



# Greenhouse Gas Protocol (Dual Reporting) Report for Bluestep Bank

Assessment Period: 2022

Produced on April 25, 2023 by *Our Impacts*

# Assessment Details

## Consolidation Approach

Operational control

## Organisational Boundaries

Operations of Bluestep Bank

### Included

- Bluestep Bank
- Sverige
- Helsingborg
- Stockholm
- Norway
- Oslo
- Finland
- Helsingfors

## Operational Boundary

- Air travel
- Bus and coach
- Cars
- District cooling
- District heating
- Electricity consumption
- Employee owned cars
- Ferry
- Home working
- Hotel night stays
- IT Equipment
- Incinerated waste treatment
- Motorcycle
- Paper and printed material
- Rail (train, tram, light rail, underground)
- Recycled waste treatment
- Road freight, shared vehicle (tonne.km factors)
- Taxi
- Walk & Bike
- Water supply

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# Introduction

A greenhouse gas (GHG) emissions assessment quantifies the total greenhouse gases produced directly and indirectly from a business or organisation's activities. Also known as a carbon footprint, it is an essential tool, providing your business with a basis for understanding and managing its climate change impacts.

A GHG assessment quantifies all seven Kyoto greenhouse gases where applicable and is measured in units of carbon dioxide equivalence, or CO<sub>2</sub>e<sup>1</sup>. The seven Kyoto gases are carbon dioxide (CO<sub>2</sub>), methane (CH<sub>4</sub>), nitrous oxide (N<sub>2</sub>O), hydrofluorocarbons (HFCs), nitrogen trifluoride (NF<sub>3</sub>), sulphur hexafluoride (SF<sub>6</sub>) and perfluorocarbons (PFCs). The global warming potential (GWP) of each gas is illustrated in the Table 1.

**Table 1. GWP of Kyoto Gases (IPCC 2013, without climate-carbon feedback)**

Greenhouse Gas	GWP
Carbon dioxide (CO <sub>2</sub> )	1
Methane (CH <sub>4</sub> )	28
Nitrous oxide (N <sub>2</sub> O)	265
Hydrofluorocarbons (HFCs)	1 - 12,400
Perfluorocarbons (PFCs)	1 - 11,100
Nitrogen trifluoride (NF <sub>3</sub> )	16,100
Sulphur hexafluoride (SF <sub>6</sub> )	23,500

This assessment has been carried out in accordance with the World Business Council for Sustainable Development and World Resources Institute's (WBCSD/WRI) Greenhouse Gas Protocol; a Corporate Accounting and Reporting Standard, including the GHG Protocol Scope 2 Guidance. This protocol is considered current best practice for corporate or organisational greenhouse gas emissions reporting. GHG emissions have been reported by the three WBCSD/WRI Scopes.

Scope 1 includes direct GHG emissions from sources that are owned or controlled by the company such as natural gas combustion and company owned vehicles.

Scope 2 accounts for GHG emissions from the generation of purchased electricity, heat and steam generated off-site. As the subject of this assessment operates in markets which offer contractual instruments with product or supplier-specific data, scope 2 emissions are reported using both the location-based method and the market-based method. The location-based method applies average emission factors that correspond to the grid where consumption occurs, whereas the market-based method applies emission factors that correspond to energy purchased (or not purchased) through contractual instruments. Contractual instruments include energy attribute certificates, direct energy contracts, and supplier specific emission rates. The subject of this assessment has ensured that any contractual instruments used in the market-based method have met the Scope 2 Quality Criteria, as defined in the Guidance. Where contractual instruments do not meet the Quality Criteria, or where contractual instruments were not purchased, market-based scope 2 emissions have been calculated using residual mix emission factors. Where residual mix emission factors are not available, market-based scope 2 emissions have been calculated using default location grid-average emission factors, per the Protocol hierarchy. This may result in double counting between electricity consumers, as an adjusted emission factor taking into account voluntary purchases of electricity with specific attributes was not available.

Scope 3 includes all other indirect emissions such as waste disposal, business travel and staff commuting. Reporting of these activities is optional under the WBCSD/WRI GHG Protocol, but as they can contribute a significant portion of overall emissions Ecometrica recommends they are reported where applicable.

A GHG assessment is an essential tool in the process of monitoring and reducing an organisation's climate change impact as it allows reduction targets to be set and action plans formulated. GHG assessment results can also allow organisations to be transparent about their climate change impacts through reporting of GHG emissions to customers, shareholders, employees and other stakeholders. Regular assessments allow clients to track their progress in achieving reductions over time and provide evidence to support green claims in external marketing initiatives such as product labelling or CSR reporting. Ecometrica GHG assessments are designed to be transparent, consistent and repeatable over time.

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<sup>1</sup> Carbon dioxide equivalent or CO<sub>2</sub>e is a term for describing different greenhouse gases in a common unit. For any quantity and type of greenhouse gas, CO<sub>2</sub>e signifies the amount of CO<sub>2</sub> which would have the equivalent global warming impact.

# Data Quality and Availability

In order to provide the most accurate estimate of an organisation's GHG emissions, primary (actual) data should be used where it is available, up to date and geographically relevant. Secondary data in the form of estimates, extrapolations and industry averages may be used when primary data is not available. Table 2 details the quality of data submitted for this assessment with the key assumptions used stated below.

