

Greenhouse Gas Protocol Report

Bluestep Bank

Assessment period: 2023

Generated on Feb. 24, 2024

Assessment Details

Consolidation Approach

Operational control

Organisational Boundaries

Operations of Bluestep Bank

Included

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

Excluded

- Helsingborg

Operational Boundary

- Air Travel – Global (RFI 1.7)
- Bus and coach
- Cars
- District cooling
- District heating
- Electricity consumption
- Employee owned cars
- Ferry
- Hired cars
- Home working
- Hotel night stays
- IT Equipment
- Incinerated waste treatment
- Landfilled 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 CO₂e¹. The seven Kyoto gases are carbon dioxide (CO₂), methane (CH₄), nitrous oxide (N₂O), hydrofluorocarbons (HFCs), nitrogen trifluoride (NF₃), sulphur hexafluoride (SF₆) 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 ₂)	1
Methane (CH ₄)	28
Nitrous oxide (N ₂ O)	265
Hydrofluorocarbons (HFCs)	1 - 12,400
Perfluorocarbons (PFCs)	1 - 11,100
Nitrogen trifluoride (NF ₃)	16,100
Sulphur hexafluoride (SF ₆)	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 U&We recommends they are reported where applicable.

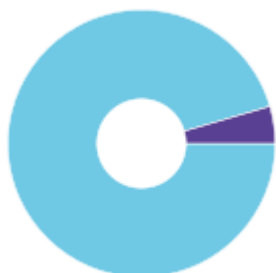
A GHG assessment is an essential tool in the process of monitoring and reducing an organisation's climate change impact as it allows reduction targets to be set and action plans formulated. GHG assessment results can also allow organisations to be transparent about their climate change impacts through 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. U&We GHG assessments are designed to be transparent, consistent and repeatable over time.

¹ Carbon dioxide equivalent or CO₂e is a term for describing different greenhouse gases in a common unit. For any quantity and type of greenhouse gas, CO₂e signifies the amount of CO₂ 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		
	tCO ₂ e/year	%
Actual	319	95.5
Estimated	15	4.48
Total	334	100



Market-based Accuracy Overview		
	tCO ₂ e/year	%
Actual	319	95.6
Estimated	14.8	4.44
Total	333	100

Table 2. Data Quality and Availability

Source of emissions	Data quality
Premises	
District cooling	Mixed
District heating	Mixed
Electricity consumption	Mixed
Hazardous waste treatment	Mixed
Home working	Actual
Incinerated waste treatment	Estimated
Landfilled waste treatment	Mixed
Recycled waste treatment	Mixed
Road freight, shared vehicle (tonne.km factors)	Mixed
Water supply	Estimated
Business Travel	
Air Travel – Global (RFI 1.7)	Actual
Bus and coach	Actual
Employee owned cars	Actual
Ferry	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	Actual

Assessment Summary for Bluestep Bank

Gross Overall Emissions (location-based): 334 tCO₂e

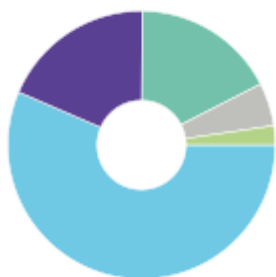
Gross Overall Emissions (market-based): 333 tCO₂e

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 CO₂e per full time equivalent. This has been calculated, along with other relevant metrics, in the table below:

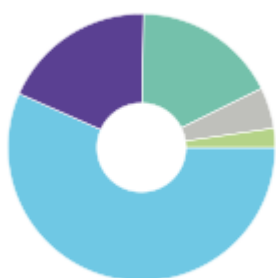
Data	KPI
6,343,000 Total Sales (KSEK)	5.27e-5 tCO ₂ e per Total Sales (KSEK) (Location-Based)
3,114 Floor area (square metres)	0.107 tCO ₂ e per square metre (Location-Based)
21,454 Credit volume (MSEK)	0.0156 tCO ₂ e per Credit volume (MSEK) (Location-Based)
264 Full Time Equivalent Employees	1.27 tCO ₂ e per Full Time Equivalent Employee (Location-Based)
6,343,000 Total Sales (KSEK)	5.26e-5 tCO ₂ e per Total Sales (KSEK) (Market-Based)
3,114 Floor area (square metres)	0.107 tCO ₂ e per square metre (Market-Based)
21,454 Credit volume (MSEK)	0.0155 tCO ₂ e per Credit volume (MSEK) (Market-Based)
264 Full Time Equivalent Employees	1.26 tCO ₂ e per Full Time Equivalent Employee (Market-Based)

Summary by Activity (Location-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Business Travel	189	56.5
Office supply	62.3	18.6
Commuting	58.2	17.4
Premises	17.4	5.2
Company-Owned/Leased Vehicles	7.71	2.31
Total	334	100

Summary by Activity (Market-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Business Travel	189	56.6
Office supply	62.3	18.7
Commuting	58.2	17.5
Premises	16.5	4.96
Company-Owned/Leased Vehicles	7.71	2.31
Total	333	100

