

KBC Bank Ireland

Report to Society 2020

Table of Contents

| | | | |
|--|-----------|----------------------------|-----------|
| A Message from our Chairperson | 03 | Community | 25 |
| A message from our CEO | 05 | Looking Ahead | 27 |
| Products and Services | 07 | Conclusion | 29 |
| Sustainability | 09 | | |
| Responsible Behaviour and Culture | 12 | | |
| Environmental Responsibility | 16 | | |
| Health and Wellbeing | 19 | | |
| Financial Literacy | 21 | | |
| Entrepreneurship | 23 | | |

About this Report

At KBC Ireland (KBCI), doing different is at the core of our business. This report highlights how we have made a difference in the lives of our employees, customers, communities and charity partner since our last published Report to Society.

We share with you in a transparent way our strategies and achievements, and those areas in which we need to improve.



A message from our Chairperson

Luc Popelier

A message from our Chairperson

2020 was a difficult year for society, customers and businesses.

The global pandemic created unprecedented challenges in terms of how we as a business operate and how we support our customers and employees. Teams right across the KBC Group, in all core countries including Ireland, have risen to the challenges presented to continue to offer the products and services our customers expect and deserve.

Across KBC Group the response to the pandemic was immediate. Protecting the health and safety of employees and ensuring a continuous delivery, of what is an essential service for our customers, was a key priority. KBC Bank Ireland worked closely with the Central Bank of Ireland, Government and the Banking and Payments Federation of Ireland (BPMFI) to support customers who have been financially impacted by the pandemic.

6,900 Payment Breaks for loans and mortgages were put in place and we continue to support our customers who were negatively impacted with a range of financial solutions tailored to their own personal circumstances. In Ireland from the outset KBC's digital first platform ensured that 90% of all employees were working from home limiting the spread of the virus. New protocols and procedures were put in place to protect employees offering customer service support. A key cornerstone of our Sustainability Strategy is to have a positive impact on society and it was through our response to the pandemic that this was truly demonstrated in 2020.

Despite the challenges we were not deterred from the delivery of our Sustainability Programme. We made progress in limiting our negative impact on society focusing our attention on the role we play in addressing another great challenge of our time, Climate Change. Significant progress has been made in this regard and KBC Group have set new ambitious targets to further reduce carbon emissions by aiming for a 80% reduction (compared to 2015) by 2030.

In 2020, the Central Bank of Ireland concluded the Tracker Mortgage Enforcement Investigation for KBC Bank Ireland. We deeply regret the impact this had on our customers and are committed to ensuring events like this don't happen again. A Behaviour and Culture Plan and Framework was approved by the Board based on learnings from the investigation and we continue to use the learnings to help shape our strategy, culture, values and behaviours. This framework focussing on customer interests also ensures we strike the right balance for all stakeholders. Our focus remains clearly on Responsible Behaviour toward customers, colleagues and the community.

As we look to 2021, KBC Bank Ireland will continue to deliver for our customers. We have the strength and support of one of the biggest, digitally focused and most financially stable Groups in Europe.

Luc Popelier

Chairperson, KBC Bank Ireland

“We made progress in limiting our negative impact on society focusing our attention on the role we play in addressing another great challenge of our time, Climate Change.”



A message from our CEO

Peter Roebben

A message from our CEO

I am delighted to present KBC Bank Ireland's third Report to Society. Across KBC Group and within KBC Bank Ireland our Sustainability ambitions and our role in society forms an essential part of our business strategy. We understand that our business does not operate in a vacuum, our social licence to operate is granted by embedding sustainability into the way we do business. I hope that this report will give you an insight into how we have been maturing our focus on sustainability and how we strive to increase the positive impacts that we have on society.

We continue to make a positive impact under the key areas of Environmental Responsibility, Health & Wellbeing, Financial Literacy and Entrepreneurship, our activities mapped against the UN Sustainable Development goals (SDGs). Furthermore, putting responsible behaviour at the core of our business is key to earning the trust of customers and society. In focusing on Responsible Behaviour we are striking a long-term sustainable balance between the interest of all stakeholders: our customers, our colleagues, our shareholders and society as a whole.

