



Portfolio Emissions Manager (PEM)

Human led, tech-enabled
and AI powered cloud-based
solution connecting data,
reporting, risk, and strategy
for a low-carbon future

PwC Climate Change
Modelling Suite

June 2026

PwC's Portfolio Emissions Manager (PEM) | From reporting to real results — managing emissions with confidence

Overview

As we approach 2030 – a milestone year for interim emissions targets, financial institutions (FIs) face intensifying regulatory and market pressure to show credible progress on decarbonisation and have robust transition plans. To achieve this, FIs face many challenges across emissions reporting and developing a decarbonisation strategy.

We are proud to present the PwC Portfolio Emissions Manager, our human-led, tech-powered, and cloud-based solution that supports FIs with all aspects of their decarbonisation journey.



Banks



Insurers



AWM

PEM functionalities



Data warehouse

Access to suite of third-party datasets with global coverage to support calculation of financed emissions across your portfolio with proxies for data gaps.



Reporting and configuration

PCAF-aligned emissions calculation by scope, asset class, and year for selected portfolios to feed seamlessly into your reporting requirements



Portfolio analytics

Suite of analytics and insights to support management and perform fluctuation analysis on portfolio emissions overtime against targets.



Assurance and evidence

Perform reconciliation of emissions metrics from different runs of the tools for tasks like sensitivity analysis and assurance, using adjustable materiality thresholds.



Carbon strategy

Assess and understand impact of decarbonisation strategy on balance sheet and in line with corporate strategy.

The Portfolio Emissions Manager aligns to sustainability reporting frameworks and widely adopted industry guidance, including:






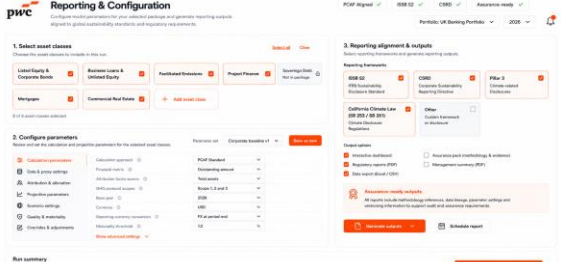



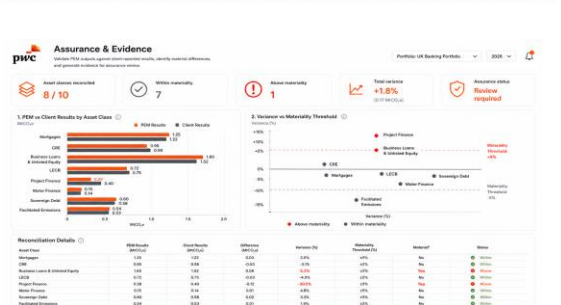

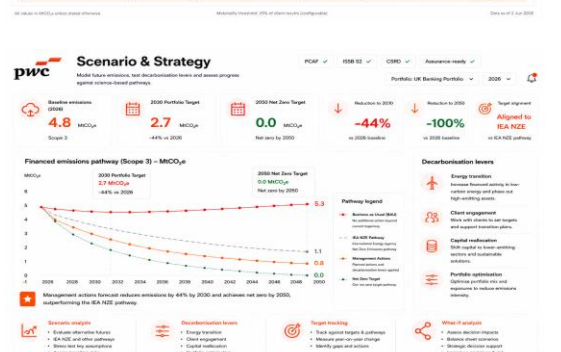
PwC's Portfolio Emissions Manager (PEM) | Connecting data, reporting, risk, and strategy for a low-carbon future