Summary by WBCSD/WRI Scope (Location-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Scope 1	6.2	1.85
Scope 2	15.7	4.69
Scope 3	312	93.5
Total	334	100

Summary by WBCSD/WRI Scope (Market-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Scope 1	6.2	1.86
Scope 2	13.9	4.17
Scope 3	313	94
Total	333	100

Summary by Greenhouse Gas

Greenhouse Gas	GWP	tGHG/year (Location-Based)	tCO ₂ e/year (Location-Based)	tGHG/year (Market-Based)	tCO ₂ e/year (Market-Based)
CO ₂	1	226	226	224	224
CH ₄	28	0.00578	0.162	0.00546	0.153
N ₂ O	265	0.00431	1.14	0.00427	1.13
Biogenic CO ₂	0	1.9	0	1.9	0
CO ₂ e	1	107	107	108	108
Total			334		333

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 ₂ e	%
Client-supplied market-based instrument	188	53.4	0.051	0.367
Residual mix factors	0	0	0	0
Default location-based factors	164	46.6	13.9	99.6
Total	352	100	13.9	100

Detailed Results

Detailed Summary by WBCSD/WRI Scope

Location-Based methodology

Source of Emissions	tCO ₂ /yr	tCH ₄ /yr	tN ₂ O/yr	Total Emissions (tCO ₂ e/yr)	%
Scope 1 Total	6.15	7.94e-6	1.86e-4	6.2	1.85%
Company-Owned/Leased Vehicles Total	6.15	7.94e-6	1.86e-4	6.2	1.85%
Cars	6.15	7.94e-6	1.86e-4	6.2	1.85%
Scope 2 Total	10.4	2.98e-4	4.6e-5	15.7	4.69%
Premises Total	10.4	2.98e-4	4.6e-5	15.7	4.69%
District cooling	0	0	0	0	0%
District heating	8.55	0	0	13.9	4.15%
Electricity consumption	1.8	2.98e-4	4.6e-5	1.82	0.544%
Scope 3 Total	209	0.00547	0.00408	312	93.5%
Business Travel Total	167	0.00301	0.00351	189	56.5%
Air Travel – Global (RFI 1.7)	149	0.00282	0.00279	150	44.8%
Air Travel – Global (RFI 1.7): Flights, medium-haul, average, upstream emissions	0	0	0	7.13	2.13%
Air Travel – Global (RFI 1.7): Flights, short-haul, upstream emissions	0	0	0	11.3	3.38%
Bus and coach	1.25	4.93e-6	3.39e-5	1.26	0.377%
Bus and coach: Average bus, upstream emissions	0	0	0	0.307	0.0919%
Employee owned cars	0.293	1.21e-5	6.54e-6	0.295	0.0884%
Employee owned cars: Average unknown fuel car, upstream emissions	0	0	0	0.0774	0.0232%
Ferry	0.00283	3.67e-8	1.29e-7	0.0136	0.00407%
Ferry: Ferry, foot passenger, upstream emissions	0	0	0	6.49e-4	1.94e-4%
Hired cars	0.0707	2.9e-6	1.58e-6	0.0712	0.0213%
Hired cars: Average unknown fuel car, upstream emissions	0	0	0	0.0186	0.00558%
Hotel night stays	8.29	8.16e-5	4.35e-4	8.41	2.51%
Rail (train, tram, light rail, underground)	0.822	6.56e-5	2.52e-5	0.841	0.252%
Rail (train, tram, light rail, underground): Train, national, upstream emissions	0	0	0	0.21	0.0628%
Taxi	7.16	2.49e-5	2.19e-4	7.4	2.21%
Taxi: Regular taxi, upstream emissions	0	0	0	1.48	0.442%
Taxi: Taxi (Stockholm), upstream emissions	0	0	0	0.0383	0.0115%
Commuting Total	41.8	0.00242	5.62e-4	58.2	17.4%
Bus and coach	6.56	3.37e-5	1.5e-4	12	3.59%
Bus and coach: City bus, upstream emissions	0	0	0	1.61	0.483%
Employee owned cars	26.8	0.00108	2.24e-4	26.9	8.05%