I want to firstly acknowledge a topic which has impacted the trust of our customers. The Tracker Mortgage Examination is a hugely regrettable chapter in Irish banking and one from which we in KBC have learned significant lessons. I would like to reiterate my apology to customers who were impacted by our management of their tracker mortgage. Undeniably this had serious consequences for all impacted customers, but particularly for those who lost their homes and properties. I understand how deep the wound is and how big the impact has been on trust between banks and the Irish people. We will continue

to work with the Irish Banking Culture Board to help drive the change that Irish people are demanding of our industry.

The onset of Covid-19 has provided us with a challenge to demonstrate how we have learned the lessons from the past. Within days we mobilised to support customers facing an uncertain financial future. We drew on our lessons learned to ensure we put the customer at the centre of our response. KBCI processed 6,900 payment breaks and will continue to support customers with a range of solutions tailored to their individual circumstances. We will continue to focus on ways that we can support our employees, customers and local communities with the challenges ahead.

Climate action has been a key focus area for KBC since 2015 and we have once again enhanced our efforts to do our part in addressing this societal challenge. KBCI will reduce our carbon emissions by 65% by 2021 when compared to 2015. Going forward, we will support the wider KBC Group target and aim to reduce our emissions by 80% (compared to 2015) by 2030. Working with our partner Business in the Community Ireland, KBCI have signed the Low Carbon Pledge, joining a movement of leading Irish companies. As of the second half of 2020 we will use only 100% green electricity across all our sites and we have made a clear commitment to move to 100% Sustainable Responsible Investment funds in 2021.

Another key area where we focus our attention is Financial Literacy. At KBCI this is about listening to our customers and creating solutions to meet their needs. In 2020 through the launch of our digital first pensions offering for customers, we set about to educate our

customers and demystify the world of pensions. This focus on taking the complexity out of banking and insurance will continue into 2021.

Our investments in innovation are providing choice that people need and deserve. Customers are seeking digitally powered, transparent and convenient solutions and the onset of Covid-19 has accelerated these trends. Our digital first strategy means that we are ideally positioned to help people on that journey, with mobile banking solutions and local people on the ground through our hubs and contact centre.

Peter Roebben

Chief Executive, KBC Bank Ireland

“Across KBC Group and within KBC Bank Ireland our Sustainability ambitions and our role in society forms an essential part of our business strategy”



Products and Services

Supporting Customers Needs

Supporting Customers

As a bank and insurer, we have an important role to play in supporting the Irish economy and society at large. Our impact goes beyond the traditional definition of Sustainability. By doing our business well we aim to make a positive impact on our customers lives.

“Many customers who availed of payment breaks didn’t know where to start in asking their bank for help. Teams across KBC demonstrated the willingness to go that extra mile to make sure customers were looked after.”

Frank Jansen, Chief Financial and Product Officer,
KBC Bank Ireland

BUYING YOUR HOME

- 1,000 people registered for our ‘Ready Steady Home’ information event
- Supporting customers with competitive rates and cash supports



SUPPORT DURING COVID-19

- Processed 6,900 payment breaks on mortgages and loans for personal and SME customers
- Completed a series of “care calls” to over 5,000 cocooning customers
- Increased the contactless payment limit from €30.00 to €50.00



THE RISE IN DIGITAL

- Contactless payments through digital and mobile wallets up 119% year-on-year
- Created a digital literacy user guide on how to get started on the KBC app
- Free contactless payments



INVESTING IN THE FUTURE

- SRI funds accounted for 18% of all the bank’s SRI investment trades
- Access to 69 years of expertise from KBC Asset Management
- 100% SRI in 2021



