

ESG Report

PostFinance Focus Sustainable Interest income

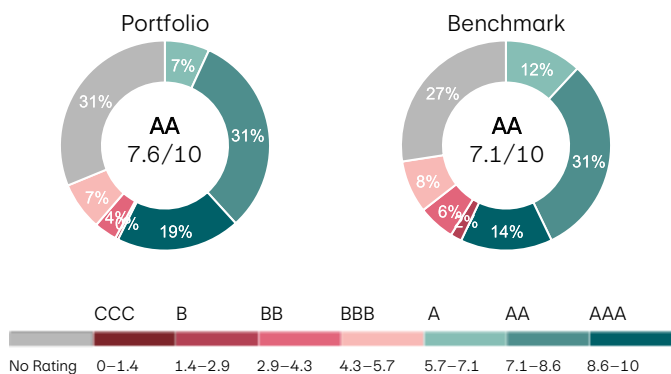
ESG stands for environment, social and responsible corporate governance. ESG ratings are an attempt to evaluate how companies deal with specific issues such as environmental protection, labour standards in the supply chain and remuneration practices within the company and to express them in a key figure. ESG ratings are intended to provide an indication of how the company fulfils this responsibility and what potential risks and opportunities arise from this. PostFinance offers its customers the opportunity to invest not only according to economic criteria, but also by taking account of ESG criteria.

Portfolio and ESG criteria

For this portfolio, the focus is on aligning with the 2050 net-zero climate target. Investments are made in companies and issuers that demonstrably operate in a climate-friendly manner or are on a credible path to transformation towards this objective. At the same time, companies that benefit from the development or expansion of fossil energy sources such as coal, oil or gas are excluded. Investments in gold are also excluded.

MSCI ESG Rating

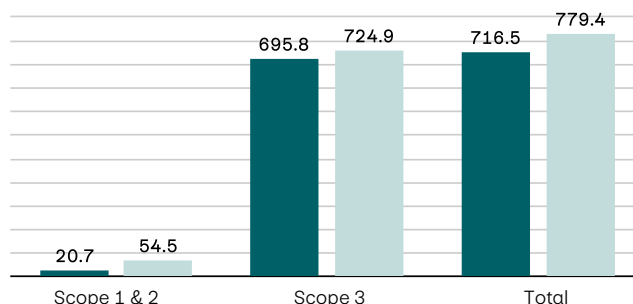
The MSCI ESG Fund Rating aggregates all ESG values of the companies in which the portfolio invests into a single indicator. All investments in the portfolio are rated on a scale from AAA (highest rating) to CCC (lowest rating). In addition, the MSCI ESG ratings are broken down into the three main pillars: Environmental (E), Social (S) and Governance (G).



Carbon intensity

Carbon intensity measures the greenhouse gas emissions (in CO2 equivalents) generated by the companies in the portfolio per million francs of revenue. It takes into account the emissions that these companies generate through their business activities, production and supply chains (Scope 1-3). This key figure assesses the climate efficiency of production within the portfolio companies. The graphic below compares the carbon intensity of the portfolio with a traditional benchmark index that is not explicitly sustainable.*

Tons CO2 equivalent per million revenue



Coverage

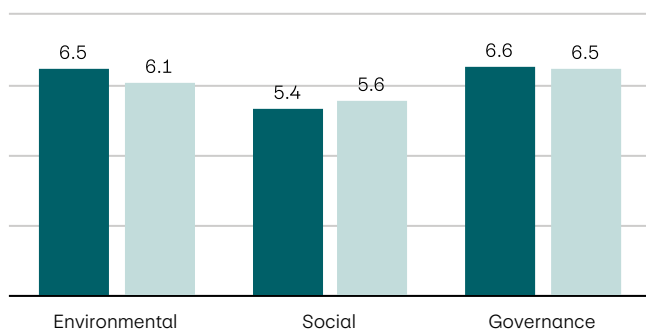
■ Portfolio: Scope 1 & 2: 57.5% Scope 3: 57.4%
■ Benchmark: Scope 1 & 2: 52.1% Scope 3: 52.0%

Climate value at risk

The MSCI Climate Value at Risk (CVaR) assesses the potential financial risks that climate change could pose to the portfolio. This involves estimating the extent to which the value of the portfolio could be affected by various climate and transition scenarios. The following scenarios are analysed:

- A warming of 1.5 degrees in which strict measures are taken to reduce greenhouse gas emissions.
- The "disorderly" scenario describes a situation in which climate policies are delayed or implemented inconsistently, leading to higher transition risks and economic uncertainties.
- A "hot-house" scenario in which no significant measures are taken and temperatures continue to rise.

