



KBC Energy Policy Statement on corporate premises in Belgium

KBC is an integrated bank-insurance group, catering mainly for retail and private banking clients, SMEs and mid-caps. We focus on our core markets in Belgium, the Czech Republic, Slovakia, Hungary and Bulgaria. We are also present in Ireland and, to a limited extent, in several other countries to support corporate clients.

KBC Belgium's energy policy is in line with the KBC environmental and climate change policy¹ forming part of its general policy. As a leading financial institution, KBC's aim is to ensure society's growth as sustainably as possible. Energy policy for KBC's corporate premises is an important part of this.

KBC endeavours, year after year, to improve the energy performance and water consumption at all the premises across its Belgium Business Unit property portfolio. It does so *inter alia* by applying the following principles.

a. New build and total renovation

The energy performance of new build and total renovation projects being carried out is as far as possible at least one step in advance of changed statutory requirements so that, at the beginning of 2020, exclusively nearly zero-energy (NZE) builds and renovations will be carried out.

b. Operating principles

Green electricity is used.

The use of central heating oil for heating installations is being reduced to an absolute minimum.

Standards are being further raised in terms of the energy efficiency of existing buildings.

Energy accounting is being deployed to monitor performance enhancement, revealing where further improvement is possible and where waste can be avoided.

To guarantee continuity, improvements are measured using six energy performance indicators (or EnPIs).

- EnPI 1: number of new builds and total renovation projects that are being carried out to standards higher than the current legal energy performance requirements
- EnPI 2: use of electricity, natural gas, central heating oil, drinking water and underground water
- EnPI 3: portion of energy from renewable sources in overall energy consumption

¹ See our Environmental Policy and Climate Change Policy (www.kbc.com). Any time the Climate Change Policy evolves, for example further to the '[Message from Belgian stakeholders in support of the COP 21](#)', of which KBC is a co-signatory, or the [UN's Paris Climate Summit](#) in December 2015, then energy policy is aligned to those changes.

- EnPI 4: stockpiles of precipitation for reutilisation and/or delayed drainage
- EnPI 5: use of central heating oil except for powering emergency generators
- EnPI 6: achieved improvement in energy efficiency, expressed as kWh primary

People and society are of course also involved in KBC's energy policy:

c. Embedding in the Belgium Business Unit

For staff falling under G5² employee status, changes in electricity use are included in the payment of tax-friendly variable pay.³ Awareness campaigns throughout the business and periodic reporting of interim results are intended to involve everyone and urge them to contribute to achieving the objectives laid down.

d. Supporting the business security of the mains electricity network

KBC supports programmes by network operators to improve the stability of the Belgian electricity grid, thus helping improve the availability of electrical power for everyone.

e. Involving stakeholders in KBC's energy policy

The energy policy takes account of the needs and expectations of stakeholders such as government agencies, licensing authorities, knowledge centres, urban community projects like LKN2030 or KBC's contract partners.⁴ This gives us all a chance to better appreciate and reinforce each other's policies.

To attain all of this, KBC Facilities Belgium has launched an energy care system, embedded within the ISO 14001/EMAS environmental care systems that KBC already deploys and that meet the requirements of an ISO 50001 management system. By embedding it in the existing environmental care system, energy policy, its objectives and progress in that area are made accessible to the entire organisation.

Each year, general management will assess progress, make any necessary adjustments and issue annual public disclosures.

For Facility Management Belgium

Geert Cromphout, Coordinating General Manager

November 2015

² KBC Group NV, KBC Bank NV, KBC Asset Management NV, KBC Insurance NV, KBC Credit Investments NV, KBC Autolease NV and KBC Lease Belgium NV (incl. KBC Lease Holding NV).

³ See the collective labour agreement of 9 January 2015 introducing a non-recurrent results-based bonus (NRRV), valid till 31 December 2016.

⁴ [Leuven Climate Neutral 2030](#)