STIMULATING PENSION UPTAKE

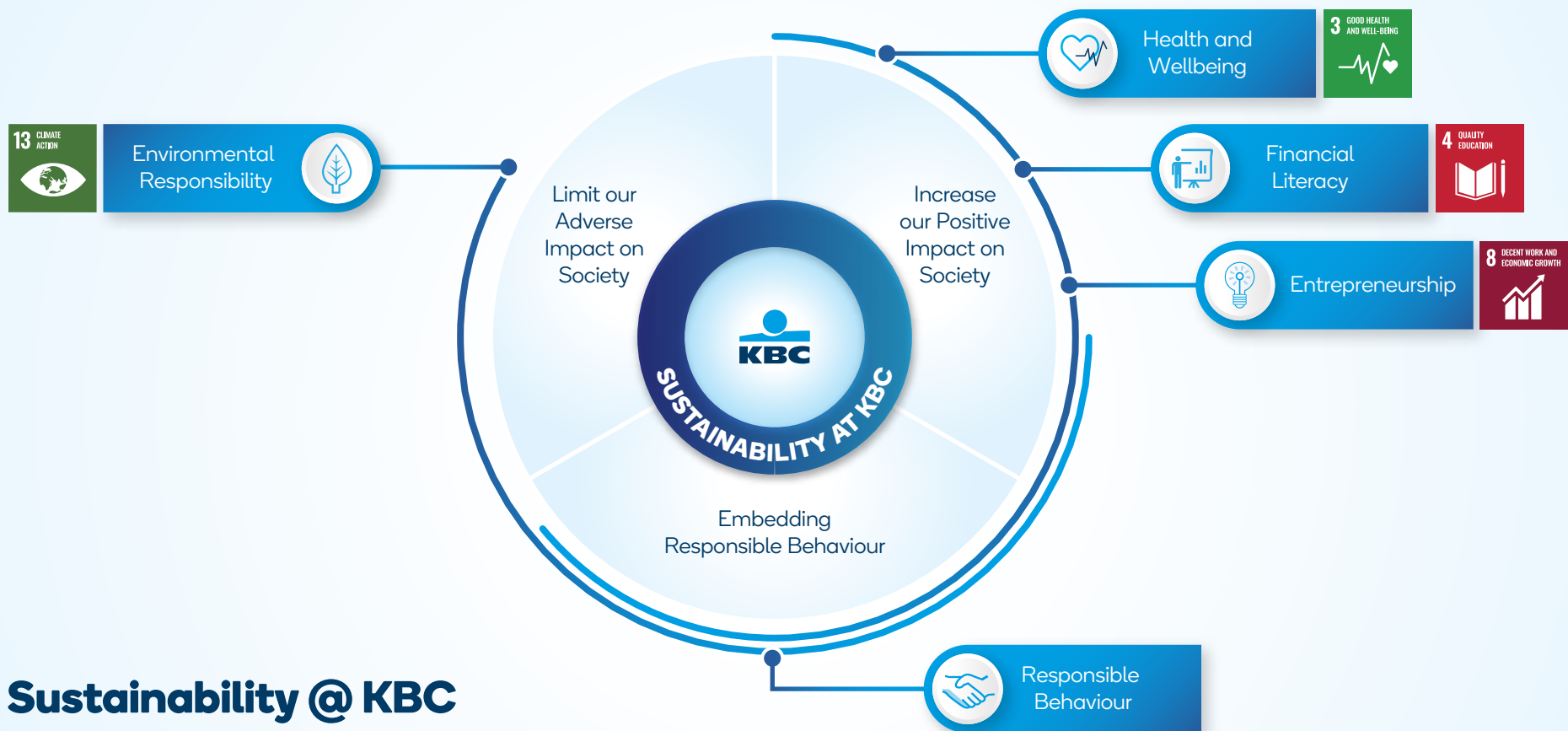
- Thumb Powered Pension in app has made pensions more relevant to a younger audience
- Recognised for Best Investment Strategy at the 9th Annual Irish Pension Awards
- 1 in 4 customers who have set up a pension are now under 30





Sustainability

In Step with Peoples Lives



Sustainability @ KBC

Reflecting the needs of Society

Our sustainability strategy is core to everything that we do and reflects the contemporary issues in society, supporting our customers, employees and local communities. Making a meaningful contribution to peoples lives through a systematic action plan is part of our social licence to operate.

In step with people's lives

Sustainability at KBCI is powered by our business culture and the contributions made by our people, who are instrumental in earning, keeping and growing customers' trust, through a culture of **Responsible Behaviour**.

Sustainable Development Goals

To ensure the most positive impact for communities, our sustainability programme is mapped against the Sustainable Development Goals (SDGs), a set of goals agreed by the UN member states to define global sustainable development priorities and aspirations for 2030. We aim to make a positive impact under four key areas of **Environmental Responsibility, Health & Wellbeing, Financial Literacy** and **Entrepreneurship**.