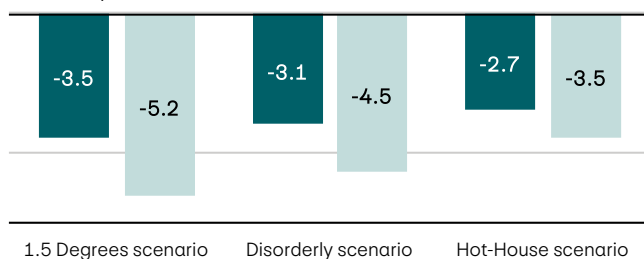
* The reference index is a mixed index, which tracks the same asset classes as the mandate itself – with traditional, non-explicitly sustainable indices. Further information on the reference index can be found at the end of the document.



ESG Report PostFinance Focus Sustainable Interest income

as of 31/12/2025

In % of the portfolio value



ESG rating and CO2 Intensity of the 10 biggest positions

	Proportion	MSCI ESG Rating	CO2 Intensity
Pfandbriefbank schweizerischer Hypothekarinstitute AG	8.5%	AA	1553.1
Pfandbriefzentrale der schweizerischen Kantonalbanken AG	6.6%	AAA	1857.1
Schweizerische Eidgenossenschaft	2.1%	AA	
Novartis AG	1.3%	AAA	300.9
Zuercher Kantonalbank	1.2%	AA	435.8
Basellandschaftliche Kantonalbank	1.0%	None	595.5
Roche Holding AG	0.9%	AA	339.1
International Bank for Reconstruction and Development	0.7%	AAA	438.3
BNP PARIBAS SA	0.6%	AA	838.7
Estados Unidos Mexicanos	0.6%	BB	

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. The evaluation is applied across four categories:

- Pass: Percentage of portfolio companies that fully comply with the requirements of the UNGC.
- Watchlist: Percentage of portfolio companies indicating partial deviations – but which are monitored.
- Fail: Percentage of portfolio companies that violate material UNGC principles.
- No coverage: Percentage of portfolio companies for which there is insufficient data for an evaluation.

	Portfolio	Benchmark
Pass	56.1%	48.9%
Watchlist	0.9%	2.4%
Fail	0.0%	0.2%
No Coverage	42.4%	47.8%

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 Selection 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.

	Portfolio
Controversial Weapons	0.0%
Nuclear Weapons	0.0%
Civilian Firearms	0.0%
Conventional Weapons	0.0%
Thermal Coal	0.0%
Tobacco	0.0%
Alcohol	0.0%
Gambling	0.0%
Nuclear Power	0.2%

Glossary

Please scan the QR code for definitions and explanations.



ESG Report

PostFinance Focus Sustainable Income

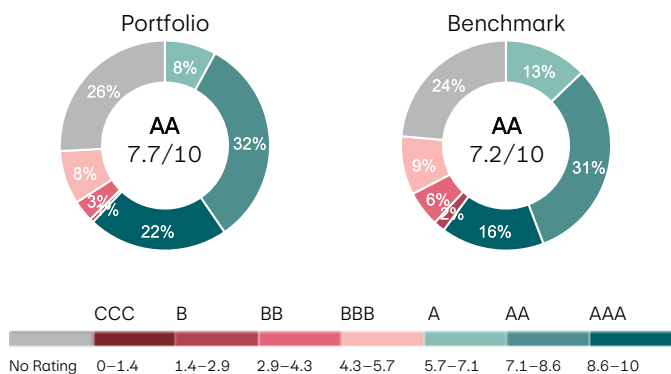
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MSCI ESG Rating

