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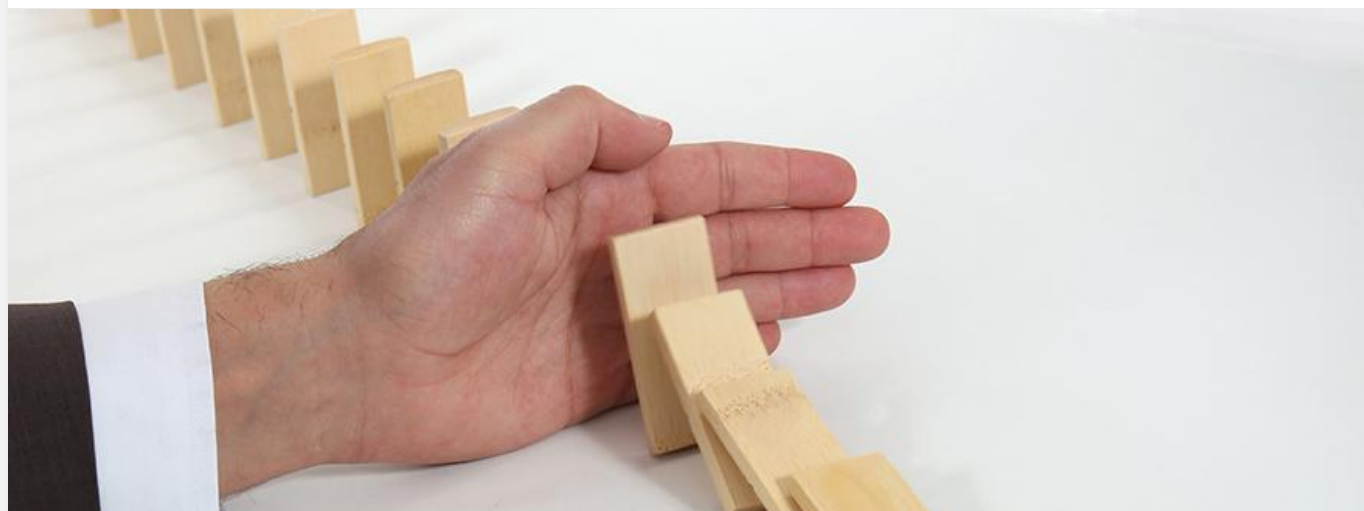
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## Our own environmental footprint



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

- In 2015, 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. Because we are ahead of schedule we have decided, in 2018, to raise our target to -25% by 2020 compared to 2015 (both absolute and per FTE). We also decided to set a new additional long-term target: -50% by 2030 compared to base year 2015 (both absolute and per FTE).
- The ambition to obtain ISO 14001 certification in all our core countries by the end of 2017. This external certification confirms the quality of our environmental management system. The target was achieved Q2 2017.

[Here](#) you can find an overview of our main key environmental non-financial targets.

### Our achievements

Below you find an overview of our achievements. For more detailed information, please see the [KBC Group Sustainability Report](#) (edition 2018 will be published soon).

### Our environmental footprint

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

Coverage (% of FTE) <sup>(1)</sup>



Total energy consumption (in GJ)



- Of which purchased electricity (in GJ)



- Share of renewable electricity (in GJ)
- in % of purchased electricity



- 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 m<sup>3</sup>)



(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 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 32% absolute and 31% per FTE from 126 542 tonnes CO<sub>2</sub>e (3.3 tonnes CO<sub>2</sub>e per FTE) in 2015 to 85 588 tonnes CO<sub>2</sub>e (2.27CO<sub>2</sub>e per FTE) in 2018.

The emission reduction target excludes commuter travel. The related carbon footprint has already decreased by 38% absolute and 37% per FTE in 2018 (versus base year 2015) mainly due to the reduction of energy and electricity consumption.

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 third year on a row, for 2018 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 85 588.29 ton of CO<sub>2</sub>e to a level of reasonable assurance and concluded that the reported greenhouse gas emissions of KBC Group for 2018 are reliable and fairly stated.

- View our [ISO 14064-3 certificate 2018](#)
- 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: 29-03-2019

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