In addition to these pillars, our charity partnership programme is key in supporting charities through skill-sharing and fundraising. In 2020, the onset of the Covid-19 global pandemic meant that we had to temporarily adapt our sustainability strategy to look at the ways that we could best support our customers and society while still focusing on our key pillar areas.



KBCI's Sustainability Pillars

A woman with dark hair tied back, wearing a light blue floral patterned shirt and a blue lanyard with a badge, is smiling and talking on a mobile phone. She is standing on a balcony with a glass railing, looking out over a modern building with large windows. The background is slightly blurred, emphasizing the woman.

Responsible Behaviour and Culture

Building Trust

Responsible Behaviour & Culture at KBCI

The Tracker Mortgage Examination is a hugely regrettable chapter in Irish banking which damaged public trust and confidence in KBCI and in the industry as a whole. Rebuilding that trust by focussing on Responsible Behaviour and Culture is a key pillar of our strategy. We have considered learnings from the past to ensure we don't make the same mistakes again and we do everything possible to avoid making other mistakes in the future.

Structural Initiatives

A Behaviour & Culture plan approved by the KBC Ireland Board covers the 3 key dimensions of Customer, Colleagues and Community. The KBCI Executive Committee are focused on growing a culture that promotes open and honest discussions across the bank.

The **KBCI Customer & Sustainability committee**, chaired by the CEO provides strategic direction and oversight on initiatives relating to Responsible Behaviour and Sustainability across the organisation.

The **Customer Experience Design board** ensures that we are supporting customers with jargon free banking solutions delivered in a transparent way.

A very important action for us is the **Board at the Frontline** initiative. The Board engages with members of the frontline on customer journeys so they become familiar with and close to real customer experiences.



“Since launching the Responsible Behaviour programme people across the organisation are using the principles in making decisions in their day-to-day roles. This is a true sign of how Responsible Behaviour is now embedded in our day to day decisions.”

Rob Hurley, Director of Customer Care and Assurance, KBC Bank Ireland

Responsible Behaviour and Culture



“Since the Irish Banking Culture Board was founded in 2019, we have made great progress in developing initiatives to support banking customers across the island of Ireland particularly those customers who are vulnerable and bereaved.”

Lavinia Morris, Chief Operations Officer, KBC Bank Ireland

Responsible Behaviour Compass

Speaking out both externally and internally on our approach to Culture and Responsible Behaviour is a key element of our strategy. A Responsible Behaviour Compass has been cascaded throughout the organisation. This clearly outlines the expected values and behaviours for all KBCI employees. It is a guide to making decisions that strike a balance between the interests of all stakeholders: our customers, our colleagues, our shareholders and society as a whole. The compass includes practical tools to help our colleagues think about the best customer outcomes when making decisions. This reflects our ambition to go beyond simply meeting “red-line” regulatory thresholds to a position where we operate in the “KBCI Blue Zone” - where our decisions and actions are based on balanced and inclusive consideration of all the stakeholders perspectives.

New Policies

Speaking up is a key element of the Responsible Behaviour Framework. Through the dedicated ‘Speak up Policy’ the Executive Committee actively encourage employees to speak up if they have concerns or feel that something can be done in a better way. This policy is supported by a dedicated training programme for all employees.

We are one of the founding members of The Irish Banking Culture Board (“IBCB”) and KBCI has sponsored the IBCB Ethics & Behaviour workstream which produced the DECiDE framework. The framework assists all banking sector employees in making decisions which are ethical, fair, transparent and balanced.

We continue to refine our Vulnerable Customer Policy and have engaged with the Alzheimer Society of Ireland & Age Action to review the policy and provide valuable feedback.

“The challenges we faced throughout 2020 as a result of Covid-19 highlighted the strength of our culture across the bank. Our team rose to the challenge and continued to deliver for our customers while working remotely.”

Maeve Mac Enri, Director of Human Resources, KBC Bank Ireland

Employees and Responsible Behaviour

A fast paced organisation like KBCI thrives on innovation and every employee is encouraged to share their ideas, express their opinions, take initiative and assume responsibility for realising their potential. Our employees are highly skilled professionals.

In support of our employees we have a range of benefits in place to recognise their ambitions such as fully comprehensive health insurance for employees as well as their families, pension and income protection, personalised wellness plans, subsidised day care, study support, flexible working hours, plus three days of paid volunteer leave.