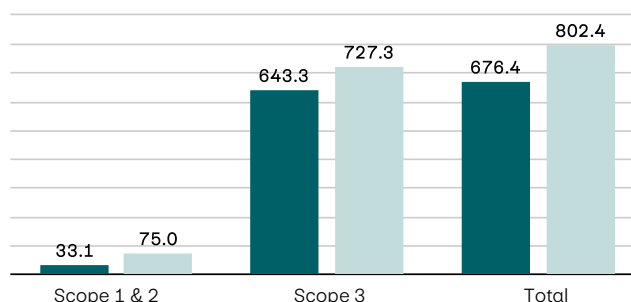
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Tons CO₂ equivalent per million revenue



Coverage

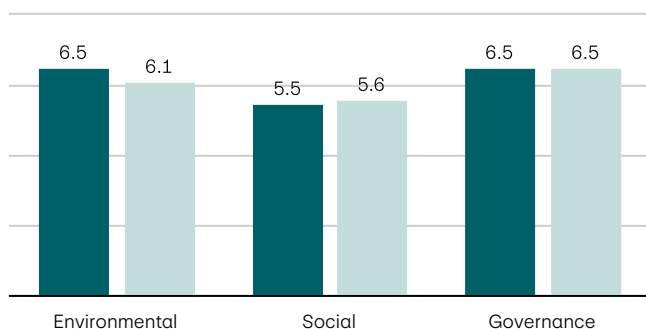
■ Portfolio: Scope 1 & 2: 64.4% Scope 3: 64.3%
■ Benchmark: Scope 1 & 2: 59.1% Scope 3: 59.1%

Climate value at risk

The MSCI Climate Value at Risk (CVaR) assesses the potential financial risks that climate change could pose to the portfolio. This involves estimating the extent to which the value of the portfolio could be affected by various climate and transition scenarios. The following scenarios are analysed:

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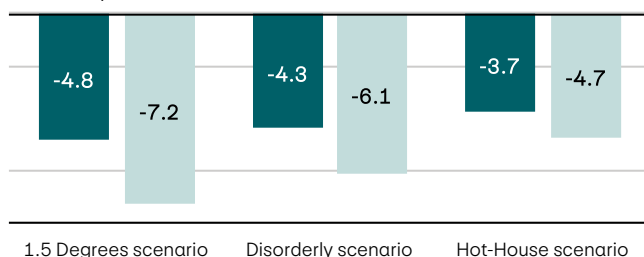
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ESG Report PostFinance Focus Sustainable Income

as of 31/12/2025

In % of the portfolio value



- Pass: Percentage of portfolio companies that fully comply with the requirements of the UNGC.
- Watchlist: Percentage of portfolio companies indicating partial deviations – but which are monitored.
- Fail: Percentage of portfolio companies that violate material UNGC principles.
- No coverage: Percentage of portfolio companies for which there is insufficient data for an evaluation.

ESG rating and CO2 Intensity of the 10 biggest positions

	Proportion	MSCI ESG Rating	CO2 Intensity
Pfandbriefbank schweizerischer Hypothekarinstitute AG	6.8%	AA	1553.1
Pfandbriefzentrale der schweizerischen Kantonalbanken AG	5.3%	AAA	1857.1
Novartis AG	2.2%	AAA	300.9
Roche Holding AG	1.9%	AA	339.1
Schweizerische Eidgenossenschaft	1.6%	AA	
UBS Group AG	1.0%	AA	262.3
Zuercher Kantonalbank	0.9%	AA	435.8
ABB Ltd	0.9%	AAA	814.6
Basellandschaftliche Kantonalbank	0.8%	None	595.5
Zurich Insurance Group AG	0.8%	AAA	104.7

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. The evaluation is applied across four categories:

	Portfolio	Benchmark
Pass	62.3%	55.0%
Watchlist	1.7%	3.4%
Fail	0.0%	0.2%
No Coverage	35.5%	40.8%

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 Selection 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.