## Data Quality Overview



Location-based Accuracy Overview		
Accuracy Overview	tCO <sub>2</sub> e/year	%
Actual	229	94.2
Estimated	14.1	5.79
<b>Total</b>	<b>243</b>	<b>100</b>



Market-based Accuracy Overview		
Accuracy Overview	tCO <sub>2</sub> e/year	%
Actual	231	94.3
Estimated	14	5.69
<b>Total</b>	<b>245</b>	<b>100</b>

**Table 2. Data Quality and Availability**

Source of emissions	Data quality
<b>Premises</b>	
District cooling	Mixed
District heating	Mixed
Electricity consumption	Mixed
Home working	Actual
Incinerated waste treatment	Mixed
Recycled waste treatment	Mixed
Road freight, shared vehicle (tonne.km factors)	Estimated
Water supply	Estimated
<b>Business Travel</b>	
Air travel	Actual
Employee owned cars	Actual
Hired cars	Actual
Hotel night stays	Actual
Rail (train, tram, light rail, underground)	Actual
Taxi	Actual

Company-Owned/Leased Vehicles	
Cars	Actual
Commuting	
Bus and coach	Actual
Employee owned cars	Actual
Ferry	Actual
Motorcycle	Actual
Rail (train, tram, light rail, underground)	Actual
Walk & Bike	Actual
Office supply	
IT Equipment	Actual
Paper and printed material	Mixed

# Assessment Summary for Bluestep Bank

Gross Overall Emissions (location-based): 243 tCO<sub>2</sub>e

Gross Overall Emissions (market-based): 245 tCO<sub>2</sub>e

## Key Performance Indicators

Absolute GHG emissions will vary over time and often correspond to the expansion or contraction of an organisation. It is useful therefore to use reporting metrics that take these effects into account and monitor relative GHG emissions intensity. A common emissions intensity metric is tonnes of CO<sub>2</sub>e per full time equivalent. This has been calculated, along with other relevant metrics, in the table below:

Data	KPI
3,475 Floor area (square metres)	0.0699 tCO <sub>2</sub> e per square metre (Location-Based)
268 Full Time Equivalent Employees	0.906 tCO <sub>2</sub> e per Full Time Equivalent Employee (Location-Based)
6,914,442 Total Sales (KSEK)	3.51e-5 tCO <sub>2</sub> e per Total Sales (KSEK) (Location-Based)
20,522 Credit volume (MSEK)	0.0118 tCO <sub>2</sub> e per Credit volume (MSEK) (Location-Based)
3,475 Floor area (square metres)	0.0706 tCO <sub>2</sub> e per square metre (Market-Based)
268 Full Time Equivalent Employees	0.916 tCO <sub>2</sub> e per Full Time Equivalent Employee (Market-Based)
6,914,442 Total Sales (KSEK)	3.55e-5 tCO <sub>2</sub> e per Total Sales (KSEK) (Market-Based)
20,522 Credit volume (MSEK)	0.012 tCO <sub>2</sub> e per Credit volume (MSEK) (Market-Based)

## Summary by Activity (Location-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Commuting	121	49.9
Business Travel	52.1	21.5
Office supply	41.8	17.2
Premises	18.3	7.54
Company-Owned/Leased Vehicles	9.32	3.84
<b>Total</b>	<b>243</b>	<b>100</b>

## Summary by Activity (Market-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Commuting	121	49.4
Business Travel	52.1	21.2
Office supply	41.8	17
Premises	20.9	8.5
Company-Owned/Leased Vehicles	9.32	3.8
<b>Total</b>	<b>245</b>	<b>100</b>

## Summary by WBCSD/WRI Scope (Location-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Scope 1	7.51	3.09
Scope 2	14.8	6.11
Scope 3	221	90.8
<b>Total</b>	<b>243</b>	<b>100</b>

Summary by WBCSD/WRI Scope (Market-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Scope 1	7.51	3.06
Scope 2	16.5	6.7
Scope 3	221	90.2
<b>Total</b>	<b>245</b>	<b>100</b>

Summary by Greenhouse Gas

Greenhouse Gas	GWP	tGHG/year (Location-Based)	tCO <sub>2</sub> e/year (Location-Based)	tGHG/year (Market-Based)	tCO <sub>2</sub> e/year (Market-Based)
CO <sub>2</sub>	1	158	158	160	160
CH <sub>4</sub>	28	0.00558	0.156	0.00519	0.145
N <sub>2</sub> O	265	0.00241	0.638	0.00234	0.62
Biogenic CO <sub>2</sub>	0	0.00133	0	0.00133	0
CO <sub>2</sub> e	1	83.8	83.8	84.9	84.9
<b>Total</b>			<b>243</b>		<b>245</b>



# Summary of Scope 2 Market-Based Method for Bluestep Bank

## Energy Consumed and Emissions By Factor Type In Scope 2 Market-Based Method

Scope 2 Market-Based Energy



Scope 2 Market-Based Emissions



Emission Factor Type	Energy		Market-Based Emissions	
	MWh	%	tCO <sub>2</sub> e	%
Client-supplied market-based instrument	216	46.1	0.0695	0.422
Residual mix factors	13.7	2.94	4.72	28.7
Default location-based factors	238	50.9	11.7	70.9
<b>Total</b>	<b>467</b>	<b>100</b>	<b>16.5</b>	<b>100</b>

