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Limiting our adverse impact



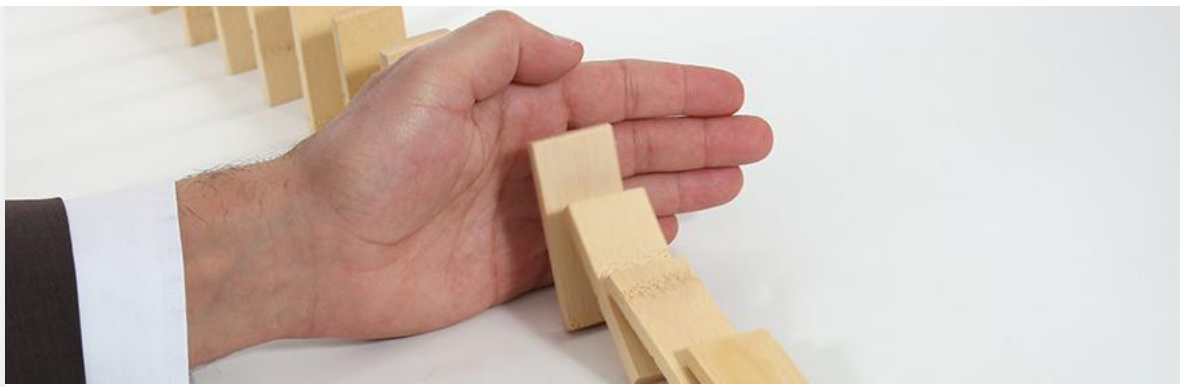
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KBC has defined environmental responsibility as one of its focus areas because we recognise more than ever that our operations and businesses have an impact on the environment. To limit our direct and indirect impact on global warming, we have started 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.
- All core countries obtained ISO 14001 certification in 2017.

Our achievements

Here you find an overview of our achievements. More detailed information will be published in the Sustainability Report of KBC Group (available April 2018).

Our environmental footprint



KBC Group Sustainability framework

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">Of which purchased electricity (in GJ)	▼
<ul style="list-style-type: none">Share of renewable electricity (in GJ)in % of purchased electricity	▼
<ul style="list-style-type: none">Share of low carbon electricity (in GJ)in % of purchased electricity	▼
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) The 2015 and 2016 figures are adapted in line with the GHG Protocol guidance concerning recalculation of the base year emissions; they reflect the structural changes of the organisation in 2017 (the acquisition of UBB and Interlease in Bulgaria) and the improvement in accuracy of the data.

Our carbon footprint

The decreasing trend in the environmental footprint is reflected in KBC Group's carbon footprint, which has decreased by 25.57% absolute and 24.87% per FTE from 126 542 tonnes CO₂e (3.3 tonnes CO₂e per FTE) in 2015 to 94 183 tonnes CO₂e (2.48 CO₂e per FTE) in 2017.

The emission reduction target of -20% between 2015 and 2020 excludes commuter travel. The related carbon footprint has already decreased by 28.89% absolute and 28.22% per FTE in 2017 (versus base year 2015) mainly due to the purchase of renewable 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) The 2015 and 2016 figures are adapted in line with the GHG Protocol guidance concerning recalculation of the base year emissions; they reflect the structural changes of the organization in 2017 (the acquisition of UBB and Interlease in Bulgaria) and the improvement in accuracy of the data.

For the second time on a row, for 2017 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 94 183.48 ton of CO2e to a level of reasonable assurance and concluded that the reported greenhouse gas emissions of KBC Group for 2017 are reliable and fairly stated.

- View our [ISO 14064-3 certificate 2017](#)
- View our [ISO 14064-3 certificate 2016](#)

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 \(in Dutch\)](#).

Last update: 29-03-2018

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