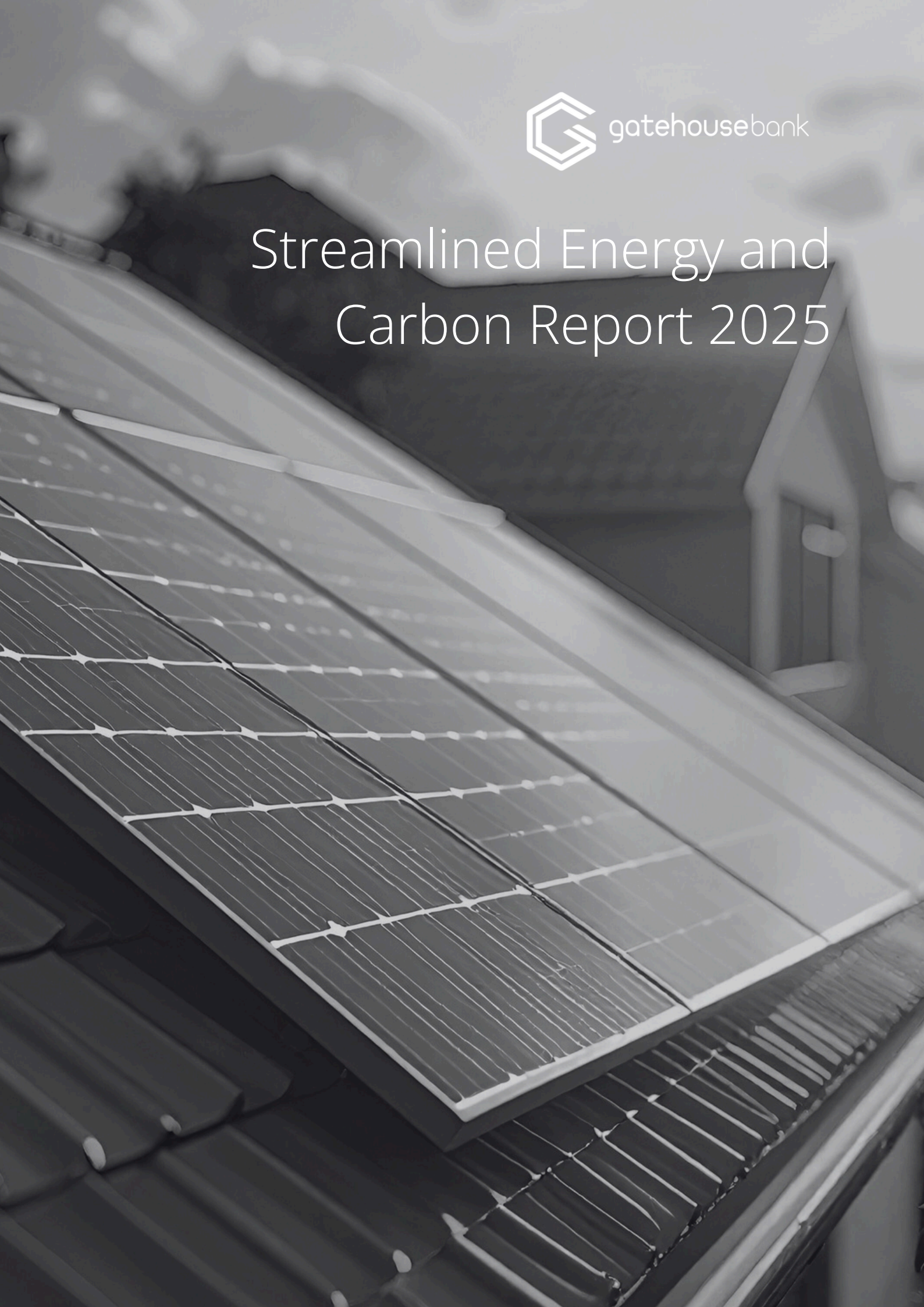
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Streamlined Energy and Carbon Report 2025



Summary

Gatehouse Bank's report on its emissions sources and energy consumption for 2025 is detailed below, as required under the Companies Act 2006 Regulation 2013. In compiling this information, the Bank has adhered with the UK's Streamlined Energy and Carbon Reporting (SECR) regulations. Greenhouse gas emissions are reported as a single total by converting them into the carbon dioxide equivalent using the 2025 emission factors published by the Department for Energy Security and Net Zero.

The Bank's emissions include those produced across its offices as well as the emissions from colleague commuting and business travel. They also include the emissions from Gatehouse Living Group and its subsidiary companies, Gatehouse Investment Management and Ascend Estates.

Gatehouse Bank Group				
Energy source	**tCO2e (2024)**	**kWh (2024)**	**tCO2e (2025)**	**kWh (2025)**
Scope 1: Direct emissions from combustion of fuel (heating gas)	130.61	655,576	85.08	612,475
Scope 2: Indirect emissions from electricity purchased	22.77	109,996	27.89	157,568
Scope 3: Business travel, hotel stays and staff working from home	242.88	1,243,382	270.49	1,645,446
Scope 1 + 2 + 3	396.26	2,008,953	383.46	2,415,489
Environmental intensity indicator (tonnes of carbon dioxide per £1m gross income)	4.60		4.76	

In 2025, Gatehouse Bank's operational carbon emissions decreased compared to 2024, which was primarily driven by a reduction in air travel and continued progress in transitioning Ascend's vehicle fleet to hybrid vehicles. The emissions generated by office gas consumption also fell, which was due to the relocation of our Milton Keynes office to an electrically heated space during the year.

Meanwhile, there was an expected increase in emissions generated by colleagues' commutes, following an update to our Hybrid Working Policy requiring colleagues to attend the office two days per week. To help minimise our travel and commuting emissions, we continue to encourage colleagues to travel sustainably, including by offering a salary sacrifice scheme to support them with switching to hybrid or electric vehicles.



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