

ESG Report

PostFinance Focus Sustainability Interest income

ESG report database as at 31.08.2024

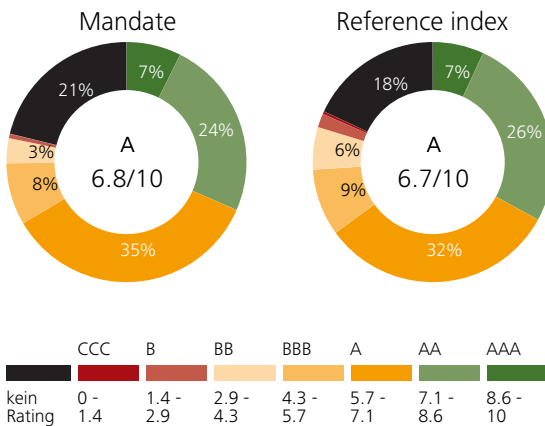
Sustainability means protecting our habitat and our resources in such a way that we and future generations can benefit from them. PostFinance offers its customers the opportunity to invest not only according to economic criteria, but also by taking account of ESG criteria, namely environmental, social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

ESG targets of this mandate

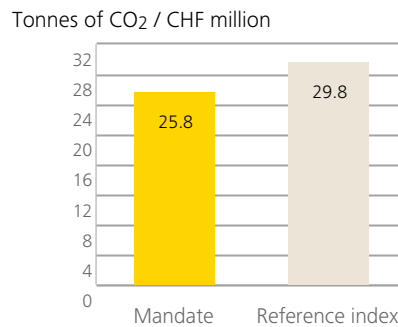
For this mandate, PostFinance takes into account ESG indices as a benchmark for the asset classes bonds and shares. The asset classes bonds and shares are implemented accordingly in the portfolios with tools that take into account ESG asset criteria. For sustainability reasons, no investments are made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

MSCI ESG Rating

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



The graphic below shows the greenhouse gas emissions of the mandate in tonnes per millions of CHF in investment compared to the traditional benchmark index that is not explicitly sustainable*.
(Data coverage: 57% of the portfolio)



The five best ESG positions

	Proportion	ESG Rating
Taiwan Semiconductor Man	0.52%	10.0
ABB Ltd	0.45%	10.0
Zurich Insurance Group A	0.38%	10.0
Lonza Group AG	0.32%	10.0
THE BANK OF NOVA SCOTIA	0.26%	10.0

Carbon footprint

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

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

ESG rating of the five biggest positions

	Proportion	ESG Rating
United States of America	7.80%	5.9
Pfandbriefbank schweizer	6.69%	6.0
Schweizerische Eidgenoss	6.48%	8.3
Pfandbriefzentrale der s	5.69%	6.2
Japan	2.12%	6.5

Global warming potential

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

UNGC compliance

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

UNGC compliance rate	76%	78%
	Mandate	Reference index

Controversial business activities

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

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

Alignment with the SDGs

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



ESG Report

PostFinance Focus Sustainability Income

ESG report database as at 31.08.2024

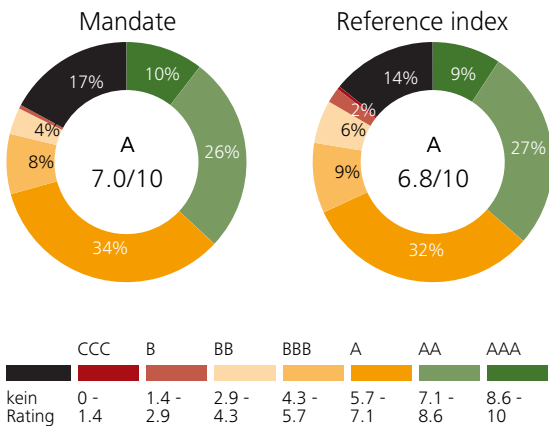
Sustainability means protecting our habitat and our resources in such a way that we and future generations can benefit from them. PostFinance offers its customers the opportunity to invest not only according to economic criteria, but also by taking account of ESG criteria, namely environmental, social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

