



**Financing
for energy-transition
projects**

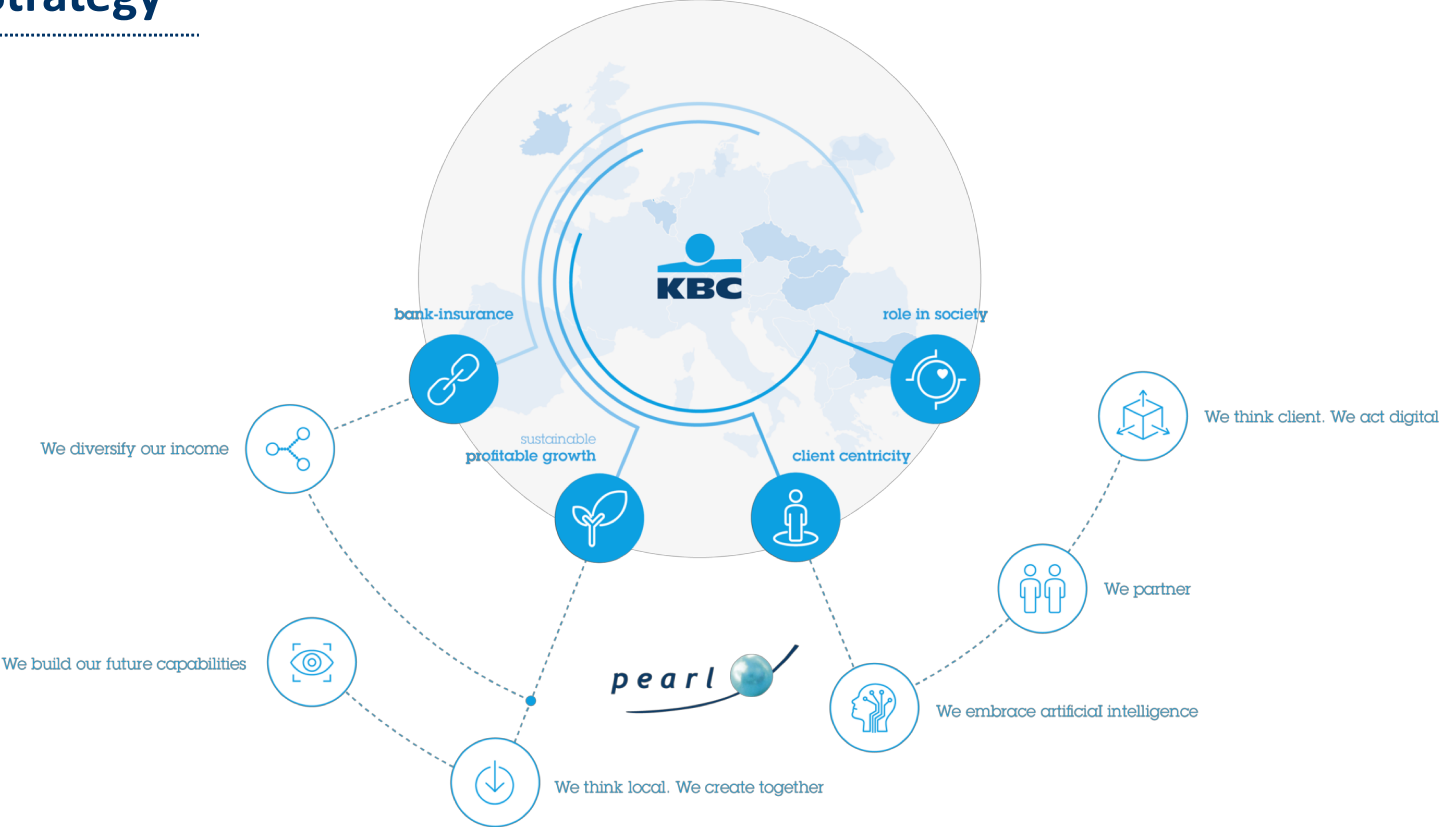
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Who we are