	Portfolio
Controversial Weapons	0.0%
Nuclear Weapons	0.0%
Civilian Firearms	0.0%
Conventional Weapons	0.0%
Thermal Coal	0.0%
Tobacco	0.0%
Alcohol	0.0%
Gambling	0.0%
Nuclear Power	0.1%

Glossary

Please scan the QR code for definitions and explanations.



ESG Report

PostFinance Focus Sustainable Balanced

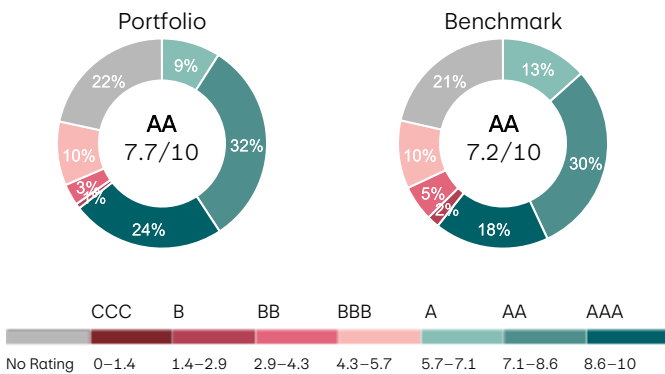
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Portfolio and ESG criteria

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MSCI ESG Rating

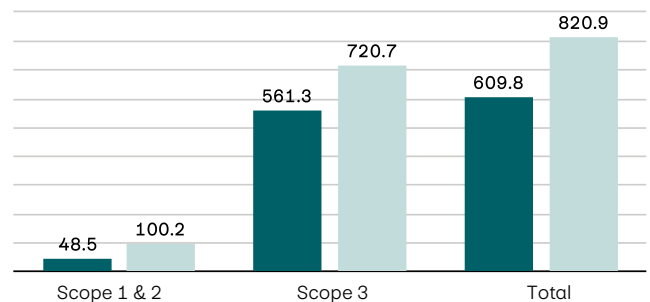
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Carbon intensity

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Tons CO2 equivalent per million revenue



Coverage

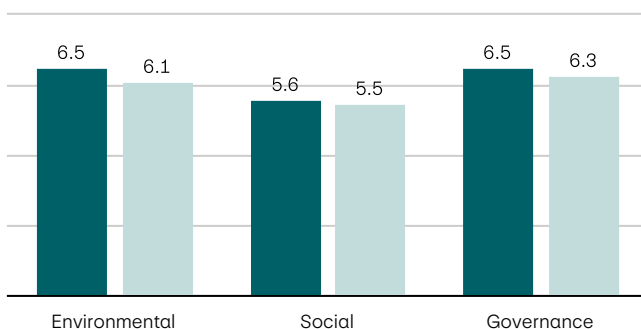
■ Portfolio: Scope 1 & 2: 70.0% Scope 3: 70.0%
■ Benchmark: Scope 1 & 2: 65.6% Scope 3: 65.6%

Climate value at risk

The MSCI Climate Value at Risk (CVaR) assesses the potential financial risks that climate change could pose to the portfolio. This involves estimating the extent to which the value of the portfolio could be affected by various climate and transition scenarios. The following scenarios are analysed:

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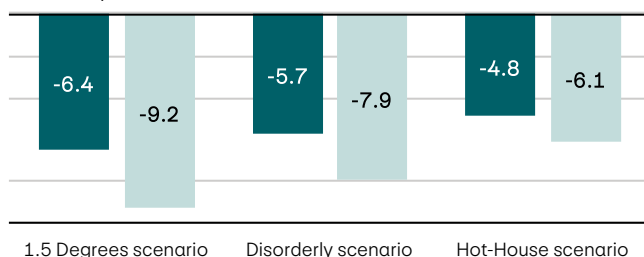
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ESG Report PostFinance Focus Sustainable Balanced

as of 31/12/2025

In % of the portfolio value



- Pass: Percentage of portfolio companies that fully comply with the requirements of the UNGC.
- Watchlist: Percentage of portfolio companies indicating partial deviations – but which are monitored.
- Fail: Percentage of portfolio companies that violate material UNGC principles.
- No coverage: Percentage of portfolio companies for which there is insufficient data for an evaluation.