Employee owned cars: Average diesel car, upstream emissions	0	0	0	0.273	0.0817%
Employee owned cars: Average petrol car, upstream emissions	0	0	0	0.165	0.0493%
Employee owned cars: Average petrol hybrid car, upstream emissions	0	0	0	3.23	0.966%
Employee owned cars: BENSIN SVERIGE, Upstream	0	0	0	2.36	0.705%
Employee owned cars: DIESEL MK1 SVERIGE (24% förnybart), Upstream	0	0	0	1.02	0.305%
Employee owned cars: Electricity - transmission & distribution losses (MCR)	0.00738	1.21e-6	1.81e-7	0.00746	0.00223%
Employee owned cars: Electricity grid, T&D losses, upstream emissions	0	0	0	0.00348	0.00104%
Employee owned cars: Electricity grid, generated, upstream emissions	0	0	0	0.0504	0.0151%
Ferry	0.438	5.19e-6	2e-5	0.443	0.133%
Ferry: Ferry, average passenger, upstream emissions	0	0	0	0.101	0.0301%
Motorcycle	0.415	2.36e-4	7.38e-6	0.424	0.127%
Motorcycle: Average petrol motorcycle, upstream emissions	0	0	0	0.11	0.033%
Rail (train, tram, light rail, underground)	7.17	0.00104	1.57e-4	7.24	2.17%
Rail (train, tram, light rail, underground): Underground, upstream emissions	0.338	2.3e-5	2.98e-6	2.23	0.668%
Walk & Bike	0.00623	9.85e-7	1.57e-7	0.0063	0.00188%
Walk & Bike: Electricity grid, T&D losses, upstream emissions	0	0	0	1.47e-4	4.39e-5%
Walk & Bike: Electricity grid, generated, upstream emissions	0	0	0	0.00233	6.98e-4%
Company-Owned/Leased Vehicles Total	0	0	0	1.52	0.453%
Cars: Large diesel car, upstream emissions	0	0	0	1.5	0.45%
Cars: Large petrol hybrid car, upstream emissions	0	0	0	0.0122	0.00366%
Office supply Total	0	0	0	62.3	18.6%
IT Equipment	0	0	0	54.6	16.3%
Paper and printed material	0	0	0	7.67	2.29%
Premises Total	0.388	4.32e-5	1.16e-5	1.69	0.506%
District cooling: District cooling (Stockholm Exergi), upstream emissions	0.0108	0	0	0.0108	0.00322%
District heating: District Heating, Stockholm Exergi AB, Stockholm, upstream emissions	0	0	0	0.371	0.111%
Electricity consumption: Electricity - transmission & distribution losses (MCR)	0.103	1.83e-5	2.74e-6	0.104	0.0311%
Electricity consumption: Electricity grid, T&D losses, upstream emissions	0	0	0	0.0452	0.0135%
Electricity consumption: Electricity grid, generated, upstream emissions	0	0	0	0.67	0.201%
Home working	0.171	2.26e-5	3.89e-6	0.173	0.0518%

Home working: Electricity - transmission & distribution losses (MCR)	0.00866	1.33e-6	2.14e-7	0.00875	0.00262%
Home working: Electricity grid, T&D losses, upstream emissions	0	0	0	0.00384	0.00115%
Home working: Electricity grid, generated, upstream emissions	0	0	0	0.0689	0.0206%
Incinerated waste treatment	0	0	0	0	0%
Landfilled waste treatment	0	0	0	6.96e-4	2.08e-4%
Recycled waste treatment	0	0	0	0	0%
Road freight, shared vehicle (tonne.km factors)	0.0945	9.97e-7	4.72e-6	0.0958	0.0286%
Road freight, shared vehicle (tonne.km factors): Road freight, rigid HGV (>17t) average load, upstream emissions	0	0	0	0.0232	0.00695%
Water supply	0	0	0	0.115	0.0345%
Total	226	0.00578	0.00431	334	100%

Market-Based methodology

Source of Emissions	tCO ₂ /yr	tCH ₄ /yr	tN ₂ O/yr	Total Emissions (tCO ₂ e/yr)	%
Scope 1 Total	6.15	7.94e-6	1.86e-4	6.2	1.86%
Company-Owned/Leased Vehicles Total	6.15	7.94e-6	1.86e-4	6.2	1.86%
Cars	6.15	7.94e-6	1.86e-4	6.2	1.86%
Scope 2 Total	8.55	0	0	13.9	4.17%
Premises Total	8.55	0	0	13.9	4.17%
District cooling	0	0	0	0	0%
District heating	8.55	0	0	13.9	4.16%
Electricity consumption	0	0	0	0.051	0.0153%
Scope 3 Total	209	0.00546	0.00408	313	94%
Business Travel Total	167	0.00301	0.00351	189	56.6%
Air Travel – Global (RFI 1.7)	149	0.00282	0.00279	150	45%
Air Travel – Global (RFI 1.7): Flights, medium-haul, average, upstream emissions	0	0	0	7.13	2.14%
Air Travel – Global (RFI 1.7): Flights, short-haul, upstream emissions	0	0	0	11.3	3.39%
Bus and coach	1.25	4.93e-6	3.39e-5	1.26	0.378%
Bus and coach: Average bus, upstream emissions	0	0	0	0.307	0.0922%
Employee owned cars	0.293	1.21e-5	6.54e-6	0.295	0.0886%
Employee owned cars: Average unknown fuel car, upstream emissions	0	0	0	0.0774	0.0232%
Ferry	0.00283	3.67e-8	1.29e-7	0.0136	0.00408%
Ferry: Ferry, foot passenger, upstream emissions	0	0	0	6.49e-4	1.95e-4%
Hired cars	0.0707	2.9e-6	1.58e-6	0.0712	0.0213%
Hired cars: Average unknown fuel car, upstream emissions	0	0	0	0.0186	0.00559%

