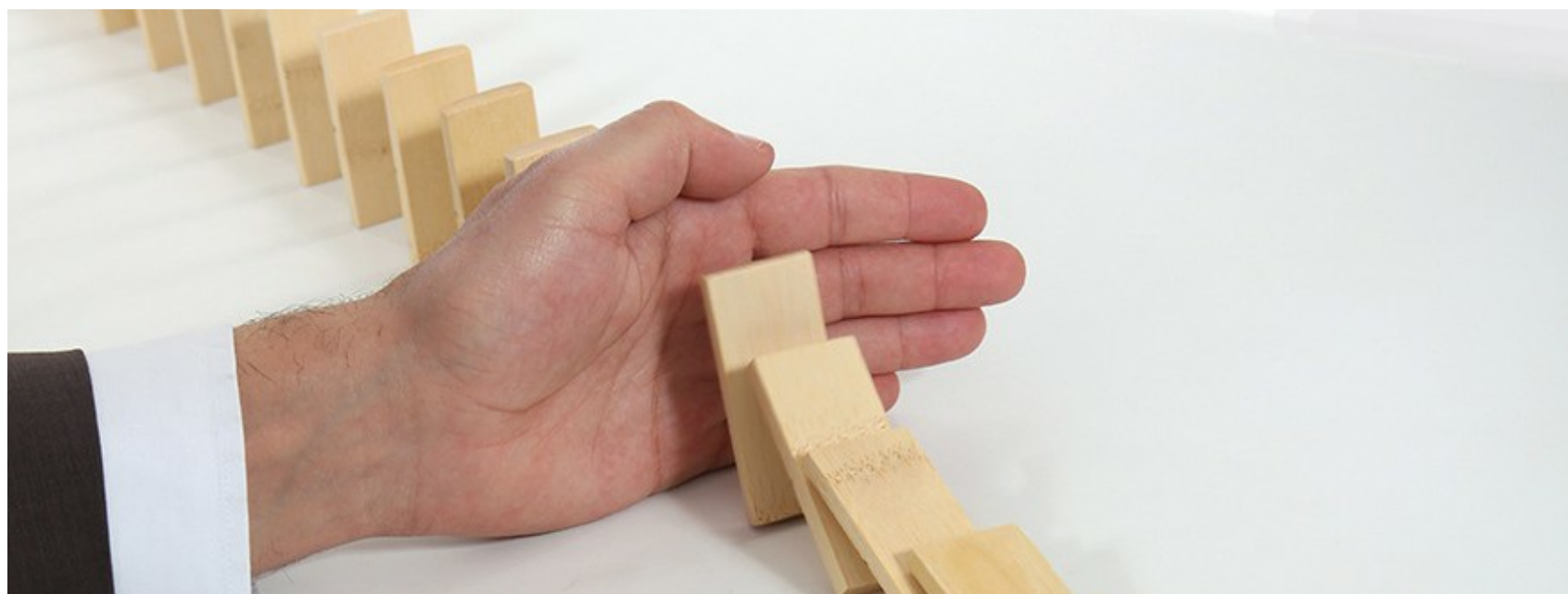




## Our own environmental footprint



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](#)'.



In 2019, we signed the Collective Commitment to Climate Action, an initiative of the United Nations Environmental Programme Finance Initiative (UNEP FI) and a clear expression of the more general UNEP FI Principles on Responsible Banking, to which KBC committed itself in 2018. By signing the Collective Commitment to Climate Action, KBC bolsters its determination – in cooperation with its clients – to stimulate the greening of the economy as much as possible and thus to limit global warming to well below 2°C, striving for 1.5°C, in line with the Paris climate agreement. We already have targets in place to reduce our direct environmental footprint to significantly below the 2°C scenario, but KBC is also committed to addressing its indirect impact on the climate. This means that KBC will take into account the lending to and investment in activities and projects of its clients in the calculation of that impact. KBC will publish clear quantitative targets within three years. To this end, we are actively involved in several pilot projects to map the impact of change. More information can be found in the KBC Sustainability Report, which will be published in April 2020.

### Our targets

- In addition to the existing targets for cutting our GHG emissions – excluding commuter travel – by a total of 25% for the period 2015–20 (both absolute and per FTE) and 50% for the period 2015–30 (both absolute and per FTE), we have set ourselves the long-term target of cutting emissions by 65% for the period 2015–40 (both absolute and per FTE).
- We are further committed to achieving a 90% share of renewable electricity by 2030.
- The ambition to obtain ISO 14001 certification in each core country. This external certification confirms the quality of our environmental management system.

[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.