# Detailed Results

## Detailed Summary by WBCSD/WRI Scope

### Location-Based methodology

Source of Emissions	tCO <sub>2</sub> /yr	tCH <sub>4</sub> /yr	tN <sub>2</sub> O/yr	Total Emissions (tCO <sub>2</sub> e/yr)	%
<b>Scope 1 Total</b>	<b>7.45</b>	<b>5.94e-6</b>	<b>2.26e-4</b>	<b>7.51</b>	<b>3.09%</b>
Company-Owned/Leased Vehicles Total	7.45	5.94e-6	2.26e-4	7.51	3.09%
Cars	7.45	5.94e-6	2.26e-4	7.51	3.09%
<b>Scope 2 Total</b>	<b>6.7</b>	<b>0.00129</b>	<b>1.07e-4</b>	<b>14.8</b>	<b>6.11%</b>
Premises Total	6.7	0.00129	1.07e-4	14.8	6.11%
District cooling	0	0	0	0.381	0.157%
District heating	3.57	9.2e-4	4.11e-5	11.3	4.65%
Electricity consumption	3.14	3.66e-4	6.55e-5	3.16	1.3%
<b>Scope 3 Total</b>	<b>144</b>	<b>0.00429</b>	<b>0.00208</b>	<b>221</b>	<b>90.8%</b>
Business Travel Total	43.7	0.00173	0.00108	52.1	21.5%
Air travel	31.1	7.99e-4	9.89e-4	31.4	12.9%
Air travel: Flights, medium-haul, average, upstream emissions	0	0	0	1.34	0.553%
Air travel: Flights, short-haul, upstream emissions	0	0	0	5.16	2.12%
Hotel night stays	10.8	8.97e-4	3.84e-5	10.9	4.48%
Rail (train, tram, light rail, underground)	0.277	2.21e-5	8.48e-6	0.28	0.115%
Rail (train, tram, light rail, underground): Train, national, upstream emissions	0	0	0	0.0704	0.029%
Taxi	1.44	1.47e-5	4.41e-5	2.48	1.02%
Taxi: Regular taxi, upstream emissions	0	0	0	0.293	0.121%
Taxi: Taxi (Stockholm), upstream emissions	0	0	0	0.228	0.094%
Commuting Total	99.7	0.00245	9.8e-4	121	49.9%
Bus and coach	8.39	4.26e-5	1.89e-4	18.1	7.47%
Bus and coach: City bus, upstream emissions	0	0	0	2.01	0.827%
Employee owned cars	85.2	0.00122	6.62e-4	85.4	35.2%
Employee owned cars: Average unknown fuel car, upstream emissions	0	0	0	8.08	3.33%
Ferry	0.0739	8.76e-7	3.38e-6	0.0748	0.0308%
Ferry: Ferry, average passenger, upstream emissions	0	0	0	0.0168	0.00693%
Motorcycle	0.362	3.94e-4	6.08e-6	0.375	0.154%
Motorcycle: Average petrol motorcycle, upstream emissions	0	0	0	0.0986	0.0406%
Rail (train, tram, light rail, underground)	5.26	7.64e-4	1.15e-4	5.31	2.19%
Rail (train, tram, light rail, underground): Underground, upstream emissions	0.421	2.87e-5	3.72e-6	1.81	0.744%
Walk & Bike	0	0	0	0	0%

Company-Owned/Leased Vehicles Total	0	0	0	1.81	0.747%
Cars: Large diesel car, upstream emissions	0	0	0	1.81	0.747%
Office supply Total	0	0	0	41.8	17.2%
IT Equipment	0	0	0	36.9	15.2%
Paper and printed material	0	0	0	4.98	2.05%
Premises Total	0.83	1.05e-4	1.67e-5	3.48	1.43%
District cooling: District cooling (Stockholm Exergi), upstream emissions	0.0596	0	0	0.0596	0.0245%
District heating: District Heating, Stockholm Exergi AB, Stockholm, upstream emissions	0	0	0	0.396	0.163%
District heating: District Heating, Öresundskraft AB, Helsingborg, upstream emissions	0	0	0	0.276	0.114%
District heating: Heat/steam, good quality CHP: UK average - T&D losses, upstream emissions	0	0	0	0.035	0.0144%
District heating: Heat/steam, good quality CHP: UK average - transmission & distribution losses	0.188	5.06e-5	2.12e-6	0.19	0.0781%
District heating: Heat/steam, good quality CHP: UK average, upstream emissions	0	0	0	0.665	0.274%
Electricity consumption: Electricity - transmission & distribution losses (MCR)	0.18	2.53e-5	4.13e-6	0.181	0.0747%
Electricity consumption: Electricity grid, T&D losses, upstream emissions	0	0	0	0.0599	0.0246%
Electricity consumption: Electricity grid, generated, upstream emissions	0	0	0	0.961	0.396%
Home working	0.275	2.66e-5	5.41e-6	0.277	0.114%
Home working: Electricity - transmission & distribution losses (MCR)	0.0138	1.76e-6	3.09e-7	0.0139	0.00574%
Home working: Electricity grid, T&D losses, upstream emissions	0	0	0	0.00476	0.00196%
Home working: Electricity grid, generated, upstream emissions	0	0	0	0.0883	0.0363%
Incinerated waste treatment	0	0	0	0	0%
Recycled waste treatment	0	0	0	0	0%
Road freight, shared vehicle (tonne.km factors)	0.114	9.9e-7	4.72e-6	0.115	0.0475%
Road freight, shared vehicle (tonne.km factors): Road freight, articulated HGV (3.5-33t) average load, upstream emissions	0	0	0	2.74e-4	1.13e-4%
Road freight, shared vehicle (tonne.km factors): Road freight, rigid HGV (>17t) average load, upstream emissions	0	0	0	0.027	0.0111%
Water supply	0	0	0	0.126	0.0519%
<b>Total</b>	<b>158</b>	<b>0.00558</b>	<b>0.00241</b>	<b>243</b>	<b>100%</b>

### Market-Based methodology

Source of Emissions	tCO <sub>2</sub> /yr	tCH <sub>4</sub> /yr	tN <sub>2</sub> O/yr	Total Emissions (tCO <sub>2</sub> e/yr)	%
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<b>Scope 1 Total</b>	<b>7.45</b>	<b>5.94e-6</b>	<b>2.26e-4</b>	<b>7.51</b>	<b>3.06%</b>
Company-Owned/Leased Vehicles Total	7.45	5.94e-6	2.26e-4	7.51	3.06%
Cars	7.45	5.94e-6	2.26e-4	7.51	3.06%
<b>Scope 2 Total</b>	<b>8.29</b>	<b>9.2e-4</b>	<b>4.11e-5</b>	<b>16.5</b>	<b>6.7%</b>
Premises Total	8.29	9.2e-4	4.11e-5	16.5	6.7%
District cooling	0	0	0	0.381	0.155%
District heating	3.57	9.2e-4	4.11e-5	11.3	4.6%
Electricity consumption	4.72	0	0	4.79	1.95%
<b>Scope 3 Total</b>	<b>144</b>	<b>0.00426</b>	<b>0.00207</b>	<b>221</b>	<b>90.2%</b>
Business Travel Total	43.7	0.00173	0.00108	52.1	21.2%
Air travel	31.1	7.99e-4	9.89e-4	31.4	12.8%
Air travel: Flights, medium-haul, average, upstream emissions	0	0	0	1.34	0.547%
Air travel: Flights, short-haul, upstream emissions	0	0	0	5.16	2.1%
Hotel night stays	10.8	8.97e-4	3.84e-5	10.9	4.43%
Rail (train, tram, light rail, underground)	0.277	2.21e-5	8.48e-6	0.28	0.114%
Rail (train, tram, light rail, underground): Train, national, upstream emissions	0	0	0	0.0704	0.0287%
Taxi	1.44	1.47e-5	4.41e-5	2.48	1.01%
Taxi: Regular taxi, upstream emissions	0	0	0	0.293	0.119%
Taxi: Taxi (Stockholm), upstream emissions	0	0	0	0.228	0.093%
Commuting Total	99.7	0.00245	9.8e-4	121	49.4%
Bus and coach	8.39	4.26e-5	1.89e-4	18.1	7.39%
Bus and coach: City bus, upstream emissions	0	0	0	2.01	0.818%
Employee owned cars	85.2	0.00122	6.62e-4	85.4	34.8%
Employee owned cars: Average unknown fuel car, upstream emissions	0	0	0	8.08	3.29%
Ferry	0.0739	8.76e-7	3.38e-6	0.0748	0.0305%
Ferry: Ferry, average passenger, upstream emissions	0	0	0	0.0168	0.00686%
Motorcycle	0.362	3.94e-4	6.08e-6	0.375	0.153%
Motorcycle: Average petrol motorcycle, upstream emissions	0	0	0	0.0986	0.0402%
Rail (train, tram, light rail, underground)	5.26	7.64e-4	1.15e-4	5.31	2.16%
Rail (train, tram, light rail, underground): Underground, upstream emissions	0.421	2.87e-5	3.72e-6	1.81	0.736%
Walk & Bike	0	0	0	0	0%
Company-Owned/Leased Vehicles Total	0	0	0	1.81	0.739%
Cars: Large diesel car, upstream emissions	0	0	0	1.81	0.739%
Office supply Total	0	0	0	41.8	17%
IT Equipment	0	0	0	36.9	15%
Paper and printed material	0	0	0	4.98	2.03%
Premises Total	0.671	8.17e-5	1.3e-5	4.41	1.8%