ESG rating and CO2 Intensity of the 10 biggest positions

	Proportion	MSCI ESG Rating	CO2 Intensity
Pfandbriefbank schweizerischer Hypothekarinstitute AG	3.8%	AA	1553.1
Novartis AG	3.4%	AAA	300.9
Roche Holding AG	3.1%	AA	339.1
Pfandbriefzentrale der schweizerischen Kantonalbanken AG	2.9%	AAA	1857.1
UBS Group AG	1.5%	AA	262.3
ABB Ltd	1.5%	AAA	814.6
Zurich Insurance Group AG	1.3%	AAA	104.7
NVIDIA CORPORATION	1.1%	AA	576.9
MICROSOFT CORPORATION	1.0%	A	271.7
APPLE INC.	1.0%	BBB	553.4

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. The evaluation is applied across four categories:

	Portfolio	Benchmark
Pass	66.9%	60.4%
Watchlist	2.8%	4.6%
Fail	0.0%	0.2%
No Coverage	29.9%	34.3%

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 Selection 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.

	Portfolio
Controversial Weapons	0.0%
Nuclear Weapons	0.0%
Civilian Firearms	0.0%
Conventional Weapons	0.0%
Thermal Coal	0.0%
Tobacco	0.0%
Alcohol	0.0%
Gambling	0.0%
Nuclear Power	0.1%

Glossary

Please scan the QR code for definitions and explanations.



ESG Report

PostFinance Focus Sustainable Growth

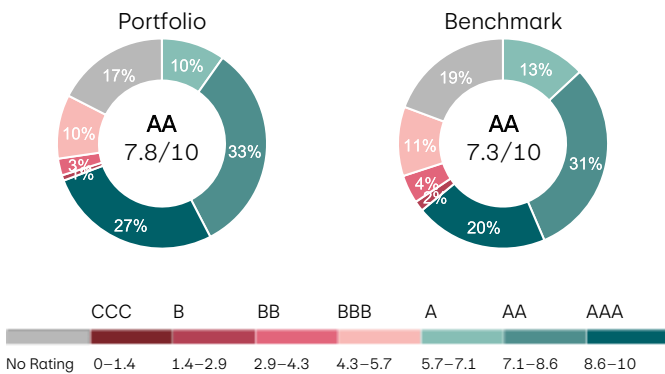
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Portfolio and ESG criteria

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MSCI ESG Rating

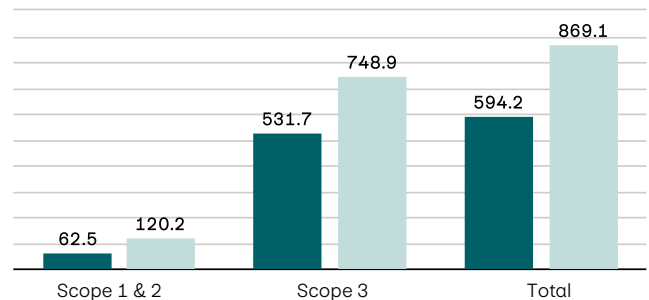
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Carbon intensity

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Tons CO2 equivalent per million revenue



Coverage

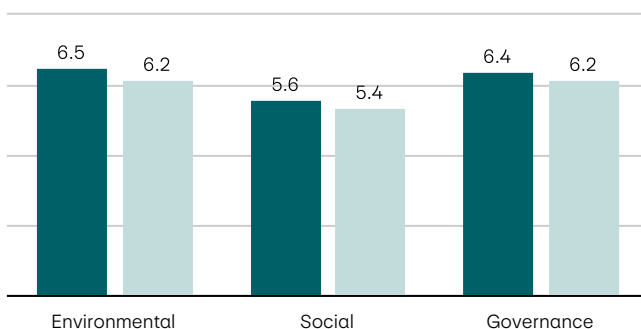
■ Portfolio: Scope 1 & 2: 78.3% Scope 3: 78.3%
■ Benchmark: Scope 1 & 2: 75.1% Scope 3: 75.1%