How PEM supports you addressing prevailing market challenges


Data	Sustainability reporting	Portfolio analytics	Scenario and strategy
<p>Navigating the data challenge around:</p> <ul style="list-style-type: none"> ❖ Data availability and quality ❖ Data sourcing and processing ❖ Selection of appropriate third-party data providers 	<p>Ability to meet evolving sustainability reporting frameworks and regulation including:</p> <ul style="list-style-type: none"> ❖ ISSB S2 ❖ CSRD ❖ California Climate Law ❖ Pillar 3 climate disclosures 	<p>Embedding financed emissions within business decision-making processes with alignment to regulatory ESG risk management frameworks such as:</p> <ul style="list-style-type: none"> ❖ SS 5/25 ❖ EBA /GL/2025/01 	<p>Defining credible targets in line with scenario pathways like IEA NZE, using actionable levers for forecasting and incorporating scenario analysis and stress testing.</p>
 <ul style="list-style-type: none"> ✓ Access to comprehensive datasets that are consistently refreshed for accuracy. 	 <ul style="list-style-type: none"> ✓ Ensure comprehensive emissions coverage 	 <ul style="list-style-type: none"> ✓ Enhanced risk management with ESG integration 	 <ul style="list-style-type: none"> ✓ Forecast portfolios against net-zero pathways
 <ul style="list-style-type: none"> ✓ Flexibility to choose from trusted data providers 	 <ul style="list-style-type: none"> ✓ Ensure compliance with global PCAF standards ✓ Assurance-ready results 	 <ul style="list-style-type: none"> ✓ Actionable metrics to inform decision-making ✓ Identify emerging risk trends swiftly 	 <ul style="list-style-type: none"> ✓ Integrate achievable climate goals into business strategy
 <ul style="list-style-type: none"> ✓ Understand differences in data sources for informed decision-making. 	 <ul style="list-style-type: none"> ✓ Simplify reporting with ready-to-use templates 	 <ul style="list-style-type: none"> ✓ Confidence in methodology alignment with latest guidance 	 <ul style="list-style-type: none"> ✓ Identify clear levers for emissions reduction in line with risk appetite
 <ul style="list-style-type: none"> ✓ Enhanced confidence in the reliability and integrity of data. 	 <ul style="list-style-type: none"> ✓ Report-ready outputs at the click of a button 	 <ul style="list-style-type: none"> ✓ Gain insights on strategic boundaries 	 <ul style="list-style-type: none"> ✓ Strengthen decision-making through assumptions testing.


PwC's Portfolio Emissions Manager (PEM) | Your command centre for portfolio decarbonisation

Key functionalities – Deep dive and illustrative output

Module	Key capabilities	Illustrative visuals
<p>Data warehouse</p> 	<ul style="list-style-type: none"> ✓ Third-party datasets embedded for the calculation of financed emissions ✓ Coverage across all in-scope PCAF asset classes, key geographies, and sectors 	
<p>Reporting and configuration</p> 	<ul style="list-style-type: none"> ✓ Alignment to market expectations, e.g. PCAF, ISSB, CSRD, California law ✓ Report-ready metrics at various level of granularities 	
<p>Portfolio analytics</p> 	<ul style="list-style-type: none"> ✓ Supports portfolio risk management ✓ Enhances decision-making and risk appetite integration by linking ESG metrics to financial metrics, e.g. loan origination ✓ Year-on-year fluctuation analysis 	
<p>Assurance and evidence</p> 	<ul style="list-style-type: none"> ✓ Materiality and impact assessment, facilitating portfolio and risk management ✓ Sensitivity analysis for methodology decisions and assumptions testing 	
<p>Scenario and strategy</p> 	<ul style="list-style-type: none"> ✓ Emissions projections against published scenario pathways, e.g. IEA NZE, and balance sheet what-if analysis ✓ Feasibility assessment of targets and decarbonisation levers 	

 Assurance-ready

 Secure cloud-based server for every client

 Interactive & automated analytics

 Scalable & modular

Contact us

AI & Modelling (AI&M) ESG banking

Please contact us for further information or an interactive demonstration



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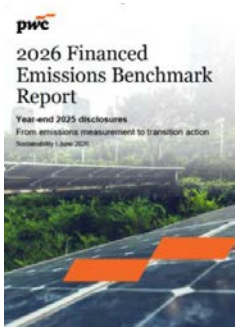


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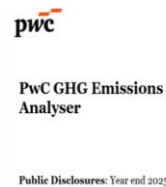
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Selected publications



YE 25 Financed Emissions
Benchmark Thought
Leadership Paper

[Link](#)



PwC GHG Emissions
Analyser

For further details on how to
access the dashboard and
analytics, please contact us