

Together towards a sustainable future

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Moving forward
together.

On the agenda ...

Introduction

ESG strategy KBC group

Our people

Our responsibility

Sustainable Finance



Moving forward
together.



∞ **THE WORLD**

**'HIGHWAY TO
CLIMATE HELL'**

COP27 WARNING



Opportunities

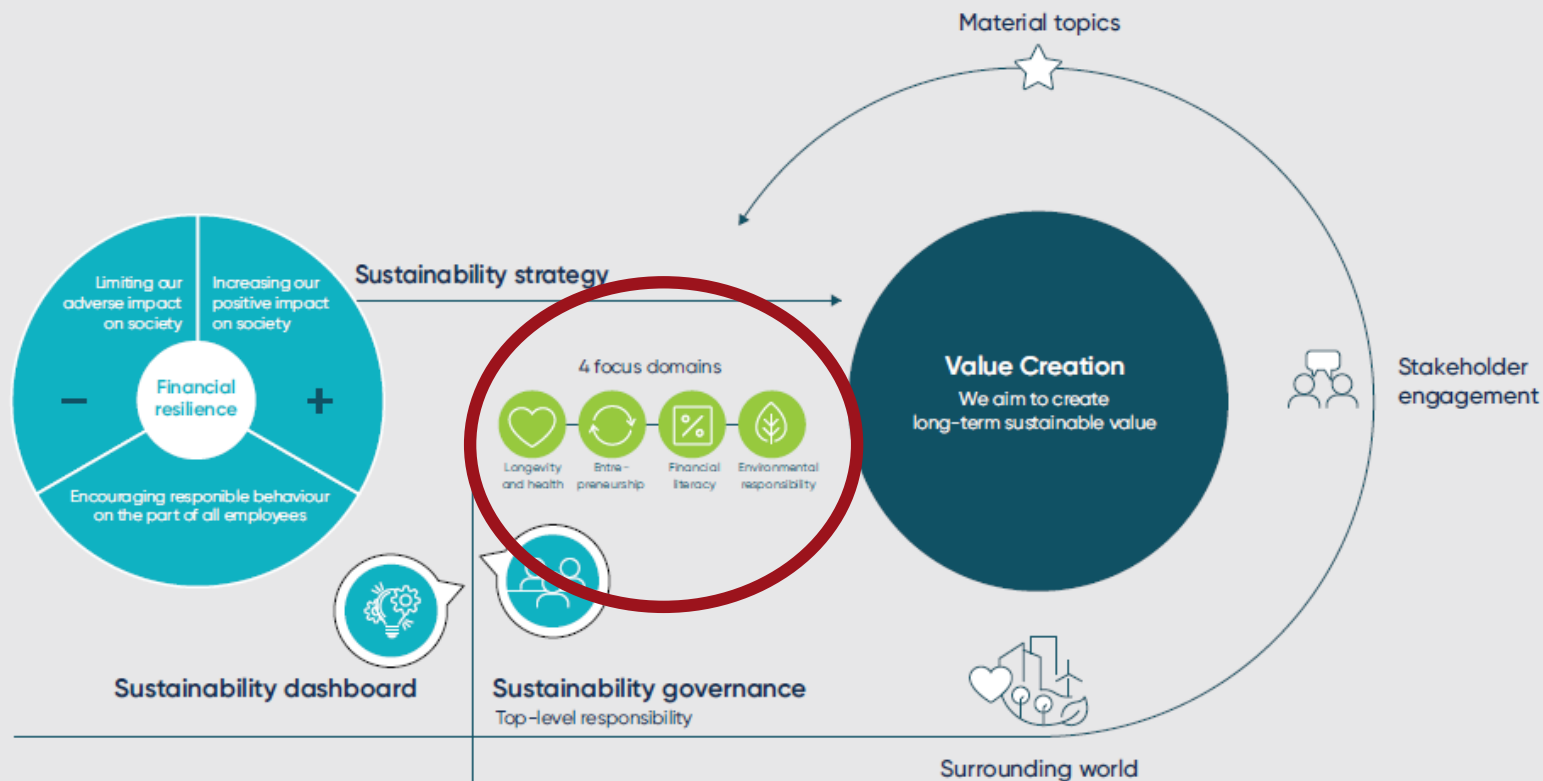


Impact financial institutions

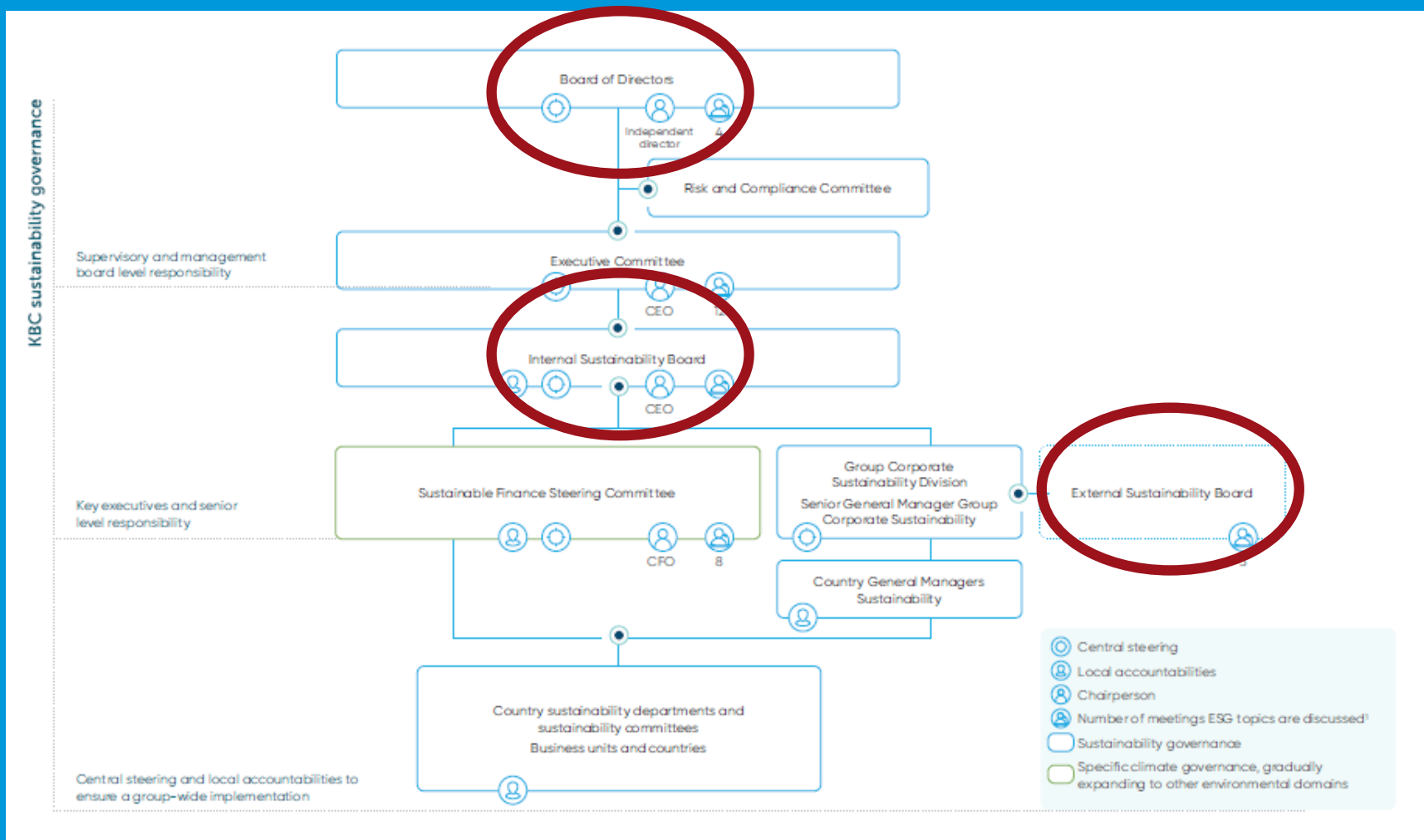
OUR ESG STRATEGY



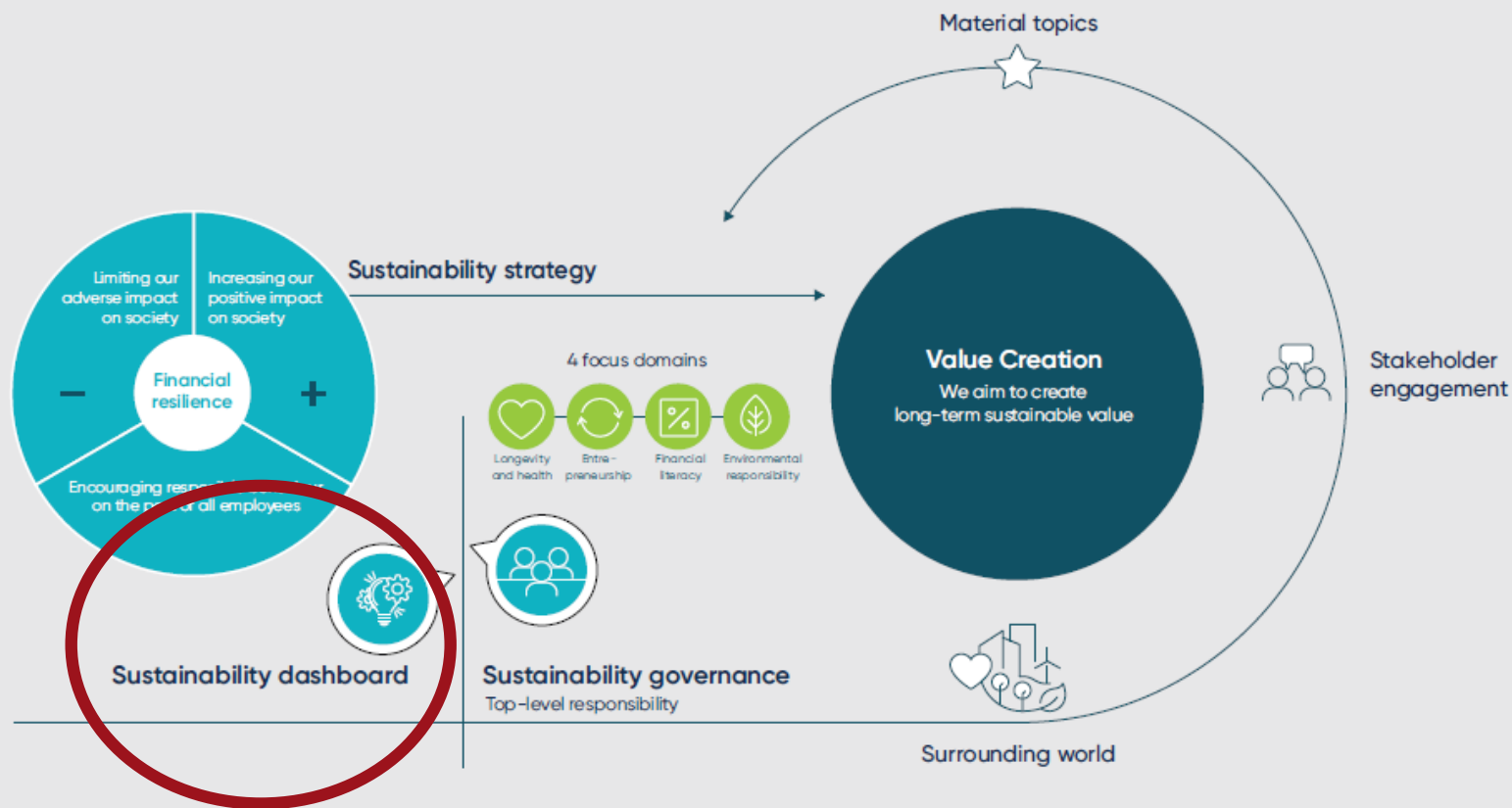
OUR ESG STRATEGY: 4 focus domains



OUR ESG STRATEGY: governance



OUR ESG STRATEGY: sustainability dashboard



OUR PEOPLE



Talent management

Room for talent development and creativity
AI-driven learning and talent platform
Continuous progression and feedback