Hotel night stays	8.29	8.16e-5	4.35e-4	8.41	2.52%
Rail (train, tram, light rail, underground)	0.822	6.56e-5	2.52e-5	0.841	0.252%
Rail (train, tram, light rail, underground): Train, national, upstream emissions	0	0	0	0.21	0.063%
Taxi	7.16	2.49e-5	2.19e-4	7.4	2.22%
Taxi: Regular taxi, upstream emissions	0	0	0	1.48	0.443%
Taxi: Taxi (Stockholm), upstream emissions	0	0	0	0.0383	0.0115%
Commuting Total	41.8	0.00242	5.62e-4	58.2	17.5%
Bus and coach	6.56	3.37e-5	1.5e-4	12	3.6%
Bus and coach: City bus, upstream emissions	0	0	0	1.61	0.484%
Employee owned cars	26.8	0.00108	2.24e-4	26.9	8.07%
Employee owned cars: Average diesel car, upstream emissions	0	0	0	0.273	0.0819%
Employee owned cars: Average petrol car, upstream emissions	0	0	0	0.165	0.0495%
Employee owned cars: Average petrol hybrid car, upstream emissions	0	0	0	3.23	0.969%
Employee owned cars: BENSIN SVERIGE, Upstream	0	0	0	2.36	0.707%
Employee owned cars: DIESEL MK1 SVERIGE (24% förnybart), Upstream	0	0	0	1.02	0.305%
Employee owned cars: Electricity - transmission & distribution losses (MCR)	0.00738	1.21e-6	1.81e-7	0.00746	0.00224%
Employee owned cars: Electricity grid, T&D losses, upstream emissions	0	0	0	0.00348	0.00104%
Employee owned cars: Electricity grid, generated, upstream emissions	0	0	0	0.0504	0.0151%
Ferry	0.438	5.19e-6	2e-5	0.443	0.133%
Ferry: Ferry, average passenger, upstream emissions	0	0	0	0.101	0.0301%
Motorcycle	0.415	2.36e-4	7.38e-6	0.424	0.127%
Motorcycle: Average petrol motorcycle, upstream emissions	0	0	0	0.11	0.033%
Rail (train, tram, light rail, underground)	7.17	0.00104	1.57e-4	7.24	2.17%
Rail (train, tram, light rail, underground): Underground, upstream emissions	0.338	2.3e-5	2.98e-6	2.23	0.67%
Walk & Bike	0.00623	9.85e-7	1.57e-7	0.0063	0.00189%
Walk & Bike: Electricity grid, T&D losses, upstream emissions	0	0	0	1.47e-4	4.4e-5%
Walk & Bike: Electricity grid, generated, upstream emissions	0	0	0	0.00233	6.99e-4%
Company-Owned/Leased Vehicles Total	0	0	0	1.52	0.455%
Cars: Large diesel car, upstream emissions	0	0	0	1.5	0.451%
Cars: Large petrol hybrid car, upstream emissions	0	0	0	0.0122	0.00367%
Office supply Total	0	0	0	62.3	18.7%
IT Equipment	0	0	0	54.6	16.4%
Paper and printed material	0	0	0	7.67	2.3%

Premises Total	0.285	2.49e-5	8.83e-6	2.62	0.786%
District cooling: District cooling (Stockholm Exergi), upstream emissions	0.0108	0	0	0.0108	0.00323%
District heating: District Heating, Stockholm Exergi AB, Stockholm, upstream emissions	0	0	0	0.371	0.111%
Electricity consumption: MBI Upstream Emissions	0	0	0	1.75	0.524%
Home working	0.171	2.26e-5	3.89e-6	0.173	0.0519%
Home working: Electricity - transmission & distribution losses (MCR)	0.00866	1.33e-6	2.14e-7	0.00875	0.00263%
Home working: Electricity grid, T&D losses, upstream emissions	0	0	0	0.00384	0.00115%
Home working: Electricity grid, generated, upstream emissions	0	0	0	0.0689	0.0207%
Incinerated waste treatment	0	0	0	0	0%
Landfilled waste treatment	0	0	0	6.96e-4	2.09e-4%
Recycled waste treatment	0	0	0	0	0%
Road freight, shared vehicle (tonne.km factors)	0.0945	9.97e-7	4.72e-6	0.0958	0.0287%
Road freight, shared vehicle (tonne.km factors): Road freight, rigid HGV (>17t) average load, upstream emissions	0	0	0	0.0232	0.00697%
Water supply	0	0	0	0.115	0.0346%
Total	224	0.00546	0.00427	333	100%