Climate value at risk

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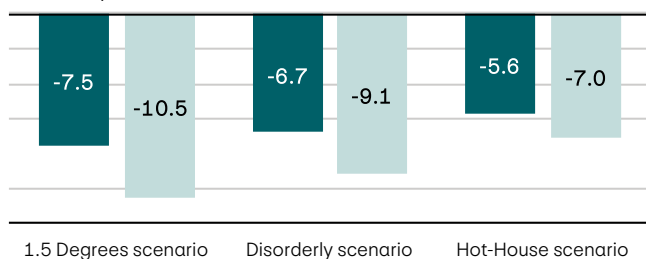
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ESG Report PostFinance Focus Sustainable Growth

as of 31/12/2025

In % of the portfolio value



ESG rating and CO2 Intensity of the 10 biggest positions

	Proportion	MSCI ESG Rating	CO2 Intensity
Novartis AG	4.6%	AAA	300.9
Roche Holding AG	4.3%	AA	339.1
UBS Group AG	2.1%	AA	262.3
ABB Ltd	2.1%	AAA	814.6
Zurich Insurance Group AG	1.9%	AAA	104.7
Pfandbriefbank schweizerischer Hypothekarinstitute AG	1.9%	AA	1553.1
NVIDIA CORPORATION	1.6%	AA	576.9
APPLE INC.	1.4%	BBB	553.4
MICROSOFT CORPORATION	1.4%	A	271.7
Pfandbriefzentrale der schweizerischen Kantonalbanken AG	1.4%	AAA	1857.1

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- No coverage: Percentage of portfolio companies for which there is insufficient data for an evaluation.

	Portfolio	Benchmark
Pass	74.1%	68.9%
Watchlist	3.9%	5.8%
Fail	0.0%	0.2%
No Coverage	21.6%	24.8%

Controversial business activities

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	Portfolio
Controversial Weapons	0.0%
Nuclear Weapons	0.0%
Civilian Firearms	0.0%
Conventional Weapons	0.0%
Thermal Coal	0.0%
Tobacco	0.0%
Alcohol	0.0%
Gambling	0.0%
Nuclear Power	0.0%

Glossary

Please scan the QR code for definitions and explanations.



ESG Report

PostFinance Focus Sustainable Capital gains

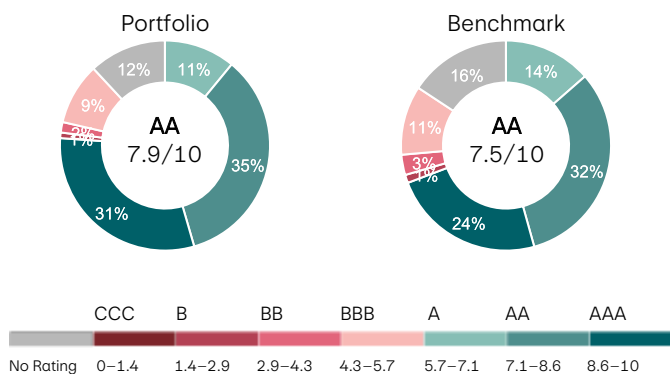
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MSCI ESG Rating

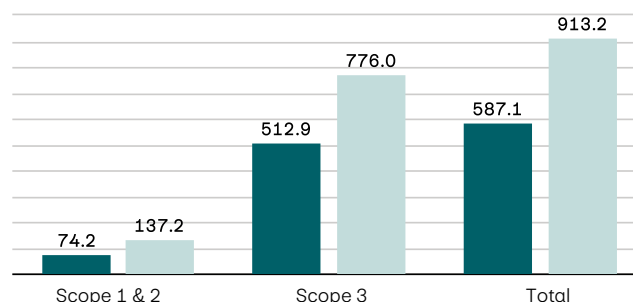
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Tons CO2 equivalent per million revenue