### Our environmental footprint

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

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Coverage (% of FTE) (1)	100%	100%	100%
Total energy consumption (in GJ)	943 267	1 020 654	1 114 701
• Of which purchased electricity (in GJ)	542 980	589 934	632 036
• Share of renewable electricity (in GJ)	455 515	461 180	467 623
• in % of purchased electricity	(83%)	(77%)	(74%)
• Share of low carbon electricity (in GJ)	467 799	478 070	500 202
• in % of purchased electricity	(85%)	(80%)	(79%)
Commuter and business travel (in passenger.km) (2)	371 487 366	377 287 392	372 103 805
Paper consumption (in tonnes)	2 821	3 391	3 644
Waste production (in tonnes)	4 918	6 009	5 332
Drinking water consumption (in m <sup>3</sup> )	365 977	373 047	346 913

(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.

### Our carbon footprint

The decreasing trend in the environmental footprint is reflected in KBC Group's carbon footprint, which has decreased by 43% absolute and 40% per FTE from 126 542 tonnes CO<sub>2</sub>e (3.3 tonnes CO<sub>2</sub>e per FTE) in 2015 to 72 769 tonnes CO<sub>2</sub>e (1.97CO<sub>2</sub>e per FTE) in 2019. In 2019, KBC cut GHG emissions by 15% compared to the previous year, thanks mainly to lower electricity consumption and a higher proportion of green electricity, as well as reduced emissions from transport.

The emission reduction target excludes commuter travel. The related carbon footprint has already decreased by 50% absolute and 48% per FTE in 2019 (versus base year 2015).

Coverage (in % of FTE)	100%	100%	100%
Scope 1	34 740	37 629	41 730
Scope 2	17 006	22 955	27 551
Scope 3	21 024	25 004	24 903
Total - absolute	72 769	85 588	94 183
Total - per FTE	1.97	2.27	2.48
Covered by target - absolute	51 207	64 101	73 029
Covered by target - per FTE	1.4	1.7	1.92

For the fourth year on a row, for 2019 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 72 768.65 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 2019 are reliable and fairly stated.

- View our [ISO 14064-3 certificate 2019](#)
- 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.

Country	ISO 14001 certification	ISO 50001 certification
Belgium	<ul style="list-style-type: none"> <li>ISO 14001: 2015 certificate for KBC Group NV (valid until 27/10/2021)</li> <li>ISO 14001: 2015 certificate for CBC Banque (valid until 3/12/2020)</li> </ul>	<ul style="list-style-type: none"> <li>ISO 50001: 2011 certificate for KBC Group NV (valid until 19/08/2021) <sup>1</sup></li> </ul>
Bulgaria	<ul style="list-style-type: none"> <li>ISO 14001: 2015 certificate for UBB AD (valid until 18/12/2022)</li> <li>ISO 14001: 2015 certificate for DZI General Insurance (valid until 18/12/2022)</li> <li>ISO 14001: 2015 certificate for DZI Life Insurance (valid until 18/12/2022)</li> </ul>	
Czech Republic	<ul style="list-style-type: none"> <li>ISO 14001: 2016 for Československá Obchodní Banka a.s. CZ (valid until 27/06/2020)</li> </ul>	<ul style="list-style-type: none"> <li>ISO 50001: 2012 for Československá Obchodní Banka a.s. CZ (valid until 6/07/2022)</li> </ul>
Hungary	<ul style="list-style-type: none"> <li>ISO 14001: 2015 certificate for K&amp;H Biztosító Zrt (K&amp;H Insurance) (valid until 3/12/2022)</li> <li>ISO 14001: 2015 certificate for KBC Securities Magyarországi Fióktelepe (KBC Securities HU) (valid until 3/12/2022)</li> <li>ISO 14001: 2015 for K&amp;H Bank Zrt. (valid until 3/12/2022)</li> <li>ISO 14001: 2015 for KBC Group Magyarországi Fióktelepe (KBC Group Branch HU) (valid until 3/12/2022)</li> </ul>	<ul style="list-style-type: none"> <li>ISO 50001: 2012 certificate for K&amp;H Biztosító Zrt (K&amp;H Insurance) (valid until 20/08/2021)</li> <li>ISO 50001: 2012 certificate for KBC Securities Magyarországi Fióktelepe (KBC Securities HU) (valid until 20/08/2021)</li> <li>ISO 50001: 2012 certificate for K&amp;H Bank Zrt. (valid until 20/08/2021)</li> <li>ISO 50001: 2012 certificate for KBC Group Magyarországi Fióktelepe (KBC Group Branch HU) (valid until 20/08/2021)</li> </ul>
Ireland	<ul style="list-style-type: none"> <li>ISO 14001: 2015 certificate for KBC Bank Ireland (valid until 11/04/2020)</li> </ul>	
Slovakia	<ul style="list-style-type: none"> <li>ISO 14001: 2015 certificate for CSOB, a.s. (valid until 2/12/2021)</li> </ul>	<ul style="list-style-type: none"> <li>ISO 50001: 2011 certificate for CSOB a.s. (valid until 2/12/2021)</li> </ul>

(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, for its building at Havenlaan 2 in Brussels, 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 \(in Dutch\)](#).

Was this page useful to you?  Yes  No



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