Summary by Company Unit

Location-Based methodology

Assessment	2022		2023	
Company Unit	Total Emissions (tCO ₂ e)	Emissions per FTE (tCO ₂ e/FTE)	Total Emissions (tCO ₂ e)	Emissions per FTE (tCO ₂ e/FTE)
Bluestep Bank	243	0.906	334	1.27
Sverige	142	0.783	175	0.946
Stockholm	134	-	175	-
Norway	65	1.07	118	2.07
Oslo	65	-	118	-
Finland	36.2	1.39	41.2	1.87
Helsingfors	36.2	-	41.2	-

Market-Based methodology

Assessment	2022		2023	
Company Unit	Total Emissions (tCO ₂ e)	Emissions per FTE (tCO ₂ e/FTE)	Total Emissions (tCO ₂ e)	Emissions per FTE (tCO ₂ e/FTE)
Bluestep Bank	245	0.916	333	1.26
Sverige	145	0.799	175	0.945
Stockholm	134	-	175	-
Norway	64.6	1.06	118	2.07
Oslo	64.6	-	118	-
Finland	36.2	1.39	40.6	1.85
Helsingfors	36.2	-	40.6	-

Annual Activity Data

Source of Emissions	Value	Unit
Business Travel		
Air Travel – Global (RFI 1.7)		
Medium-haul, average	312,070	pass.km
Short-haul	337,108	pass.km
Bus and coach		
Average bus	12,330	pass.km
Employee owned cars		
Average car (unknown fuel)	1,773	km
Ferry		
Ferry, foot passenger	153	pass.km
Passagerarfärja SL	35.9	pass.km
Hired cars		
Average car (unknown fuel)	427	km
Hotel night stays		
Hotel night stays	1,059	night
Rail (train, tram, light rail, underground)		
Intercity/National train	23,433	pass.km
Swedish rail	24,741	pass.km
Taxi		
Average taxi	15,122	km
Average taxi	25,148	pass.km
Hybrid taxi	2,850	km
Taxi (Stockholm)	1,667	km
Commuting		
Bus and coach		
Buss SL	158,686	pass.km
City bus	84,237	pass.km
Employee owned cars		
Average Bensin Sverige car	71,262	km
Average MK1 Sverige car	24,289	km
Average battery electric car (not company owned)	60,910	km
Average diesel car	6,587	km
Average hybrid car	103,900	km
Average petrol car	3,624	km
Ferry		
Average ferry passenger	3,933	pass.km
Motorcycle		
Average petrol motorcycle	3,727	km
Rail (train, tram, light rail, underground)		

Underground/Subway	579,236	pass.km
Walk & Bike		
Bicycle	18,046	km
Electric Bicycle	32,700	km
Electric Scooter	5,141	km
On foot	52,887	km
Company-Owned/Leased Vehicles		
Cars		
Large diesel car	29,484	km
Large hybrid car	315	km
Office supply		
IT Equipment		
Computer (excluding use-phase)	98	Units
Phone (including use phase)	93	Units
Screen (excluding use-phase)	58	Units
Paper and printed material		
Office paper (from Europe)	4,733	kg
Printed material (from Europe)	6,252	kg
Premises		
District cooling		
District cooling (Stockholm Exergi), Stockholm	17,967	kWh
Helsinki district cooling	9.99	MWh
District heating		
District Heating, Stockholm Exergi AB, Stockholm	97,752	kWh
Helsinki district heating	38.4	MWh
Electricity consumption		
Electricity consumption	65,611	kWh
Electricity consumption (Nordic Market)	122,740	kWh
Home working		
Home working day - laptop	26,506	Day
Incinerated waste treatment		
Combusted waste, energy recovery	2,222	kg
Landfilled waste treatment		
Landfilled waste, Sweden	70	kg
Recycled waste treatment		
Material recycling (open-loop)	2,371	kg
Road freight, shared vehicle (tonne.km factors)		
Rigid HGV (>17t) average load deliveries	623	tonne.km
Water supply		
Water supply	947	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): 175 tCO₂e

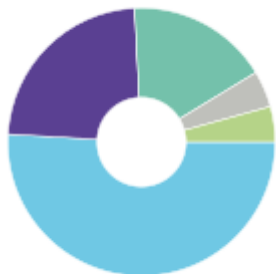
Gross Overall Emissions (market-based): 175 tCO₂e

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 CO₂e per full time equivalent. This has been calculated, along with other relevant metrics, in the table below:

