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# Limiting our adverse impact



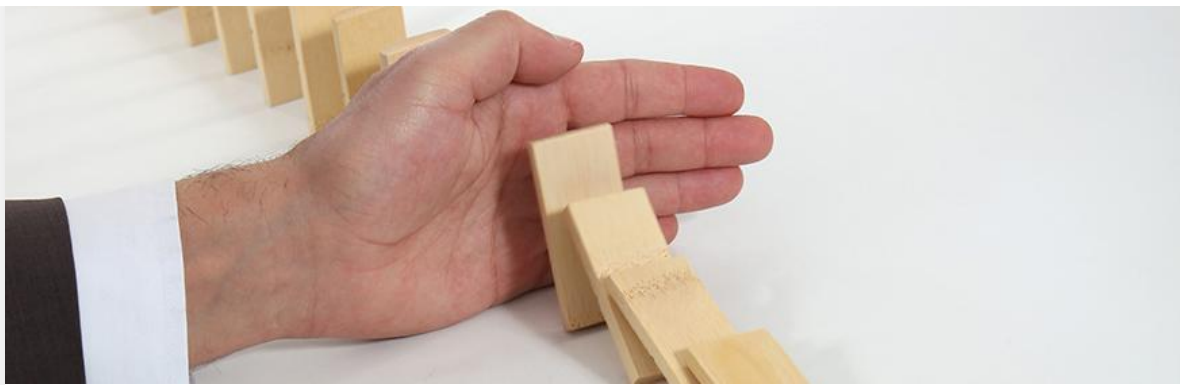
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KBC has defined environmental responsibility as one of its focus areas because we recognise more than ever that our operations and businesses have an impact on the environment. To limit our direct and indirect impact on global warming, we have started a group-wide programme to reduce our own environmental footprint.

[Read our environmental policy](#)

In the run-up to the 'Paris UN Conference on climate change' (COP21) in December 2015, KBC Group emphasised this engagement by signing the '[Message from Belgian stakeholders in support of the COP21](#)'.

### Our targets

- KBC Group has committed to reducing its own GHG emissions by at least 20% - absolute and per FTE - by 2020 (relative to 2015 and excluding commuter travel). This target has been translated by each core country into local action plans.
- Following KBC Belgium and ČSOB Bank Slovakia, all other core countries should introduce a certified ISO 14001 environmental management system no later than in the course of 2017.

### Our achievements

Here you find an overview of our achievements. More detailed information will be



KBC Group Sustainability framework

published in the sustainability report of KBC Group (to be published mid 2017).

**Our environmental footprint**

Group wide data on the environmental impact are collected since 2015.

Coverage (% of FTE) (1)	▼
Total energy consumption (in GJ)	▼
<ul style="list-style-type: none"><li>Of which purchased electricity (in GJ)</li></ul>	▼
<ul style="list-style-type: none"><li>Share of low carbon electricity (in % of purchased electricity)</li></ul>	▼
Commuter and business travel (in passenger.km) (2)	▼
Paper consumption (in tonnes)	▼
Waste production (in tonnes)	▼
Drinking water consumption (in m³)	▼