KBCI has a range of internal mechanisms in place for engaging with our employees. We do this through our internal Employee Council, employee surveys and by engaging directly with employees. A focus on feedback has been a key priority to enable employees and further our progress as a learning organisation. In November we launched a digital feedback tool which has enabled peer to peer feedback as well as employee to manager feedback – with feedback being requested and not just delivered.

Diversity and Inclusion

At KBCI we seek to create a workplace where people can be themselves and are treated with respect, a workplace that is diverse and representative of the people and markets we serve.

Advancing Diversity & Inclusion is key to building a sustainable business model and KBCI is proud to support this agenda by working with the Banking & Payments Federation of Ireland (BPFi) and Financial Services Ireland (FSI) on the development of a Women in Finance Charter. The charter aims to improve diversity in financial services, harnessing the talent of all women which will lead to a greater utilisation of the skills pool available. It will also lead to a more diverse base for decision making, for the economic benefit for business and the wider community. We have 40% female leadership on our Executive Committee and we will strive to match and improve this figure across all leadership at KBCI.

KBCI Team Blue - The ‘new normal’

Protecting employees has been a key focus for us in 2020 and our digital platforms ensured 90 percent of all employees were working from home from the outset of the pandemic. Acknowledging that remote working can have a knock on impact on wellbeing we adapted and augmented all our communications to offer support and reassurance at such a challenging time.





Environmental Responsibility

Digital First for Green Future

Environmental Responsibility

Climate change is one of the greatest challenges facing our planet, and as a digital first bank, we have an important role to play in the transition to a low-carbon society. Environmental Responsibility is on each and every one of us.

KBC Indirect Impact on the Environment

Across KBC Group we are reviewing climate-related risks and opportunities via our Sustainable Finance Programme. We are actively involved in several pilot projects to map and better understand the indirect impact of our business on the environment.

Sustainable Products and Services

We will make the move to 100% SRI in 2021. This move further cements our commitment to a more sustainable future. The entire range of KBC sustainable funds is fully compliant with the Febelfin quality standard for sustainable investment and in 2019 we completely excluded all fossil fuel investments from the SRI Funds.

We are actively managing and reviewing our paper usage. Offering more customers the options to avail of paperless statements in app and designing digital solutions that reduce the need for paper. Our digital pension offering stores all your pension documentation in app. No longer a need for the pension drawer!

Change starts from within: KBCI Greener Way

To inspire, inform and encourage our employees to be a part of the KBCI ambition to reduce our environmental impact we launched the KBCI

KBCI Direct Impact on the Environment

100%



We're now powered by 100% renewable electricity

80% CARBON REDUCTION BY 2030



By 2030 we will reduce our carbon emissions by 80% across the KBC Group (compared to 2015)

LOW CARBON PLEDGE



We have signed the Business in the Community Low Carbon Pledge, joining a movement of leading companies committed to reducing our carbon intensity.

**PART OF THE COLLECTIVE
COMMITMENT TO CLIMATE ACTION**



A promise to reduce our direct environmental footprint below 2°C

Greener Way Campaign. During this campaign, we focused on the changes that can be made at an individual level.

We have partnered with The Tree Council of Ireland planting the Team Blue Forest. In 2020 we have begun planting native trees in the KBCI Forest at Glencree Co.Wicklow.

At the end of 2020 we launched the Green Compass, a practical guide to KBCI's environmental

ambition and the part employees can play in creating a greener workplace and Ireland, for everyone.

Environmental Responsibility

INTRODUCTION

Climate Change is one of the biggest challenges facing our society. We are already seeing the impact of climate change in the rise in global temperatures, increasing droughts and wildfires, changing rainfall patterns, glaciers melting and sea levels rising. We can all play our part in supporting a greener future.

The Green Compass is a practical guide to KBCI's environmental ambition and the part you can play in creating a greener workplace and a greener Ireland for all.

DID YOU KNOW?



Ireland has failed to reach our 2020 EU environmental targets.

Ireland is producing 13.3 tonnes of CO₂ per capita. The EU average is 8.8 tonnes.

On average we produce 3.2 tonnes of waste for every person in the State.



Irish households emit 60% more carbon emissions than other EU countries.