District cooling: District cooling (Stockholm Exergi), upstream emissions	0.0596	0	0	0.0596	0.0243%
District heating: District Heating, Stockholm Exergi AB, Stockholm, upstream emissions	0	0	0	0.396	0.161%
District heating: District Heating, Öresundskraft AB, Helsingborg, upstream emissions	0	0	0	0.276	0.112%
District heating: Heat/steam, good quality CHP: UK average - T&D losses, upstream emissions	0	0	0	0.035	0.0143%
District heating: Heat/steam, good quality CHP: UK average - transmission & distribution losses	0.188	5.06e-5	2.12e-6	0.19	0.0773%
District heating: Heat/steam, good quality CHP: UK average, upstream emissions	0	0	0	0.665	0.271%
Electricity consumption: Electricity - transmission & distribution losses (MCR)	0.0209	1.78e-6	4.02e-7	0.021	0.00856%
Electricity consumption: Electricity grid, T&D losses, upstream emissions	0	0	0	0.00803	0.00327%
Electricity consumption: Electricity grid, generated, upstream emissions	0	0	0	0.191	0.0779%
Electricity consumption: MBI Upstream Emissions	0	0	0	1.92	0.781%
Home working	0.275	2.66e-5	5.41e-6	0.277	0.113%
Home working: Electricity - transmission & distribution losses (MCR)	0.0138	1.76e-6	3.09e-7	0.0139	0.00568%
Home working: Electricity grid, T&D losses, upstream emissions	0	0	0	0.00476	0.00194%
Home working: Electricity grid, generated, upstream emissions	0	0	0	0.0883	0.036%
Incinerated waste treatment	0	0	0	0	0%
Recycled waste treatment	0	0	0	0	0%
Road freight, shared vehicle (tonne.km factors)	0.114	9.9e-7	4.72e-6	0.115	0.047%
Road freight, shared vehicle (tonne.km factors): Road freight, articulated HGV (3.5-33t) average load, upstream emissions	0	0	0	2.74e-4	1.12e-4%
Road freight, shared vehicle (tonne.km factors): Road freight, rigid HGV (>17t) average load, upstream emissions	0	0	0	0.027	0.011%
Water supply	0	0	0	0.126	0.0514%
<b>Total</b>	<b>160</b>	<b>0.00519</b>	<b>0.00234</b>	<b>245</b>	<b>100%</b>

# Summary by Company Unit

Location-Based methodology

Assessment	2021		2022	
Company Unit	Total Emissions (tCO <sub>2</sub> e)	Emissions per FTE (tCO <sub>2</sub> e/FTE)	Total Emissions (tCO <sub>2</sub> e)	Emissions per FTE (tCO <sub>2</sub> e/FTE)
Bluestep Bank	295	1.08	243	0.906
Sverige	177	0.952	142	0.783
Helsingborg	20.9	-	7.54	-
Stockholm	156	-	134	-
Norway	96.7	1.4	65	1.07
Oslo	96.7	-	65	-
Finland	21.6	1.2	36.2	1.39
Helsingfors	21.6	-	36.2	-

## Market-Based methodology

Assessment	2021		2022	
Company Unit	Total Emissions (tCO <sub>2</sub> e)	Emissions per FTE (tCO <sub>2</sub> e/FTE)	Total Emissions (tCO <sub>2</sub> e)	Emissions per FTE (tCO <sub>2</sub> e/FTE)
Bluestep Bank	299	1.1	245	0.916
Sverige	182	0.98	145	0.799
Helsingborg	26.8	-	10.9	-
Stockholm	156	-	134	-
Norway	96.7	1.4	64.6	1.06
Oslo	96.7	-	64.6	-
Finland	20.2	1.12	36.2	1.39
Helsingfors	20.2	-	36.2	-