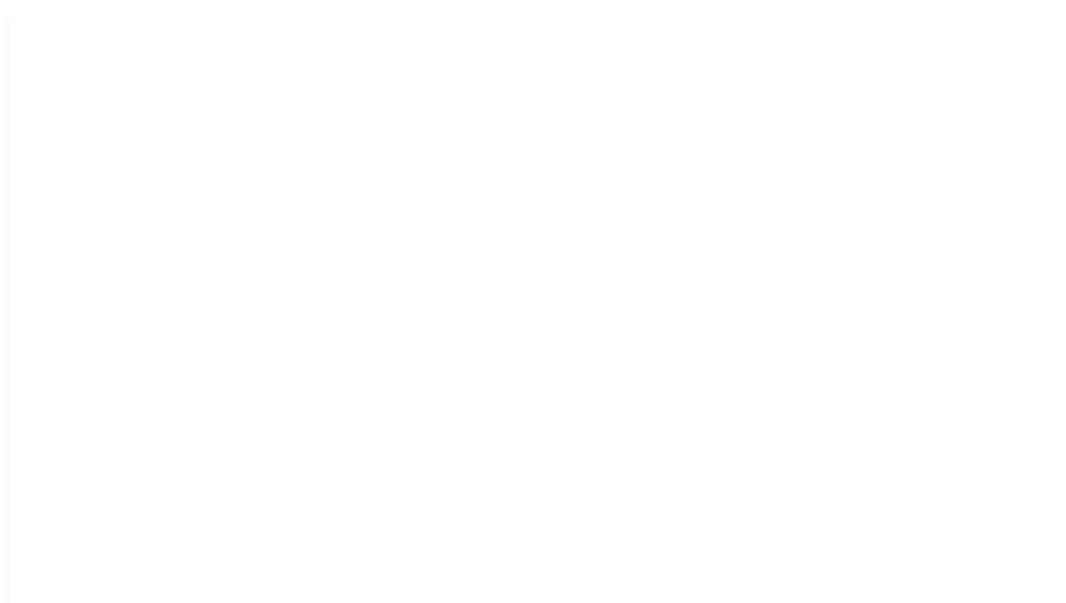
- (1) Entities in countries that have less than 100 FTE are out of scope of the non-financial environmental data-gathering. For those entities we extrapolate based on per FTE data.
- (2) Data on commuter travel are partly based on measured data, partly based on assumptions and partly based on extrapolated per FTE data.
- (3) 2015 figures are restated figures based on improved calculation methodology in 2016.

## **Our carbon footprint**

The decreasing trend in the environmental footprint is reflected in KBC Group's carbon footprint, which has decreased by 12,37% absolute and 12,27% per FTE from 105.580 tonnes CO<sub>2</sub>e (2,91 tonnes CO<sub>2</sub>e per FTE) in 2015 to 92.521 tonnes CO<sub>2</sub>e (2,55 CO<sub>2</sub>e per FTE) in 2016.

Since 2007, at KBC Belgium, we have been collecting and evaluating data on our environmental impact. Between 2007 and 2015, KBC Belgium already has achieved a reduction in its absolute GHG emissions of 51% and in its GHG intensity (per FTE) of 39%.

The emission reduction target of -20% between 2015 and 2020 excludes commuter travel. The related carbon footprint has already decreased by 13,88% absolute and 13,93% per FTE in 2016 (versus base year 2015) mainly due to the purchase of low carbon electricity.



Coverage (in % of FTE)	▼
Scope 1	▼
Scope 2	▼
Scope 3	▼
Total - absolute	▼
Total - per FTE	▼
Covered by target - absolute	▼
Covered by target - per FTE	▼

(1) 2015 figures are restated figures based on improved calculatiuon methodology in 2016.

For 2016 the underlying data and calculations of the GHG emissions of KBC Group have been verified by an external party in accordance with ISO14064-3. Vinçotte has verified the greenhouse gas assertion of KBC Group of 92,520.96

ton of CO2e to a level of reasonable assurance and concluded that the reported greenhouse gas emissions of KBC Group for 2016 are reliable and fairly stated.

- View our [ISO 14064-3 certificate](#)

**ISO 14001 and ISO 50001 certification**

The implementation of an ISO 14001 environmental management system in all our entities will lead to a continuous improvement of the environmental impact of KBC Group and contribute to the achievement of the GHG emission reduction target. Some entities decided to also introduce an ISO 50001 energy management system, that helps to efficiently reduce the use of energy.

Belgium	▼
Bulgaria	▼
Czech Republic	▼
Hungary	▼
Ireland	▼
Slovakia	▼

(1) See also [KBC Belgium's Energy Policy Statement on corporate premises in Belgium](#)

Prior to the ISO 14001 certification and based on previous voluntary audits, KBC in Belgium has already received the Ecodynamic Business Label for its Havenlaan premises in Brussels and the West Flanders Environment Charter for its offices in that province.

In Belgium, KBC was able to register its support services for the EMAS (Eco-Management and Audit Scheme) on 31 January 2013, making us the first Belgian financial institution to be admitted to this European programme. Read the [statement of participation \(in Dutch\)](#) and the [public environmental statement \(in Dutch\)](#).

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