Coverage

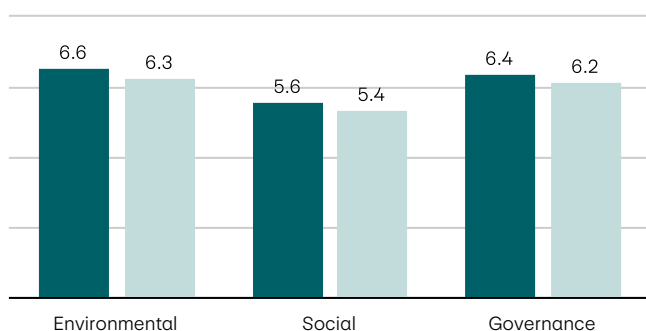
■ Portfolio: Scope 1 & 2: 88.5% Scope 3: 88.5%
■ Benchmark: Scope 1 & 2: 85.7% Scope 3: 85.7%

Climate value at risk

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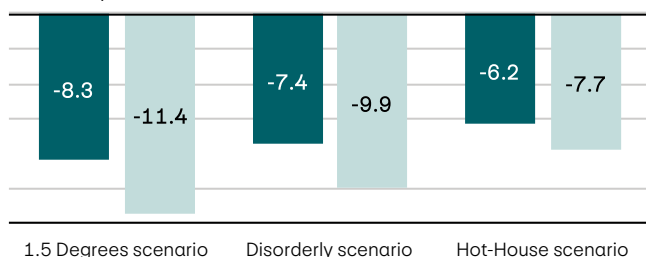
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ESG Report PostFinance Focus Sustainable Capital gains

as of 31/12/2025

In % of the portfolio value



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ESG rating and CO2 Intensity of the 10 biggest positions

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UBS Group AG	2.7%	AA	262.3
ABB Ltd	2.6%	AAA	814.6
Zurich Insurance Group AG	2.4%	AAA	104.7
NVIDIA CORPORATION	2.0%	AA	576.9
APPLE INC.	1.8%	BBB	553.4
MICROSOFT CORPORATION	1.8%	A	271.7
ALPHABET INC.	1.6%	BBB	170.7
Taiwan Semiconductor Manufacturing Co., Ltd.	1.5%	AA	801.5

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. The evaluation is applied across four categories:

	Portfolio	Benchmark
Pass	83.2%	78.4%
Watchlist	5.0%	7.1%
Fail	0.0%	0.1%
No Coverage	11.5%	14.3%

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 Selection 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.

	Portfolio
Controversial Weapons	0.0%
Nuclear Weapons	0.0%
Civilian Firearms	0.0%
Conventional Weapons	0.0%
Thermal Coal	0.0%
Tobacco	0.0%
Alcohol	0.0%
Gambling	0.0%
Nuclear Power	0.0%

Glossary

Please scan the QR code for definitions and explanations.



Reference index Sustainable

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	30.00	23.00	13.00	4.00	0.00
	World (CHF hdg)	Bloomberg Barclays Global Aggregate Bond Index, CHF hedged	30.00	23.00	13.00	4.00	0.00
	EM Bonds, CHF (hedged)	J.P. Morgan EMBI Global Core hedged CHF	8.00	7.00	7.00	5.00	0.00
Equities	Switzerland	SPI Index	1.00	3.00	4.00	6.00	8.00
	USA	MSCI USA Climate Paris Aligned Index	8.00	16.00	27.00	38.00	47.00
	Eurozone	MSCI EMU Climate Paris Aligned Index	2.00	3.00	5.00	7.00	9.00
	United Kingdom	MSCI UK IMI SRI Filtered PAB Index	0.00	1.00	2.00	3.00	4.00
	Japan	MSCI Japan Climate Paris Aligned Index	1.00	2.00	3.00	4.00	5.00
	Emerging markets	MSCI EM Climate Paris Aligned Index	3.00	5.00	9.00	12.00	15.00
Alternative Investments	Real estate funds Switzerland	SXI Real Estate Funds Total Return Index	10.00	7.00	7.00	7.00	2.00

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