# Annual Activity Data

Source of Emissions	Value	Unit
<b>Business Travel</b>		
Air travel		
Medium-haul, average class	79,926	pass.km
Short-haul	191,788	pass.km
Hotel night stays		
Hotel night stays	671	night
Rail (train, tram, light rail, underground)		
Intercity/National train	7,896	pass.km
Swedish rail	1,673	pass.km
Taxi		
Average taxi	5,800	km
Hybrid taxi	2,021	km
Taxi (Stockholm)	9,923	km
Taxi (Sweden)	11.5	km
<b>Commuting</b>		
Bus and coach		
Buss SL	210,647	pass.km
City bus	106,507	pass.km
Employee owned cars		
Average car (unknown fuel)	179,216	km
Average swedish car (whole fleet)	372,852	km
Ferry		
Average ferry passenger	664	pass.km
Motorcycle		
Average petrol motorcycle	3,147	km
Rail (train, tram, light rail, underground)		
Underground/Subway	588,545	pass.km
Walk & Bike		
Bicycle	36,656	km
On foot	18,970	km
<b>Company-Owned/Leased Vehicles</b>		
Cars		
Large diesel car	35,861	km
<b>Office supply</b>		
IT Equipment		
Computer (excluding use-phase)	37	Units
Phone (including use phase)	69	Units
Screen (excluding use-phase)	50	Units
Paper and printed material		



Office paper (from Europe)	90.1	kg
Office paper (from Sweden)	6,293	kg
Printed material (from Sweden)	20,909	kg
<b>Premises</b>		
District cooling		
District cooling (Stockholm Exergi), Stockholm	35,067	kWh
District cooling, Öresundskraft	5,370	kWh
Helsinki district cooling	8.6	MWh
District heating		
District Heating, Stockholm Exergi AB, Stockholm	99,052	kWh
District Heating, Öresundskraft AB, Helsingborg	68,973	kWh
District heating (default)	21.1	MWh
Electricity consumption		
Electricity consumption	86,682	kWh
Electricity consumption (Nordic Market)	142,617	kWh
Home working		
Home working day - laptop	31,188	Day
Incinerated waste treatment		
Combusted waste, energy recovery	4,339	kg
Recycled waste treatment		
Material recycling (open-loop)	3,088	kg
Road freight, shared vehicle (tonne.km factors)		
Articulated HGV (3.5-33t) average load deliveries	9	tonne.km
Rigid HGV (>17t) average load deliveries	614	tonne.km
Water supply		
Water supply	1,122	m3

## Key Observations

In addition to the climate assessment in Our Impacts, Bluestep Bank has carried out a credit portfolio calculation in accordance with "The GHG Global Accounting & Reporting Standard for the Financial Industry". U&We has quality assessed the calculations and verified that the method complies with this standard. The results can be found in Appendix 1.

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# Assessment Summary for Sverige

**Gross Overall Emissions (location-based): 142 tCO<sub>2</sub>e**

**Gross Overall Emissions (market-based): 145 tCO<sub>2</sub>e**

## Key Performance Indicators

Absolute GHG emissions will vary over time and often correspond to the expansion or contraction of an organisation. It is useful therefore to use reporting metrics that take these effects into account and monitor relative GHG emissions intensity. A common emissions intensity metric is tonnes of CO<sub>2</sub>e per full time equivalent. This has been calculated, along with other relevant metrics, in the table below:

Data	KPI
11,259 Credit volume (MSEK)	0.0126 tCO <sub>2</sub> e per Credit volume (MSEK) (Location-Based)
3,009,875 Total Sales (KSEK)	4.71e-5 tCO <sub>2</sub> e per Total Sales (KSEK) (Location-Based)
181 Full Time Equivalent Employees	0.783 tCO <sub>2</sub> e per Full Time Equivalent Employee (Location-Based)
2,777 Floor area (square metres)	0.051 tCO <sub>2</sub> e per square metre (Location-Based)
11,259 Credit volume (MSEK)	0.0128 tCO <sub>2</sub> e per Credit volume (MSEK) (Market-Based)
3,009,875 Total Sales (KSEK)	4.8e-5 tCO <sub>2</sub> e per Total Sales (KSEK) (Market-Based)
181 Full Time Equivalent Employees	0.799 tCO <sub>2</sub> e per Full Time Equivalent Employee (Market-Based)
2,777 Floor area (square metres)	0.0521 tCO <sub>2</sub> e per square metre (Market-Based)

## Summary by Activity (Location-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Commuting	65.7	46.3
Business Travel	35.5	25.1
Office supply	20.1	14.2
Premises	11	7.79
Company-Owned/Leased Vehicles	9.32	6.58
<b>Total</b>	<b>142</b>	<b>100</b>

## Summary by Activity (Market-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Commuting	65.7	45.4
Business Travel	35.5	24.6
Office supply	20.1	13.9
Premises	14	9.67
Company-Owned/Leased Vehicles	9.32	6.45
<b>Total</b>	<b>145</b>	<b>100</b>

## Summary by WBCSD/WRI Scope (Location-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Scope 1	7.51	5.3
Scope 2	9.46	6.68
Scope 3	125	88
<b>Total</b>	<b>142</b>	<b>100</b>

#### Summary by WBCSD/WRI Scope (Market-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Scope 1	7.51	5.19
Scope 2	11.6	7.99
Scope 3	126	86.8
<b>Total</b>	<b>145</b>	<b>100</b>

#### Summary by Greenhouse Gas

Greenhouse Gas	GWP	tGHG/year (Location-Based)	tCO <sub>2</sub> e/year (Location-Based)	tGHG/year (Market-Based)	tCO <sub>2</sub> e/year (Market-Based)
CO <sub>2</sub>	1	94.7	94.7	96.7	96.7
CH <sub>4</sub>	28	0.00191	0.0536	0.00163	0.0456
N <sub>2</sub> O	265	9.83e-4	0.26	9.4e-4	0.249
CO <sub>2</sub> e	1	46.6	46.6	47.7	47.7
<b>Total</b>			<b>142</b>		<b>145</b>

# Summary of Scope 2 Market-Based Method for Sverige

## Energy Consumed and Emissions By Factor Type In Scope 2 Market-Based Method

Scope 2 Market-Based Energy



Scope 2 Market-Based Emissions



Emission Factor Type	Energy		Market-Based Emissions	
	MWh	%	tCO <sub>2</sub> e	%
Client-supplied market-based instrument	133	38	0.0663	0.574
Residual mix factors	9.21	2.62	3.43	29.7
Default location-based factors	208	59.4	8.06	69.8
<b>Total</b>	<b>351</b>	<b>100</b>	<b>11.6</b>	<b>100</b>

