGC compliance rate	77%	77%
	Mandate	Reference index

Controversial business activities

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	Mandate	Reference index
Alcohol	0%	0%
Civilian Firearms	0%	0%
Controversial Weapons	0%	0%
Conventional Weapons	0%	0%
Gambling	0%	0%
Nuclear Power	0%	1%
Nuclear Weapons	0%	1%
Thermal Coal	0%	0%
Tobacco	0%	0%

Alignment with the SDGs

The UN's 17 global Sustainable Development Goals (SDGs) and their 169 targets address the economic, social and environmental dimensions of sustainable development in a balanced way. These are the core of the UN's Sustainable Development Agenda and are to be achieved globally and by all UN member states by 2030. The rating below reflects the net contribution of the mandate to the achievement of the 17 UN goals on a scale of -10 (negative contribution) to +10 (positive contribution). The evaluation of the individual securities in a mandate is based on both the products and services and the operating activities of the companies included in the mandate. These values are only used for comparison purposes, and the mandate does not pursue its own target.



ESG Report

PostFinance Focus Sustainability Capital gains

ESG report database as at 31.03.2024

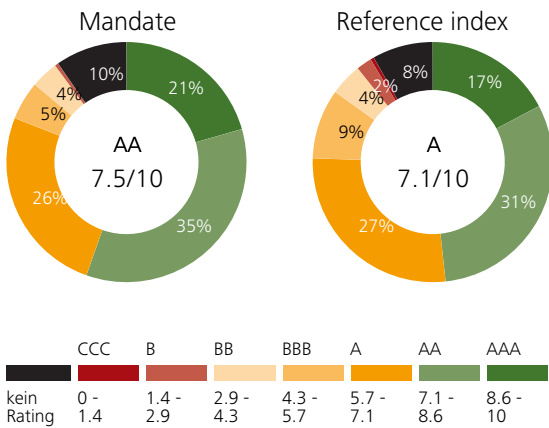
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ESG targets of this mandate

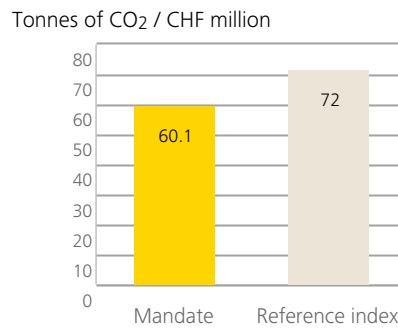
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MSCI ESG Rating

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The graphic below shows the greenhouse gas emissions of the mandate in tonnes per millions of CHF in investment compared to the traditional benchmark index that is not explicitly sustainable*. (Data coverage: 90% of the portfolio)



The five best ESG positions

	Proportion	ESG Rating
Taiwan Semiconductor Man	2.77%	10.0
ABB Ltd	1.76%	10.0
Swiss Re AG	1.17%	10.0
Alcon AG	0.81%	10.0
ASML Holding N.V.	0.73%	10.0

Carbon footprint

The carbon footprint is calculated based on the greenhouse gas emissions (in CO₂ equivalents) caused by the invested companies within the mandate.

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ESG rating of the five biggest positions

	Proportion	ESG Rating
Nestle S.A.	6.96%	6.3
Novartis AG	5.27%	7.5
Roche Holding AG	4.45%	6.1
Taiwan Semiconductor Man	2.77%	10.0
UBS Group AG	2.46%	8.5

Global warming potential

The global warming key figure is receiving more and more attention. We therefore aim to show the portfolio's temperature value in this report in the near future.

UNGC compliance

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UNGC compliance rate	79%	78%
	Mandate	Reference index

Controversial business activities

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	Mandate	Reference index
Alcohol	0%	1%
Civilian Firearms	0%	0%
Controversial Weapons	0%	0%
Conventional Weapons	0%	0%
Gambling	0%	0%
Nuclear Power	0%	1%
Nuclear Weapons	0%	1%
Thermal Coal	0%	1%
Tobacco	0%	0%

Alignment with the SDGs

The UN's 17 global Sustainable Development Goals (SDGs) and their 169 targets address the economic, social and environmental dimensions of sustainable development in a balanced way. These are the core of the UN's Sustainable Development Agenda and are to be achieved globally and by all UN member states by 2030. The rating below reflects the net contribution of the mandate to the achievement of the 17 UN goals on a scale of -10 (negative contribution) to +10 (positive contribution). The evaluation of the individual securities in a mandate is based on both the products and services and the operating activities of the companies included in the mandate. These values are only used for comparison purposes, and the mandate does not pursue its own target.



Reference index Sustainability

Asset class		Reference index	Weight SAA (Interest income)	Weight SAA (Income)	Weight SAA (Balanced)	Weight SAA (Growth)	Weight SAA (Capital gains)
Liquidity	Money market CHF	Bloomberg Barclays Bellwether Swap (CHF): 3 Month	5.00	5.00	5.00	5.00	5.00
Fixed Income	CHF	Swiss Bond Index (SBI) AAA-BBB Total Return	44.00	35.00	19.00	9.00	0.00
	World (CHF hdg)	Bloomberg Barclays Global Aggregate Bond Index, CHF hedged	18.00	16.00	12.00	5.00	0.00
	EM Bonds, CHF (hedged)	JPM EMBI Global Index, CHF hedged	8.00	7.00	7.00	4.00	0.00
Equities	Switzerland	Swiss Exchange Swiss Performance Index	7.00	14.00	23.00	32.00	41.00
	USA	MSCI USA Net Total Return USD Index	3.00	6.00	10.00	14.00	18.00
	Eurozone	MSCI EMU Net Total Return EUR Index	2.00	3.00	5.00	7.00	9.00
	United Kingdom	MSCI United Kingdom Net Total Return Index	0.00	1.00	2.00	3.00	4.00
	Japan	MSCI Japan Total Return Net in JPY JPY NETR	1.00	1.00	2.00	3.00	4.00
	Emerging markets	MSCI Emerging Net Total Return USD Index	2.00	5.00	8.00	11.00	14.00
Alternative Investments	Real estate funds Switzerland	SXI Real Estate Funds Total Return Index	10.00	7.00	7.00	7.00	5.00

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PostFinance Ltd
Mingerstrasse 20
3030 Bern
Switzerland

www.postfinance.ch

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