ESG targets of this mandate

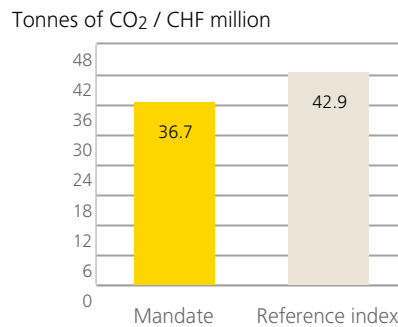
For this mandate, PostFinance takes into account ESG indices as a benchmark for the asset classes bonds and shares. The asset classes bonds and shares are implemented accordingly in the portfolios with tools that take into account ESG asset criteria. For sustainability reasons, no investments are made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

MSCI ESG Rating

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



The graphic below shows the greenhouse gas emissions of the mandate in tonnes per millions of CHF in investment compared to the traditional benchmark index that is not explicitly sustainable*.
(Data coverage: 65% of the portfolio)



The five best ESG positions

	Proportion	ESG Rating
Taiwan Semiconductor Man	1.21%	10.0
ABB Ltd	0.75%	10.0
Zurich Insurance Group A	0.59%	10.0
Lonza Group AG	0.56%	10.0
Swiss Re AG	0.35%	10.0

Carbon footprint

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

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

ESG rating of the five biggest positions

	Proportion	ESG Rating
United States of America	6.37%	5.9
Pfandbriefbank schweizer	5.35%	6.0
Schweizerische Eidgenoss	5.18%	8.3
Pfandbriefzentrale der s	4.55%	6.2
Nestle S.A.	2.71%	6.3

Global warming potential

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

UNGC compliance

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

UNGC compliance rate	78%	80%
	Mandate	Reference index

Controversial business activities

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

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

Alignment with the SDGs

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



ESG Report

PostFinance Focus Sustainability Balanced

ESG report database as at 31.08.2024

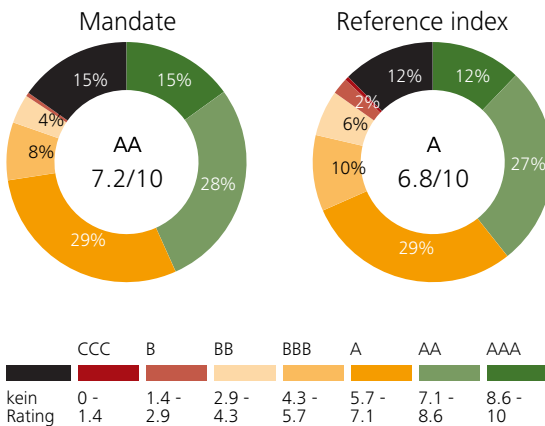
Sustainability means protecting our habitat and our resources in such a way that we and future generations can benefit from them. PostFinance offers its customers the opportunity to invest not only according to economic criteria, but also by taking account of ESG criteria, namely environmental, social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

ESG targets of this mandate

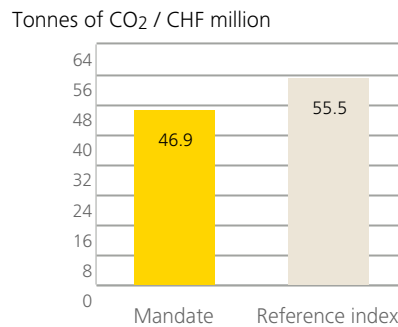
For this mandate, PostFinance takes into account ESG indices as a benchmark for the asset classes bonds and shares. The asset classes bonds and shares are implemented accordingly in the portfolios with tools that take into account ESG asset criteria. For sustainability reasons, no investments are made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

MSCI ESG Rating

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



The graphic below shows the greenhouse gas emissions of the mandate in tonnes per millions of CHF in investment compared to the traditional benchmark index that is not explicitly sustainable*. (Data coverage: 74% of the portfolio)



The five best ESG positions

	Proportion	ESG Rating
Taiwan Semiconductor Man	1.73%	10.0
ABB Ltd	1.06%	10.0
Lonza Group AG	0.82%	10.0
Zurich Insurance Group A	0.81%	10.0
Swiss Re AG	0.53%	10.0

Carbon footprint

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

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

ESG rating of the five biggest positions

	Proportion	ESG Rating
United States of America	4.52%	5.9
Nestle S.A.	3.79%	6.3
Novartis AG	2.93%	8.4
Pfandbriefbank schweizer	2.84%	6.0
Schweizerische Eidgenoss	2.75%	8.3