# Assessment Summary for Helsingborg

Gross Overall Emissions (location-based): 7.54 tCO<sub>2</sub>e

Gross Overall Emissions (market-based): 10.9 tCO<sub>2</sub>e

## Summary by Activity (Location-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Premises	4.4	58.3
Business Travel	1.81	24
Commuting	1.27	16.8
Office supply	0.0645	0.855
<b>Total</b>	<b>7.54</b>	<b>100</b>

## Summary by Activity (Market-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Premises	7.73	71.1
Business Travel	1.81	16.6
Commuting	1.27	11.7
Office supply	0.0645	0.593
<b>Total</b>	<b>10.9</b>	<b>100</b>

## Summary by WBCSD/WRI Scope (Location-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Scope 2	3.99	52.9
Scope 3	3.55	47.1
<b>Total</b>	<b>7.54</b>	<b>100</b>

## Summary by WBCSD/WRI Scope (Market-Based, tCO<sub>2</sub>e)





By Activity	tCO <sub>2</sub> e/year	%
Scope 2	7.33	67.3
Scope 3	3.55	32.7
<b>Total</b>	<b>10.9</b>	<b>100</b>

### Summary by Greenhouse Gas

Greenhouse Gas	GWP	tGHG/year (Location-Based)	tCO <sub>2</sub> e/year (Location-Based)	tGHG/year (Market-Based)	tCO <sub>2</sub> e/year (Market-Based)
CO <sub>2</sub>	1	2.98	2.98	6.31	6.31
CH <sub>4</sub>	28	1.2e-4	0.00337	1.03e-4	0.00289
N <sub>2</sub> O	265	4.21e-5	0.0112	3.95e-5	0.0105
CO <sub>2</sub> e	1	4.55	4.55	4.55	4.55
		<b>Total</b>	<b>7.54</b>		<b>10.9</b>

# Summary of Scope 2 Market-Based Method for Helsingborg

## Energy Consumed and Emissions By Factor Type In Scope 2 Market-Based Method

Scope 2 Market-Based Energy



Scope 2 Market-Based Emissions



Emission Factor Type	Energy		Market-Based Emissions	
	MWh	%	tCO <sub>2</sub> e	%
Client-supplied market-based instrument	0	0	0	0
Residual mix factors	9.21	11	3.43	46.8
Default location-based factors	74.3	89	3.9	53.2
<b>Total</b>	<b>83.6</b>	<b>100</b>	<b>7.33</b>	<b>100</b>

# Assessment Summary for Stockholm

Gross Overall Emissions (location-based): 134 tCO<sub>2</sub>e

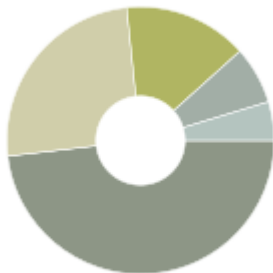
Gross Overall Emissions (market-based): 134 tCO<sub>2</sub>e

## Summary by Activity (Location-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Commuting	64.4	48
Business Travel	33.7	25.1
Office supply	20.1	15
Company-Owned/Leased Vehicles	9.32	6.95
Premises	6.63	4.94
<b>Total</b>	<b>134</b>	<b>100</b>

## Summary by Activity (Market-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Commuting	64.4	48.1
Business Travel	33.7	25.2
Office supply	20.1	15
Company-Owned/Leased Vehicles	9.32	6.97
Premises	6.25	4.67
<b>Total</b>	<b>134</b>	<b>100</b>

## Summary by WBCSD/WRI Scope (Location-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Scope 1	7.51	5.6
Scope 2	5.48	4.08
Scope 3	121	90.3
<b>Total</b>	<b>134</b>	<b>100</b>

## Summary by WBCSD/WRI Scope (Market-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Scope 1	7.51	5.61
Scope 2	4.23	3.16
Scope 3	122	91.2
<b>Total</b>	<b>134</b>	<b>100</b>

### Summary by Greenhouse Gas

Greenhouse Gas	GWP	tGHG/year (Location-Based)	tCO <sub>2</sub> e/year (Location-Based)	tGHG/year (Market-Based)	tCO <sub>2</sub> e/year (Market-Based)
CO <sub>2</sub>	1	91.8	91.8	90.4	90.4
CH <sub>4</sub>	28	0.00179	0.0502	0.00153	0.0427
N <sub>2</sub> O	265	9.41e-4	0.249	9e-4	0.239
CO <sub>2</sub> e	1	42.1	42.1	43.1	43.1
		<b>Total</b>	<b>134</b>		<b>134</b>

# Summary of Scope 2 Market-Based Method for Stockholm

## Energy Consumed and Emissions By Factor Type In Scope 2 Market-Based Method

Scope 2 Market-Based Energy



Scope 2 Market-Based Emissions



Emission Factor Type	Energy		Market-Based Emissions	
	MWh	%	tCO <sub>2</sub> e	%
Client-supplied market-based instrument	133	49.9	0.0663	1.57
Residual mix factors	0	0	0	0
Default location-based factors	134	50.1	4.16	98.4
<b>Total</b>	<b>268</b>	<b>100</b>	<b>4.23</b>	<b>100</b>

# Assessment Summary for Norway

Gross Overall Emissions (location-based): 65 tCO<sub>2</sub>e

Gross Overall Emissions (market-based): 64.6 tCO<sub>2</sub>e

## Key Performance Indicators

Absolute GHG emissions will vary over time and often correspond to the expansion or contraction of an organisation. It is useful therefore to use reporting metrics that take these effects into account and monitor relative GHG emissions intensity. A common emissions intensity metric is tonnes of CO<sub>2</sub>e per full time equivalent. This has been calculated, along with other relevant metrics, in the table below:

Data	KPI
8,745 Credit volume (MSEK)	0.00743 tCO <sub>2</sub> e per Credit volume (MSEK) (Location-Based)
3,605,462 Total Sales (KSEK)	1.8e-5 tCO <sub>2</sub> e per Total Sales (KSEK) (Location-Based)
503 Floor area (square metres)	0.129 tCO <sub>2</sub> e per square metre (Location-Based)
61 Full Time Equivalent Employees	1.07 tCO <sub>2</sub> e per Full Time Equivalent Employee (Location-Based)
8,745 Credit volume (MSEK)	0.00739 tCO <sub>2</sub> e per Credit volume (MSEK) (Market-Based)
3,605,462 Total Sales (KSEK)	1.79e-5 tCO <sub>2</sub> e per Total Sales (KSEK) (Market-Based)
503 Floor area (square metres)	0.128 tCO <sub>2</sub> e per square metre (Market-Based)
61 Full Time Equivalent Employees	1.06 tCO <sub>2</sub> e per Full Time Equivalent Employee (Market-Based)