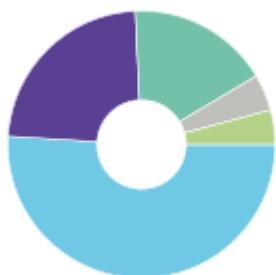
Data	KPI
2,197 Floor area (square metres)	0.0797 tCO ₂ e per square metre (Location-Based)
2,396,000 Total Sales (KSEK)	7.31e-5 tCO ₂ e per Total Sales (KSEK) (Location-Based)
11,611 Credit volume (MSEK)	0.0151 tCO ₂ e per Credit volume (MSEK) (Location-Based)
185 Full Time Equivalent Employees	0.946 tCO ₂ e per Full Time Equivalent Employee (Location-Based)
2,197 Floor area (square metres)	0.0796 tCO ₂ e per square metre (Market-Based)
2,396,000 Total Sales (KSEK)	7.3e-5 tCO ₂ e per Total Sales (KSEK) (Market-Based)
11,611 Credit volume (MSEK)	0.0151 tCO ₂ e per Credit volume (MSEK) (Market-Based)
185 Full Time Equivalent Employees	0.945 tCO ₂ e per Full Time Equivalent Employee (Market-Based)

Summary by Activity (Location-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Business Travel	89.2	50.9
Office supply	40.7	23.2
Commuting	30	17.2
Company-Owned/Leased Vehicles	7.71	4.41
Premises	7.46	4.26
Total	175	100

Summary by Activity (Market-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Business Travel	89.2	51
Office supply	40.7	23.3
Commuting	30	17.2
Company-Owned/Leased Vehicles	7.71	4.41
Premises	7.26	4.15
Total	175	100

Summary by WBCSD/WRI Scope (Location-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Scope 1	6.2	3.54
Scope 2	6.4	3.66
Scope 3	162	92.8
Total	175	100

Summary by WBCSD/WRI Scope (Market-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Scope 1	6.2	3.54
Scope 2	5.36	3.07
Scope 3	163	93.4
Total	175	100

Summary by Greenhouse Gas

Greenhouse Gas	GWP	tGHG/year (Location-Based)	tCO ₂ e/year (Location-Based)	tGHG/year (Market-Based)	tCO ₂ e/year (Market-Based)
CO ₂	1	106	106	105	105
CH ₄	28	0.00254	0.071	0.00228	0.0637
N ₂ O	265	0.00197	0.522	0.00193	0.512
Biogenic CO ₂	0	1.65	0	1.65	0
CO ₂ e	1	68.2	68.2	69.2	69.2
Total			175		175

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



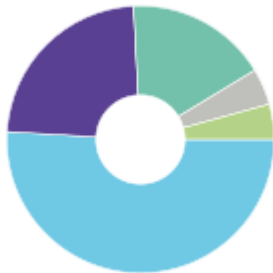
Emission Factor Type	Energy		Market-Based Emissions	
	MWh	%	tCO ₂ e	%
Client-supplied market-based instrument	123	51.5	0.0465	0.866
Residual mix factors	0	0	0	0
Default location-based factors	116	48.5	5.32	99.1
Total	238	100	5.36	100

Assessment Summary for Stockholm

Gross Overall Emissions (location-based): 175 tCO₂e

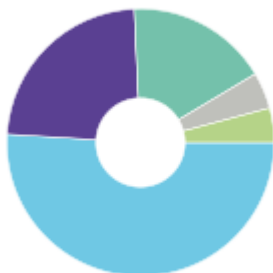
Gross Overall Emissions (market-based): 175 tCO₂e

Summary by Activity (Location-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Business Travel	89.2	50.9
Office supply	40.7	23.2
Commuting	30	17.2
Company-Owned/Leased Vehicles	7.71	4.41
Premises	7.46	4.26
Total	175	100

Summary by Activity (Market-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Business Travel	89.2	51
Office supply	40.7	23.3
Commuting	30	17.2
Company-Owned/Leased Vehicles	7.71	4.41
Premises	7.26	4.15
Total	175	100

Summary by WBCSD/WRI Scope (Location-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Scope 1	6.2	3.54
Scope 2	6.4	3.66
Scope 3	162	92.8
Total	175	100

Summary by WBCSD/WRI Scope (Market-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Scope 1	6.2	3.54
Scope 2	5.36	3.07
Scope 3	163	93.4
Total	175	100

Summary by Greenhouse Gas

Greenhouse Gas	GWP	tGHG/year (Location-Based)	tCO ₂ e/year (Location-Based)	tGHG/year (Market-Based)	tCO ₂ e/year (Market-Based)
CO ₂	1	106	106	105	105
CH ₄	28	0.00254	0.071	0.00228	0.0637
N ₂ O	265	0.00197	0.522	0.00193	0.512
Biogenic CO ₂	0	1.65	0	1.65	0
CO ₂ e	1	68.2	68.2	69.2	69.2
Total		175	175		175

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 ₂ e	%
Client-supplied market-based instrument	123	51.5	0.0465	0.866
Residual mix factors	0	0	0	0
Default location-based factors	116	48.5	5.32	99.1
Total	238	100	5.36	100

Assessment Summary for Norway

Gross Overall Emissions (location-based): 118 tCO₂e

Gross Overall Emissions (market-based): 118 tCO₂e

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 CO₂e per full time equivalent. This has been calculated, along with other relevant metrics, in the table below:

Data	KPI
57 Full Time Equivalent Employees	2.07 tCO ₂ e per Full Time Equivalent Employee (Location-Based)
503 Floor area (square metres)	0.235 tCO ₂ e per square metre (Location-Based)
3,555,000 Total Sales (KSEK)	3.32e-5 tCO ₂ e per Total Sales (KSEK) (Location-Based)
9,092 Credit volume (MSEK)	0.013 tCO ₂ e per Credit volume (MSEK) (Location-Based)
57 Full Time Equivalent Employees	2.07 tCO ₂ e per Full Time Equivalent Employee (Market-Based)
503 Floor area (square metres)	0.234 tCO ₂ e per square metre (Market-Based)
3,555,000 Total Sales (KSEK)	3.32e-5 tCO ₂ e per Total Sales (KSEK) (Market-Based)
9,092 Credit volume (MSEK)	0.013 tCO ₂ e per Credit volume (MSEK) (Market-Based)

Summary by Activity (Location-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Business Travel	82.4	69.8
Commuting	19.3	16.3
Office supply	15.8	13.4
Premises	0.595	0.504
Total	118	100

Summary by Activity (Market-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Business Travel	82.4	69.9
Commuting	19.3	16.3
Office supply	15.8	13.4
Premises	0.503	0.426
Total	118	100

Summary by WBCSD/WRI Scope (Location-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Scope 2	0.328	0.277
Scope 3	118	99.7
Total	118	100

Summary by WBCSD/WRI Scope (Market-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Scope 2	0.0023	0.00195
Scope 3	118	100
Total	118	100

Summary by Greenhouse Gas

Greenhouse Gas	GWP	tGHG/year (Location-Based)	tCO ₂ e/year (Location-Based)	tGHG/year (Market-Based)	tCO ₂ e/year (Market-Based)
CO ₂	1	88.2	88.2	87.8	87.8
CH ₄	28	0.00217	0.0608	0.00213	0.0597
N ₂ O	265	0.00188	0.498	0.00187	0.496
CO ₂ e	1	29.3	29.3	29.6	29.6
Total			118		118

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 ₂ e	%
Client-supplied market-based instrument	60.2	100	0.0023	100
Residual mix factors	0	0	0	0
Default location-based factors	0	0	0	0
Total	60.2	100	0.0023	100

Assessment Summary for Oslo

Gross Overall Emissions (location-based): 118 tCO₂e

Gross Overall Emissions (market-based): 118 tCO₂e

Summary by Activity (Location-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Business Travel	82.4	69.8
Commuting	19.3	16.3
Office supply	15.8	13.4
Premises	0.595	0.504
Total	118	100

Summary by Activity (Market-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Business Travel	82.4	69.9
Commuting	19.3	16.3
Office supply	15.8	13.4
Premises	0.503	0.426
Total	118	100

Summary by WBCSD/WRI Scope (Location-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Scope 2	0.328	0.277
Scope 3	118	99.7
Total	118	100

Summary by WBCSD/WRI Scope (Market-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Scope 2	0.0023	0.00195
Scope 3	118	100
Total	118	100

Summary by Greenhouse Gas

Greenhouse Gas	GWP	tGHG/year (Location-Based)	tCO ₂ e/year (Location-Based)	tGHG/year (Market-Based)	tCO ₂ e/year (Market-Based)
CO ₂	1	88.2	88.2	87.8	87.8
CH ₄	28	0.00217	0.0608	0.00213	0.0597
N ₂ O	265	0.00188	0.498	0.00187	0.496
CO ₂ e	1	29.3	29.3	29.6	29.6
		Total	118		118

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 ₂ e	%
Client-supplied market-based instrument	60.2	100	0.0023	100
Residual mix factors	0	0	0	0
Default location-based factors	0	0	0	0
Total	60.2	100	0.0023	100

Assessment Summary for Finland

Gross Overall Emissions (location-based): 41.2 tCO₂e

Gross Overall Emissions (market-based): 40.6 tCO₂e

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 CO₂e per full time equivalent. This has been calculated, along with other relevant metrics, in the table below:

Data	KPI
414 Floor area (square metres)	0.0995 tCO ₂ e per square metre (Location-Based)
392,000 Total Sales (KSEK)	1.05e-4 tCO ₂ e per Total Sales (KSEK) (Location-Based)
752 Credit volume (MSEK)	0.0548 tCO ₂ e per Credit volume (MSEK) (Location-Based)
22 Full Time Equivalent Employees	1.87 tCO ₂ e per Full Time Equivalent Employee (Location-Based)
414 Floor area (square metres)	0.0982 tCO ₂ e per square metre (Market-Based)
392,000 Total Sales (KSEK)	1.04e-4 tCO ₂ e per Total Sales (KSEK) (Market-Based)
752 Credit volume (MSEK)	0.054 tCO ₂ e per Credit volume (MSEK) (Market-Based)
22 Full Time Equivalent Employees	1.85 tCO ₂ e per Full Time Equivalent Employee (Market-Based)