Global warming potential

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

UNGC compliance

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

UNGC compliance rate	78%	79%
	Mandate	Reference index

Controversial business activities

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

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

Alignment with the SDGs

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



ESG Report

PostFinance Focus Sustainability Growth

ESG report database as at 31.08.2024

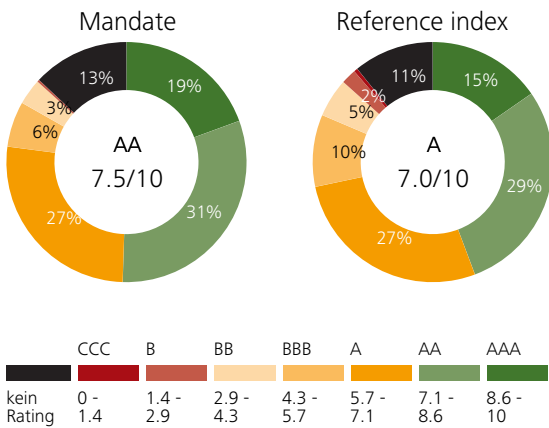
Sustainability means protecting our habitat and our resources in such a way that we and future generations can benefit from them. PostFinance offers its customers the opportunity to invest not only according to economic criteria, but also by taking account of ESG criteria, namely environmental, social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

ESG targets of this mandate

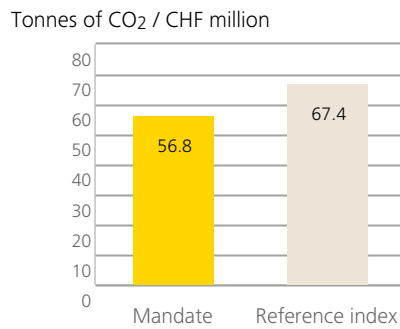
For this mandate, PostFinance takes into account ESG indices as a benchmark for the asset classes bonds and shares. The asset classes bonds and shares are implemented accordingly in the portfolios with tools that take into account ESG asset criteria. For sustainability reasons, no investments are made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

MSCI ESG Rating

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



The graphic below shows the greenhouse gas emissions of the mandate in tonnes per millions of CHF in investment compared to the traditional benchmark index that is not explicitly sustainable*.
(Data coverage: 82% of the portfolio)



The five best ESG positions

	Proportion	ESG Rating
Taiwan Semiconductor Man	2.42%	10.0
ABB Ltd	1.43%	10.0
Lonza Group AG	1.11%	10.0
Zurich Insurance Group A	1.07%	10.0
Swiss Re AG	0.73%	10.0

Carbon footprint

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

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

ESG rating of the five biggest positions

	Proportion	ESG Rating
Nestle S.A.	5.07%	6.3
Novartis AG	4.00%	8.4
Roche Holding AG	3.18%	5.8
United States of America	3.08%	5.9
Taiwan Semiconductor Man	2.42%	10.0

Global warming potential

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

UNGC compliance

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

UNGC compliance rate	78%	78%
	Mandate	Reference index

Controversial business activities

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

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

Alignment with the SDGs

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



ESG Report

PostFinance Focus Sustainability Capital gains

ESG report database as at 31.08.2024

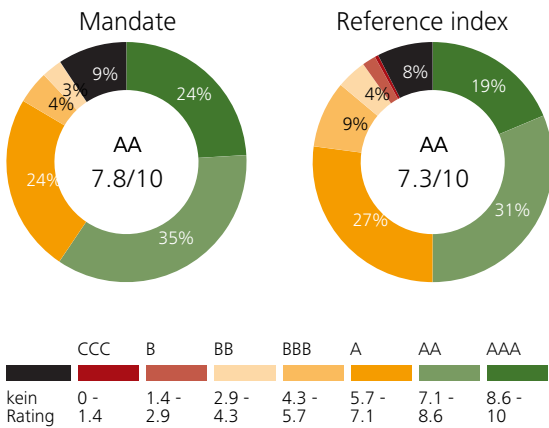
Sustainability means protecting our habitat and our resources in such a way that we and future generations can benefit from them. PostFinance offers its customers the opportunity to invest not only according to economic criteria, but also by taking account of ESG criteria, namely environmental, social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