## Summary by Activity (Location-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Commuting	39	60
Office supply	14.7	22.6
Business Travel	10.3	15.8
Premises	1.02	1.57
<b>Total</b>	<b>65</b>	<b>100</b>

## Summary by Activity (Market-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Commuting	39	60.4
Office supply	14.7	22.7
Business Travel	10.3	15.9
Premises	0.64	0.99
<b>Total</b>	<b>64.6</b>	<b>100</b>

## Summary by WBCSD/WRI Scope (Location-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Scope 2	0.662	1.02
Scope 3	64.3	99
<b>Total</b>	<b>65</b>	<b>100</b>

Summary by WBCSD/WRI Scope (Market-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Scope 2	0.00291	0.0045
Scope 3	64.6	100
<b>Total</b>	<b>64.6</b>	<b>100</b>

Summary by Greenhouse Gas

Greenhouse Gas	GWP	tGHG/year (Location-Based)	tCO <sub>2</sub> e/year (Location-Based)	tGHG/year (Market-Based)	tCO <sub>2</sub> e/year (Market-Based)
CO <sub>2</sub>	1	40.1	40.1	39.4	39.4
CH <sub>4</sub>	28	0.00186	0.0521	0.00179	0.0502
N <sub>2</sub> O	265	9.29e-4	0.246	9.19e-4	0.244
CO <sub>2</sub> e	1	24.6	24.6	24.9	24.9
<b>Total</b>			<b>65</b>		<b>64.6</b>

# Summary of Scope 2 Market-Based Method for Norway

## Energy Consumed and Emissions By Factor Type In Scope 2 Market-Based Method

Scope 2 Market-Based Energy



Scope 2 Market-Based Emissions



Emission Factor Type	Energy		Market-Based Emissions	
	MWh	%	tCO <sub>2</sub> e	%
Client-supplied market-based instrument	75.9	100	0.00291	100
Residual mix factors	0	0	0	0
Default location-based factors	0	0	0	0
<b>Total</b>	<b>75.9</b>	<b>100</b>	<b>0.00291</b>	<b>100</b>



# Assessment Summary for Oslo

Gross Overall Emissions (location-based): 65 tCO<sub>2</sub>e

Gross Overall Emissions (market-based): 64.6 tCO<sub>2</sub>e

## Summary by Activity (Location-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Commuting	39	60
Office supply	14.7	22.6
Business Travel	10.3	15.8
Premises	1.02	1.57
<b>Total</b>	<b>65</b>	<b>100</b>

## Summary by Activity (Market-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Commuting	39	60.4
Office supply	14.7	22.7
Business Travel	10.3	15.9
Premises	0.64	0.99
<b>Total</b>	<b>64.6</b>	<b>100</b>

## Summary by WBCSD/WRI Scope (Location-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Scope 2	0.662	1.02
Scope 3	64.3	99
<b>Total</b>	<b>65</b>	<b>100</b>

## Summary by WBCSD/WRI Scope (Market-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Scope 2	0.00291	0.0045
Scope 3	64.6	100
<b>Total</b>	<b>64.6</b>	<b>100</b>

### Summary by Greenhouse Gas

Greenhouse Gas	GWP	tGHG/year (Location-Based)	tCO <sub>2</sub> e/year (Location-Based)	tGHG/year (Market-Based)	tCO <sub>2</sub> e/year (Market-Based)
CO <sub>2</sub>	1	40.1	40.1	39.4	39.4
CH <sub>4</sub>	28	0.00186	0.0521	0.00179	0.0502
N <sub>2</sub> O	265	9.29e-4	0.246	9.19e-4	0.244
CO <sub>2</sub> e	1	24.6	24.6	24.9	24.9
		<b>Total</b>	<b>65</b>		<b>64.6</b>

# Summary of Scope 2 Market-Based Method for Oslo

## Energy Consumed and Emissions By Factor Type In Scope 2 Market-Based Method

Scope 2 Market-Based Energy



Scope 2 Market-Based Emissions



Emission Factor Type	Energy		Market-Based Emissions	
	MWh	%	tCO <sub>2</sub> e	%
Client-supplied market-based instrument	75.9	100	0.00291	100
Residual mix factors	0	0	0	0
Default location-based factors	0	0	0	0
<b>Total</b>	<b>75.9</b>	<b>100</b>	<b>0.00291</b>	<b>100</b>

# Assessment Summary for Finland

**Gross Overall Emissions (location-based): 36.2 tCO<sub>2</sub>e**

**Gross Overall Emissions (market-based): 36.2 tCO<sub>2</sub>e**

## Key Performance Indicators

Absolute GHG emissions will vary over time and often correspond to the expansion or contraction of an organisation. It is useful therefore to use reporting metrics that take these effects into account and monitor relative GHG emissions intensity. A common emissions intensity metric is tonnes of CO<sub>2</sub>e per full time equivalent. This has been calculated, along with other relevant metrics, in the table below:

Data	KPI
518 Credit volume (MSEK)	0.0699 tCO <sub>2</sub> e per Credit volume (MSEK) (Location-Based)
299,104 Total Sales (KSEK)	1.21e-4 tCO <sub>2</sub> e per Total Sales (KSEK) (Location-Based)
195 Floor area (square metres)	0.186 tCO <sub>2</sub> e per square metre (Location-Based)
26 Full Time Equivalent Employees	1.39 tCO <sub>2</sub> e per Full Time Equivalent Employee (Location-Based)
518 Credit volume (MSEK)	0.0699 tCO <sub>2</sub> e per Credit volume (MSEK) (Market-Based)
299,104 Total Sales (KSEK)	1.21e-4 tCO <sub>2</sub> e per Total Sales (KSEK) (Market-Based)
195 Floor area (square metres)	0.186 tCO <sub>2</sub> e per square metre (Market-Based)
26 Full Time Equivalent Employees	1.39 tCO <sub>2</sub> e per Full Time Equivalent Employee (Market-Based)