Strategy



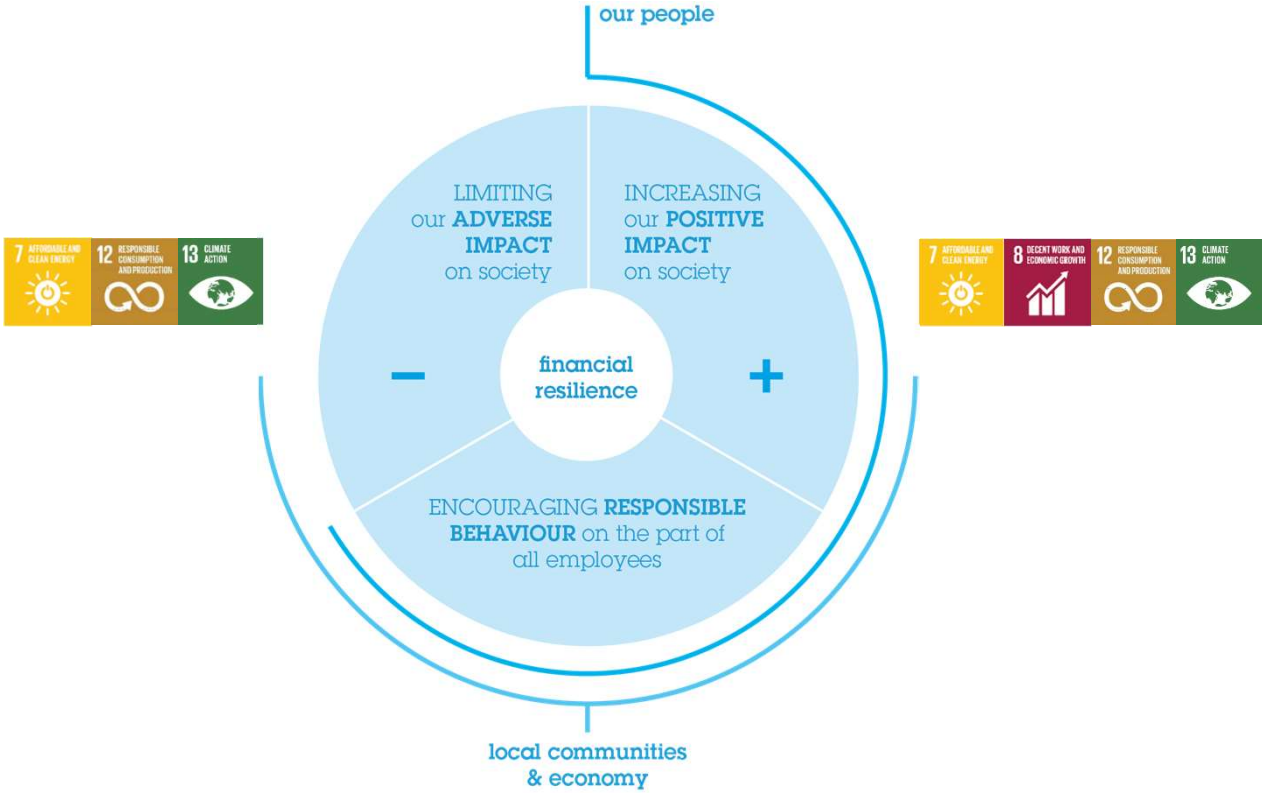
Sustainability

To us, corporate sustainability means the ability to live up to the expectations of all our stakeholders and to meet our obligations, not just today but also in the future. Our sustainability strategy has three cornerstones:

- Enhancing our positive impact on society;
- Limiting any negative impact we might have;
- Encouraging responsible behaviour on the part of our employees.



Our impact on society



Limiting our adverse impact on society



KBC Sustainability Policies



Sustainable Investments



KBC's Environmental Footprint

Increasing our positive impact on society



- CLEAR, APPROPRIATE AND TRANSPARENT ADVICE
- CLEAR COMMUNICATION
- FINANCIAL EDUCATION



Financial Literacy



Entrepreneurship



Longevity



Environmental Responsibility

- ENERGY
- CIRCULAR ECONOMY
- MOBILITY
- GREEN BOND

financing for energy-transition projects is part of our strategy

- START-UPS
- ESTABLISHED ENTREPRENEURS AND BUSINESSES
- ALSO IN THE SOUTH
- Microfinance and micro insurance
- Through BRS and BRS Microfinance Coop

- DIGIWIJS
- HAPPY@HOME
- HEALTH INSURANCES

Examples



Energy conservation in retirement homes

KBC joined a pilot project, in collaboration with our long-term partner 3E, to develop a new form of energy investment, known as **Energy Service Company (ESCO)**.

3E span off the **Wattson** business to focus on the energy-efficient renovation of care properties. Wattson has called on KBC for most its funding. The pilot project that KBC joined in 2016 will generate a saving of 900 tons of CO2 a year at **12 retirement homes**.

Port of Antwerp Authority goes diesel-free

The Port of Antwerp Authority is going diesel-free. Its entire vehicle fleet has switched to sustainable fuel sources.



Storm wind farms

At the beginning of 2014, KBC became the financial partner to Storm, a Belgian wind farm developer



Ecophos is building a factory in Bulgaria

Ecophos pushing the boundaries for the phosphate industry. The company's factories in Bulgaria and France came about with support from KBC.



Sustainability products



Green energy loan

Build an energy-efficient home or make yours greener with an eco-friendly loan giving you lots of benefits.



Ideal financing for energy-saving renovations to multi-owned buildings

Do you own a unit in or are you the building manager of a multi-owned building? Discover our financing solution for energy-saving renovations.



KBC Bicycle Leasing

Fed up with traffic jams? Lease a bicycle! For yourself or for your employees.



Energy-renovation check

Discover the energy-saving measures that are best for your home, how much you'll save and how quickly you can get a return on your investment.



Together with our partners, we create opportunities for businesses to reduce their energy consumption.