One tree can absorb as much as 48 pounds of carbon dioxide per year and can hold up to a ton of carbon by 40 years of age. So if the average Irish person is producing 13.3 tonnes of Co₂ each year, we would need to plant 13 trees a year to offset our impact on the environment.

The Irish Government has committed to planting 40 million trees by 2040 as part of our action plan to tackle climate change.



MY GREEN COMPASS





Health and Wellbeing

Support when it Mattered Most!

Health & Wellbeing

Support when it mattered most!

Looking after physical and mental health has never been so important. Through our key sponsorships we recognised the opportunity and importance of providing a virtual offering to support communities in maintaining their physical and mental health.

WellFest

While WellFest 2020 could not take place in its usual format WellFest and KBCI remained fully committed to continuing to bring an innovative and wellbeing inspired event. Using a virtual platform KBCI and WellFest provided a much-needed wellness focused event in 2020. We extended the free WellGood 30-day digital wellness programme—which featured tips on exercise, improving nutrition and mindset.

The KBC Virtual Dublin Marathon

Runners across the country were understandably disappointed by the cancellation of the 2020 KBC Dublin Marathon and Race Series due to Covid-19 restrictions. We were delighted to be able to announce the official KBC Virtual Dublin Marathon. Over 13,000 people took to their local streets around Ireland on the October Bank Holiday weekend.



“The Irish Guide Dogs fundraising has been hit hard during COVID-19 and I wanted to do my small part to support. (I love superhero dogs!) My motives are not completely altruistic of course, it is exciting to work towards a goal. The sense of achievement in completing a Marathon is hard to beat”

Darragh Carroll, KBC Bank Ireland



Financial Literacy

Making Banking and Insurance Easier



Financial Literacy

Banking and Insurance made simple

Banking and Insurance shouldn't be complicated and we strive to demystify financial jargon to make our products and services more accessible for all. In developing our pension offering, research told us that people found pensions complicated. We focused on education as a part of our proposition so consumers could feel confident in planning for their retirement. Our popular home series "Ready Steady Home" continues to educate prospective home buyers as they navigate buying a new home in the new normal.

Information in Plain English

To support those customers who were less familiar with digital solutions we developed a mobile banking guide on how to use the KBC app. We continued with our series the KBC's of Banking, our digital book of answers to commonly asked financial questions, through the customers lens and we share this information on our website as a quick and easy financial jargon buster.

Regular economic updates

Throughout the year we also shared insights from our Chief Economist Austin Hughes. Through a video series we shared information on a range of topics explaining the economic impacts of Covid-19 in Plain English. A dedicated pension supplement as part of our regular consumer sentiment survey provided insights into planning for retirement.

Fraud

As fraudsters continue to target customers and become even more sophisticated, we actively support the BPFİ Fraud Smart Campaign. The campaign provides information on the most common fraud campaigns affecting consumers, so they can easily recognise how fraud may impact them.

"Our thumb powered pensions is truly putting the power in customers' hands. We have demystified pensions removing the jargon to make it much more accessible. Already customers are telling us how easy and convenient it is to start their pension but also to understand how their pension works."

Jo Reynaerts, Chief Commercial Officer, KBC Bank Ireland





Entrepreneurship

Encouraging Growth and Innovation

Entrepreneurship

Through our entrepreneurship programme we strive to encourage innovation and support new business.

Entrepreneurship

Enactus Ireland

Our partnership with Enactus Ireland is a key aspect of our entrepreneurship programme. Enactus is the world largest experiential platform dedicated to creating a better world while developing the next generation of entrepreneurial leaders and social innovators. Through this partnership we have the opportunity to work with some of the most inspiring young minds from universities across the country. KBCI employees volunteer to mentor and support students as they develop a social enterprise that has a positive environmental and social impact.

This year, our engagement with Enactus went online and we were delighted to participate in the Enactus National Competition with volunteers joining various judging panels. We are delighted to see that the winner of the National Competition, Enactus DCU has gone on to represent Ireland in the World Competition for their project dylesxia.ie.

KBCI Volunteers also participate in the online mentoring programme with multiple Universities around Ireland. During the mentoring programme,

students have the opportunity to join workshops where the KBCI Volunteer will support them in developing their business idea.

Business Banking

Through our Micro-SME Business Banking offering we have the opportunity to support professional businesses in Ireland. A dedicated business partner is expert in their clients business area and provides 1 to 1 support.