Summary by Activity (Location-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Business Travel	17.2	41.6
Premises	9.33	22.6
Commuting	8.9	21.6
Office supply	5.81	14.1
Total	41.2	100

Summary by Activity (Market-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Business Travel	17.2	42.2
Commuting	8.9	21.9
Premises	8.78	21.6
Office supply	5.81	14.3
Total	40.6	100

Summary by WBCSD/WRI Scope (Location-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Scope 2	8.96	21.8
Scope 3	32.2	78.2
Total	41.2	100

Summary by WBCSD/WRI Scope (Market-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Scope 2	8.55	21
Scope 3	32.1	79
Total	40.6	100

Summary by Greenhouse Gas

Greenhouse Gas	GWP	tGHG/year (Location-Based)	tCO ₂ e/year (Location-Based)	tGHG/year (Market-Based)	tCO ₂ e/year (Market-Based)
CO ₂	1	31.3	31.3	30.8	30.8
CH ₄	28	0.00107	0.0301	0.00106	0.0296
N ₂ O	265	4.66e-4	0.123	4.6e-4	0.122
Biogenic CO ₂	0	0.249	0	0.249	0
CO ₂ e	1	9.79	9.79	9.66	9.66
Total			41.2		40.6

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 ₂ e	%
Client-supplied market-based instrument	5.45	10.1	0.00229	0.0268
Residual mix factors	0	0	0	0
Default location-based factors	48.3	89.9	8.55	100
Total	53.8	100	8.55	100

Assessment Summary for Helsingfors

Gross Overall Emissions (location-based): 41.2 tCO₂e

Gross Overall Emissions (market-based): 40.6 tCO₂e

Summary by Activity (Location-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Business Travel	17.2	41.6
Premises	9.33	22.6
Commuting	8.9	21.6
Office supply	5.81	14.1
Total	41.2	100

Summary by Activity (Market-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Business Travel	17.2	42.2
Commuting	8.9	21.9
Premises	8.78	21.6
Office supply	5.81	14.3
Total	40.6	100

Summary by WBCSD/WRI Scope (Location-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Scope 2	8.96	21.8
Scope 3	32.2	78.2
Total	41.2	100

Summary by WBCSD/WRI Scope (Market-Based, tCO₂e)



By Activity	tCO ₂ e/year	%
Scope 2	8.55	21
Scope 3	32.1	79
Total	40.6	100

Summary by Greenhouse Gas

Greenhouse Gas	GWP	tGHG/year (Location-Based)	tCO ₂ e/year (Location-Based)	tGHG/year (Market-Based)	tCO ₂ e/year (Market-Based)
CO ₂	1	31.3	31.3	30.8	30.8
CH ₄	28	0.00107	0.0301	0.00106	0.0296
N ₂ O	265	4.66e-4	0.123	4.6e-4	0.122
Biogenic CO ₂	0	0.249	0	0.249	0
CO ₂ e	1	9.79	9.79	9.66	9.66
Total			41.2		40.6

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 ₂ e	%
Client-supplied market-based instrument	5.45	10.1	0.00229	0.0268
Residual mix factors	0	0	0	0
Default location-based factors	48.3	89.9	8.55	100
Total	53.8	100	8.55	100

Appendix 1 – Result credit portfolio calculation (Scope 3)

Market-based, CO_{2e} ton

Total			
	Apartments	Houses	Total
Total	22 842	118 724	141 566
Per MSEK	-	-	6,60
Per employee	-	-	536,2
Per squaremeter	0,072	0,120	0,056

Sweden			
	Apartments	Houses	Total
Total	11 644	47 948	59 592
Per MSEK	-	-	5,13
Per employee	-	-	322,1
Per squaremeter	0,187	0,060	0,046

Norway			
	Apartments	Houses	Total
Total	5 599	64 616	70 215
Per MSEK	-	-	7,72
Per employee	-	-	1 231,8
Per squaremeter	0,567	0,075	0,066

Finland			
	Apartments	Houses	Total
Total	5 599	6 160	11 759
Per MSEK	-	-	16
Per employee	-	-	535
Per squaremeter	0,403	0,086	0,071

Location-based, CO_{2e} ton

Total			
	Apartments	Houses	Total
Total	610	3 978	4 588
Per MSEK	-	-	0,21
Per employee	-	-	17,4
Per squaremeter	0,014	0,005	0,002

Sweden			
	Apartments	Houses	Total
Total	299	1 232	1 532
Per MSEK	-	-	0,13
Per employee	-	-	8,3
Per squaremeter	0,005	0,002	0,001

Norway			
	Apartments	Houses	Total
Total	105	1 212	1 317
Per MSEK	-	-	0,14
Per employee	-	-	23,1
Per squaremeter	0,011	0,001	0,001

Finland			
	Apartments	Houses	Total
Total	206	1 533	1 739
Per MSEK	-	-	2
Per employee	-	-	79
Per squaremeter	0,060	0,013	0,011