Listening to our people

Regular employee consultation
Social dialogue
Fair remuneration



Health and well-being

Creating a safe working environment
Managing the psychological well-being
Flexible working conditions



Diversity and inclusion

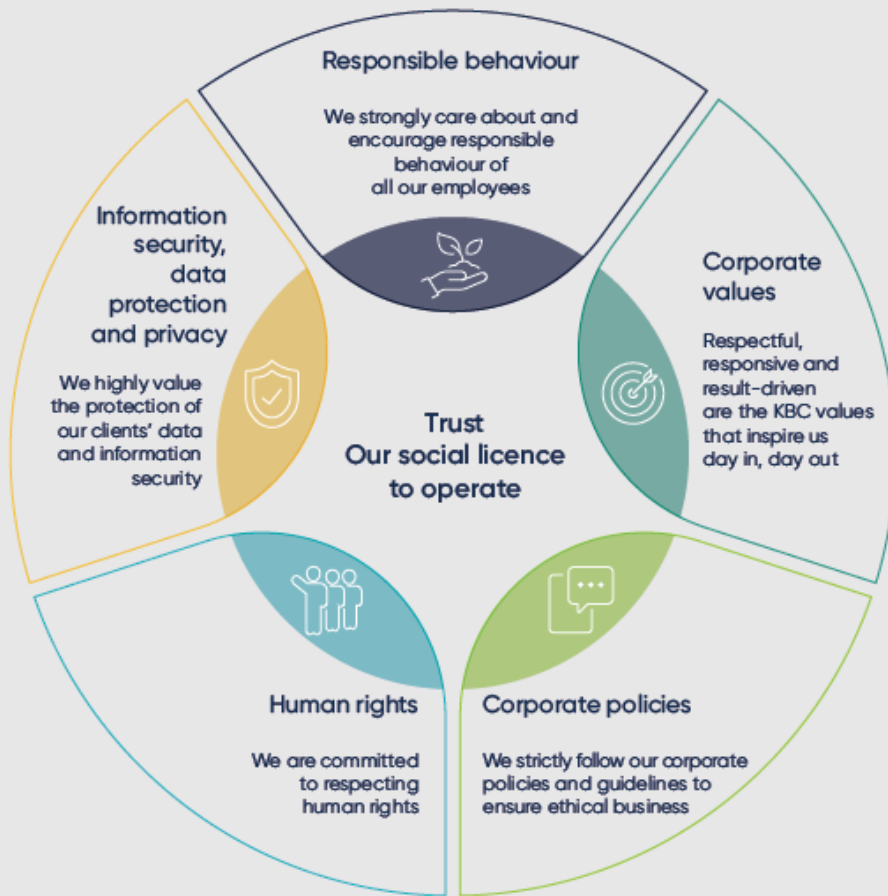
Respect as driver
Fostering diversity and inclusion
Equal opportunities and equal pay

**WE
ARE
TEAM
BLUE**

Our people as the driving force of our organisation – **TEAM BLUE**



OUR RESPONSIBILITY



SUSTAINABLE FINANCE



SUSTAINABILITY POLICIES

Stringent on human rights, climate, biodiversity and controversial societal issues

Regular updates

RESPONSIBLE INVESTING

Focus on clients and own investments

Responsible funds (art. 8 SFDR)

ECO-thematic funds (art. 9 SFDR)

Impact Investing funds (art. 9 SFDR)

Conventional funds – exclusion criteria

SOCIAL IMPACT

Social impact financing / Social bond

Microfinance and microinsurance

Start it@KBC

ENVIRONMENTAL & CLIMATE IMPACT

Own consumption limits

Collective Commitment to Climate Action (CCCA)

Science-Based Targets Initiative (SBTi)

Net climate neutral since 2021

Terra Carta Seal



KBC Group

Sustainability Report

Reporting on our sustainability journey:
our achievements, our progress and our ambitions

2022



ESG no check-the-box exercise/top level commitment

Contribution to a more sustainable society through own operations and behavior

Business partner sustainability journey clients

You've
been a
great
audience.



Moving forward
together.