## Summary by Activity (Location-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Commuting	16.6	45.9
Office supply	7.03	19.4
Business Travel	6.31	17.4
Premises	6.26	17.3
<b>Total</b>	<b>36.2</b>	<b>100</b>

## Summary by Activity (Market-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Commuting	16.6	45.9
Office supply	7.03	19.4
Business Travel	6.31	17.4
Premises	6.24	17.2
<b>Total</b>	<b>36.2</b>	<b>100</b>

## Summary by WBCSD/WRI Scope (Location-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Scope 2	4.7	13
Scope 3	31.5	87
<b>Total</b>	<b>36.2</b>	<b>100</b>

Summary by WBCSD/WRI Scope (Market-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Scope 2	4.9	13.5
Scope 3	31.3	86.5
<b>Total</b>	<b>36.2</b>	<b>100</b>

Summary by Greenhouse Gas

Greenhouse Gas	GWP	tGHG/year (Location-Based)	tCO <sub>2</sub> e/year (Location-Based)	tGHG/year (Market-Based)	tCO <sub>2</sub> e/year (Market-Based)
CO <sub>2</sub>	1	23.5	23.5	23.6	23.6
CH <sub>4</sub>	28	0.0018	0.0505	0.00177	0.0495
N <sub>2</sub> O	265	4.97e-4	0.132	4.81e-4	0.127
Biogenic CO <sub>2</sub>	0	0.00133	0	0.00133	0
CO <sub>2</sub> e	1	12.6	12.6	12.4	12.4
<b>Total</b>			<b>36.2</b>		<b>36.2</b>

# Summary of Scope 2 Market-Based Method for Finland

## Energy Consumed and Emissions By Factor Type In Scope 2 Market-Based Method

Scope 2 Market-Based Energy



Scope 2 Market-Based Emissions



Emission Factor Type	Energy		Market-Based Emissions	
	MWh	%	tCO <sub>2</sub> e	%
Client-supplied market-based instrument	6.26	15.5	2.4e-4	0.0049
Residual mix factors	4.53	11.2	1.29	26.4
Default location-based factors	29.7	73.4	3.6	73.6
Total	40.5	100	4.9	100

# Assessment Summary for Helsingfors

Gross Overall Emissions (location-based): 36.2 tCO<sub>2</sub>e

Gross Overall Emissions (market-based): 36.2 tCO<sub>2</sub>e

## Summary by Activity (Location-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Commuting	16.6	45.9
Office supply	7.03	19.4
Business Travel	6.31	17.4
Premises	6.26	17.3
<b>Total</b>	<b>36.2</b>	<b>100</b>

## Summary by Activity (Market-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Commuting	16.6	45.9
Office supply	7.03	19.4
Business Travel	6.31	17.4
Premises	6.24	17.2
<b>Total</b>	<b>36.2</b>	<b>100</b>

## Summary by WBCSD/WRI Scope (Location-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Scope 2	4.7	13
Scope 3	31.5	87
<b>Total</b>	<b>36.2</b>	<b>100</b>

## Summary by WBCSD/WRI Scope (Market-Based, tCO<sub>2</sub>e)



By Activity	tCO <sub>2</sub> e/year	%
Scope 2	4.9	13.5
Scope 3	31.3	86.5
<b>Total</b>	<b>36.2</b>	<b>100</b>

### Summary by Greenhouse Gas

Greenhouse Gas	GWP	tGHG/year (Location-Based)	tCO <sub>2</sub> e/year (Location-Based)	tGHG/year (Market-Based)	tCO <sub>2</sub> e/year (Market-Based)
CO <sub>2</sub>	1	23.5	23.5	23.6	23.6
CH <sub>4</sub>	28	0.0018	0.0505	0.00177	0.0495
N <sub>2</sub> O	265	4.97e-4	0.132	4.81e-4	0.127
Biogenic CO <sub>2</sub>	0	0.00133	0	0.00133	0
CO <sub>2</sub> e	1	12.6	12.6	12.4	12.4
<b>Total</b>			<b>36.2</b>		<b>36.2</b>



# Summary of Scope 2 Market-Based Method for Helsingfors

## Energy Consumed and Emissions By Factor Type In Scope 2 Market-Based Method

Scope 2 Market-Based Energy



Scope 2 Market-Based Emissions



Emission Factor Type	Energy		Market-Based Emissions	
	MWh	%	tCO <sub>2</sub> e	%
Client-supplied market-based instrument	6.26	15.5	2.4e-4	0.0049
Residual mix factors	4.53	11.2	1.29	26.4
Default location-based factors	29.7	73.4	3.6	73.6
<b>Total</b>	<b>40.5</b>	<b>100</b>	<b>4.9</b>	<b>100</b>

## Appendix 1 – Result credit portfolio calculation (scope 3)

### Market-based, CO<sub>2e</sub> tonne

<b>Total</b>			
	<b>Apartments</b>	<b>Houses</b>	<b>Total</b>
Total	17 030	104 894	121 923
Per MSEK	-	-	5,94
Per employee	-	-	454,9
Per squaremeter	0,054	0,107	0,049

<b>Sweden</b>			
	<b>Apartments</b>	<b>Houses</b>	<b>Total</b>
Total	9 660	44 293	53 954
Per MSEK	-	-	4,79
Per employee	-	-	298,1
Per squaremeter	0,031	0,045	0,042

<b>Norway</b>			
	<b>Apartments</b>	<b>Houses</b>	<b>Total</b>
Total	6 901	57 960	64 861
Per MSEK	-	-	7,42
Per employee	-	-	1 063,3
Per squaremeter	0,043	0,058	0,056

<b>Finland</b>			
	<b>Apartments</b>	<b>Houses</b>	<b>Total</b>
Total	468	2 640	3 109
Per MSEK	-	-	6
Per employee	-	-	120
Per squaremeter	0,038	0,080	0,069