

Corporate Sustainability & Responsibility


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Corporate Sustainability & Responsibility

Corporate Sustainability & Responsibility (CSR) is a long-term process which requires ongoing adaptation of and improvement in the way a company conducts its business, not only for the purpose of making a financial profit, but in response to the increasing demands for transparency and accountability placed on the company by its stakeholders


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(employees, customers, shareholders, suppliers, etc.) and by society as a whole.

KBC's vision on CSR is embedded in its mission statement, and more specific commitments are set out in its Principles for Socially Responsible Business.

As a member of local CSR organisations and signatory to national and international CSR principles (including the United Nations Global Compact and the Luxembourg Charte d'entreprise pour la responsabilité sociale et le développement durable), KBC intends to enter into a proactive commitment towards its stakeholders.

In recent years, the group has also published an annual Corporate Social Responsibility Report, which deals with its vision and achievements in this area. This report provides group-wide information on CSR, including quantitative data on KBC staff and the group's ecological footprint. It is compiled in accordance with the reporting requirements set out in the Global Reporting Initiative Guidelines and the United Nations Global Compact principles.

About the KBC Group CSR Report 2014

Please note that as from 2014, we will no longer be publishing a separate document. All the information referred to in the GRI table is available on our corporate website (www.kbc.com), in our [Annual Report 2014](#) and in our [Report to Society 2014](#).

The KBC CSR Report 2014 deals with KBC's performance in relation to CSR between January 2014 and December 2014 (further details stated below) in its home markets of Belgium and Central and Eastern Europe, and in its operations in Western Europe and around the world. To define the report's content, we conducted a materiality matrix to identify and focus on issues that really matter to our stakeholders (clients, shareholders, employees, suppliers, NGO's, etc.).

Our external reporting is based on the priorities from the stakeholder priority matrix; we especially report on those items that are important to our stakeholders and important to KBC. The matrix shows that there is a strong correlation between the priorities of our stakeholders and those of KBC; or otherwise said: what is material to our stakeholders, is material to us and vice versa, which makes it possible to work together with our stakeholders towards a sustainable future.

As in previous years, we used a group-wide tool to gather all necessary information and also asked individual internal CSR specialists for additional information. In the group-



FTSE4Good

KBC Group received confirmation of its membership of the FTSE4GOOD Index, the responsible investment index calculated by global index provider FTSE Group. This index has been designed to measure the performance and facilitate investment in companies that meet globally recognised environmental, social and governance (ESG) standards.

▶ <http://www.ftse.com/products/indices/FTSE4Good>

wide reporting tool we distributed eight different questionnaires in all the KBC group entities, covering topics such as credits, investments, clients, community involvement, human resources (qualitative and quantitative questionnaire), environment and supply chain. Like the previous year, the reporting period was adjusted for practical reasons. For the questionnaire on quantitative information regarding human resources, we requested information on the period 1 January 2014 – 30 September 2014 (this information was extrapolated afterwards) and for a status we referred to the cut-off date 30 September, 2014. The reporting period for the questionnaire on the environment and supply chain is 4Q2013 – 3Q2014. For all other questionnaires, the reporting period is 1 January 2014 – 30 November 2014.

In principle, the reporting scope is defined as all KBC group entities with more than 100 full-time equivalents (FTEs). Going forward we seek to improve group-wide reporting on environmental performance and make it available on a large scale. The report has been produced in accordance with the G4 Guidelines and G4 Financial Services Sector Disclosures of the Global Reporting Initiative. The [GRI table](#) was published on 23 April 2014. We report according to the 'in accordance – Core' option.

Questions about the report? Please send an e-mail to csr.feedback@kbc.be

Stakeholder engagement

We remain in dialogue with our stakeholders. That is the only way to get to know how they see things, to find out what is important to them and to discover whether we – as a bank-insurer – meet their requirements and expectations.

With this in mind, we again conducted a survey among the various stakeholder groups – clients, employees, suppliers, politicians, and the management and Board of Directors of KBC – in 2014. Our survey was not restricted to Belgium, but also involved our stakeholders in the Czech Republic.

Respondents in our online survey were asked to rank certain items in order of importance and to assess KBC on those items. The results were placed in a matrix and the different themes divided up into four groups:

- » Improve: items our stakeholders consider important but for which they gave KBC a lower score.
- » Foster: items our stakeholders consider important and for which they gave KBC a high score.

- » Monitor: items our stakeholders consider less important and for which they gave KBC a lower score.
- » Maintain: items our stakeholders consider less important but for which they gave KBC a high score.

We realise that all our stakeholders are not included in the survey and, therefore, we also talk first-hand with associations, NGOs and work groups to find out about their concerns, to hear what they have to say and to search together for ways to resolve societal problems.

Each year, for instance, we organise the 'Finger on the Pulse' survey in which our employees are questioned extensively on all aspects of working at KBC. The survey's findings are included in the HR policy so that we can improve on the specific points brought to our notice.

Surveys of our clients are also conducted each year, which enables us not only to find out what is important to them, but also to get an idea of what they think of our products and services and – more importantly – how we can improve them.

We also hold direct talks with NGOs and/or other external parties to try and find solutions to problems and expectations specifically associated with the sector in which they are active.

What's more, because our bank-insurance activities don't cover all aspects of society, we also enter into partnerships with external parties, such as Leuven Klimaatneutraal 2030, Stadslab 2050, Horizon 2050 and the Flemish Energy Agency, in order to work towards building a better society.

We support local projects in the urban areas where we operate, and not just in financial terms. By engaging in dialogue and getting involved in new projects, we endeavour to create value for all our stakeholders.

More information on the stakeholder survey can be found on pages 26-27 of the Report to Society (results for Belgium) and on page 33 in the 'Our business model and strategy' section of the Annual Report.

The 'Storytelling Doctors' programme of the K&H MediMagic scheme wins a Stevie at the PR industry's prestigious 2014 Golden World Awards

The K&H MediMagic 'Storytelling Doctors' programme was the only Hungarian

programme to walk away with a prize at the International Public Relations Association's 2014 Golden World Awards, making K&H an indisputable reference in assuming corporate social responsibility – not only in Hungary, but also internationally.

For more information, see our [community activity](#) page.

KBC has been EMAS registered since 1 April 2013

KBC has been EMAS registered since 1 April 2013. The core of the EMAS scheme is the so-called 'continuous improvement circle' or 'PDCA-circle' (plan-do check-act). KBC applies this system to its environmental management. To find out more, please visit the official site of the European Commission.

See our [proof of registration](#).

For more information, see our [environment](#) page.

Stakeholder debate 16 April 2013

April 16th, we organised a stakeholder debate where we presented our second Report to Society and where we listened to questions and remarks from the present stakeholders.

The debate has led to constructive and transparent feedback and we hope that we have been able to also explain where KBC stands for.

You find the [presentation](#) that was given by Johan Thijs and Thomas Leysen, as well as an overview of the received [feedback](#).

KBC is first financial institution to obtain EMAS validation

On 31 January 2013, KBC Belgium gained EMAS certification for its support services. KBC has thus become the first Belgian financial institution to register for the European Environmental Management and Audit Scheme.

- » [Read the full press release](#)
- » [Read the full public environmental statement](#) (Only available in Dutch)
- » [View our EMAS certificate in Dutch](#)
- » [View our EMAS certificate in French](#)

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