ESG targets of this mandate

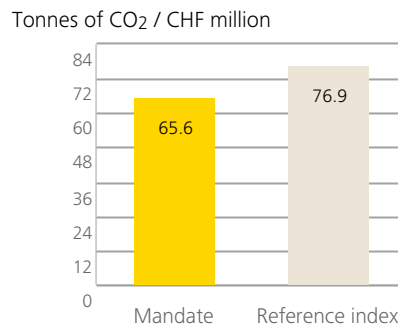
For this mandate, PostFinance takes into account ESG indices as a benchmark for the asset classes bonds and shares. The asset classes bonds and shares are implemented accordingly in the portfolios with tools that take into account ESG asset criteria. For sustainability reasons, no investments are made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

MSCI ESG Rating

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



The graphic below shows the greenhouse gas emissions of the mandate in tonnes per millions of CHF in investment compared to the traditional benchmark index that is not explicitly sustainable*.
(Data coverage: 89% of the portfolio)



The five best ESG positions

	Proportion	ESG Rating
Taiwan Semiconductor Man	3.11%	10.0
ABB Ltd	1.81%	10.0
Lonza Group AG	1.42%	10.0
Zurich Insurance Group A	1.34%	10.0
Swiss Re AG	0.93%	10.0

Carbon footprint

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

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

ESG rating of the five biggest positions

	Proportion	ESG Rating
Nestle S.A.	6.39%	6.3
Novartis AG	5.09%	8.4
Roche Holding AG	4.01%	5.8
Taiwan Semiconductor Man	3.11%	10.0
UBS Group AG	2.49%	8.5

Global warming potential

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

UNGC compliance

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

UNGC compliance rate	79%	79%
	Mandate	Reference index

Controversial business activities

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

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

Alignment with the SDGs

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



Reference index Sustainability

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

Legal information

This document is an **advertisement**.

This information and these statements are for information purposes only and do not constitute either an invitation to tender, a solicitation, an offer or a recommendation to purchase a service, buy or sell any securities or other financial instruments or to perform other transactions. This information does not take into consideration the specific or future investment goals, financial or tax situation or particular needs of any specific recipient, and is therefore not a suitable basis for investment decisions. We recommend that you consult your financial or tax advisor before every investment. The price, value and return of investments may fluctuate. Investment in financial instruments is subject to certain risks and does not guarantee the retention of the capital invested or an increase in value. All investment services and financial instruments provided by PostFinance Ltd are unavailable to US persons and other persons whose domicile or tax liability is outside of Switzerland and will therefore neither be offered nor sold/provided to them. Past performance is not a reliable indicator of future results. The performance shown does not take account of any commissions and costs charged when purchasing units. Commissions and costs have a negative impact on performance.

Specific information ©2021 MSCI ESG Research LLC. Reproduced with permission.

Some of the information contained herein, namely environmental, social and governance data (hereinafter referred to as the "information"), has been obtained from/is subject to copyright by MSCI ESG Research LLC (a Registered Investment Adviser as defined by the US Investment Advisers Act of 1940) or its affiliates (including MSCI Inc. and its subsidiaries ("MSCI")) or third-party providers (hereinafter referred to in conjunction with MSCI and MSCI ESG as the "ESG Parties"). The information has not been filed with or approved by the US Securities and Exchange Commission (SEC) or any other regulatory authority. The information may not be used in connection with or to create any derivative work, nor does it constitute an offer to buy or sell nor advertising or a recommendation by the ESG Parties of any securities, financial instruments or products or trading strategies, and it should not be relied on as an indication or guarantee of any future performance, analysis, forecast or prediction. None of the information can be used alone to determine which securities to buy or sell or when to buy or sell them.

Although PostFinance Ltd and the ESG Parties obtain their information from sources they consider reliable, they do not assume any liability or guarantee for the authenticity, accuracy and/or completeness of the data contained herein. PostFinance Ltd and the ESG Parties do not provide express or implied guarantees of any kind and expressly disclaim any warranties of the merchantability or suitability of the data contained herein with regard to a particular purpose. Neither PostFinance Ltd nor the ESG Parties shall be held liable for any errors or omissions in connection with the data contained herein. Regardless of the aforementioned provisions, PostFinance Ltd and the ESG Parties shall not be liable for any direct, indirect, special, punitive, consequential or other damages of any kind (including loss of profit), even if advised of the likelihood of such damage. The information may expressly be used for personal purposes only and may not be reproduced or passed on in any form.

This ESG report is powered by yourSRI, an FE fundinfo (Liechtenstein) brand.



PostFinance Ltd
Mingerstrasse 20
3030 Bern
Switzerland

www.postfinance.ch

PostFinance 