We have partnered with the Strategic Banking Corporation of Ireland (SBCI) on the Future Growth Loan Scheme and have provided a total of €25.5 Million to support businesses when they need it most.

During Covid-19 we put supports in place for our business banking customers. Our Business Partners reached out to all customers affected and we provided financial support through loan payment breaks. In addition to payment breaks provided we designed solutions tailored to support customers experiencing financial difficulty.





Community

Supporting Charity and Society

Community

By raising money for the Covid-19 Response Fund, Team Blue were able to help charities adapt their services to meet Covid -19 requirements and ensure the most vulnerable people in society continue to get the supports they need.

Community

Charity Partnership

Giving back to the communities is something that our Team Blue colleagues are passionate about. We go beyond CSR for CSR's sake, we review best practice and challenge ourselves to look at things differently.

We were delighted when our partnership with The Alzheimer Society of Ireland (ASI) was recognized at the 2020 Chambers Ireland Sustainable Business Impact awards for Excellence in the Community – Partnership with Charity (MNC). KBCI is now a Dementia Friendly Bank and better placed to support vulnerable customers. We continue to engage the ASI as we develop our vulnerable customer programme and value their insights and feedback.

Reflecting on the achievements of the partnership ASI CEO Pat McLoughlin said: *"The Alzheimer Society of Ireland's charity partnership with KBC Bank Ireland has been a tremendous success and has really helped to support vital services for the 55,000 people who have dementia right across the country. We are so very grateful to the management and staff of KBC Bank Ireland who have taken such a keen interest in our charity over the past number of years. The KBC Bank Ireland staff have been really engaged with the partnership; attending our information sessions on dementia; speaking with our volunteers and advocates; taking part in various fundraising campaigns both local and national; and offering skills sharing with our staff. The partnership has given the ASI an opportunity to not only raise*

sizeable funds for our supports and services, but has also allowed us to bring awareness of dementia, our advocacy work and information helpline to an even wider community. We are just so grateful for this opportunity."

The Community Foundation for Ireland

With the onset of Covid-19, our employees were looking for ways to support local communities during this challenging time. To do this, we partnered with The Community Foundation for Ireland and committed to supporting their Covid-19 Response.



A low-angle, close-up shot of a person's legs and feet as they run on a paved road. The person is wearing black leggings and bright green and yellow running shoes. The sun is low on the horizon, creating a warm, golden glow and long shadows. The background is slightly blurred, showing trees and a clear sky.

Looking Ahead

Living the New Normal

Looking Ahead

“Banking has been on a transformational journey since the financial crisis in 2008. How we have applied the lessons learned in that time has been tested throughout the pandemic. We have demonstrated that we are a sustainable business able to face today’s challenges with confidence.”

Barry D’Arcy, Chief Risk Officer, KBC Bank Ireland

Looking Ahead

We hope this report was useful in giving you an insight into our approach to sustainability at KBCI. As we look to 2021 we will continue to focus on our social licence to operate embedding Sustainability in our business with clear action plans.

A renewed focus on the environment

We will continue to sharpen our focus on the Environment under 4 key pillars: Our own carbon footprint; Employees and Suppliers; Customer Engagement; Society and Stakeholder Engagement. We will continue to deliver products and services for our customers to shift towards a sustainable and low carbon economy. The drive to deliver more green lending and investments products is a commitment across the entire KBC Group.



KBCI Renewed Environmental Focus

Responsible Behaviour and Culture

Culture change is a journey. We will continue to support, reinforce and develop our Behaviour & Culture Plan over time. This will be driven through our feedback culture, individual performance management and measurement through the Behaviour & Culture Dashboard.

Financial Literacy

We will continue to offer customer focused products and services investing heavily in our digital banking platforms. We will provide new solutions and customer journeys that make banking easy and safe for our customers such as the launch of a digital investment tool, 'Tap to Invest'.

Charity Partnership

As part of our commitment to Sustainability, in 2021 we will appoint a new chosen charity to be supported by fundraising and volunteering by KBCI staff members. Money raised by Team Blue staff members will be matched by KBCI.

We thank all of our stakeholders for your continued support and we look forward to the year ahead!

If you have any feedback or comments on this report, please contact sustainability@kbc.ie



