

KBC Group

SASB Content Index 2024

Since 2019, we have been mapping our material topics to relevant Sustainability Accounting Standards Board (SASB) standards within the Financial Industry Standards. The SASB Disclosure includes reporting on the relevant disclosure topics and associated metrics under the 'Commercial Banks' industry standard only (primary industry as defined in the SASB's Sustainable Industry Classification System (SICS)).

Please note that we currently do not disclose all metrics included in the standards. The disclosure is prepared on a best effort basis and has not been subject to audit.

The SASB Disclosures are set out below. Reference is made to our 2024 Annual Report (AR 2024), our 2024 Sustainability Report (SR 2024), our 2024 KBC Group Risk Report as well as to KBC Group policies which are available on our corporate website.

SASB Commercial Banks Disclosure Topic	Accounting metric	Location	
Data Security	FN-CB-230a.2	Description of approach to identify and addressing data security risks	<ul style="list-style-type: none"> AR 2024, sections 'Our business model', 'How do we manage our risks?' and 'Corporate governance statement' AR 2024, Sustainability Statement par. '3.2.1.4 Taking action on material impacts on consumers and end-users, and approaches to managing material risks and pursuing material opportunities related to consumers and end-users, and effectiveness of those actions: Managing cyber risks' SR 2024, sections 'Our responsibility: Information security and cyber risk', 'Our responsibility: Privacy and data protection' 2024 KBC Risk Report, section 'Operational risk management'
Financial Inclusion & Capacity Building	FN-CB-240a.1	(1) Number and (2) amount of loans outstanding that qualify for programmes designed to promote small business and community development	<ul style="list-style-type: none"> SR 2024, sections 'Sustainable finance: Our commitment concerning our social impact', 'Sustainability facts and figures: Sustainable finance'
	FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	<ul style="list-style-type: none"> SR 2024, sections 'Sustainable finance: Our commitment concerning our social impact', 'Sustainability facts and figures: Sustainable finance'
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	FN-CB-410a.2	Description of approach to incorporation of Environmental, Social, and Governance (ESG) factors in credit analysis	<ul style="list-style-type: none"> AR 2024, sections 'Our strategy' and 'How do we manage our risks?' AR 2024, Sustainability Statement par. '2.2.1 Climate change strategy', par. '2.2.2 Climate change: Impact, risk and opportunity management', par. '2.4.1 Biodiversity and ecosystems strategy' and par. '2.4.2 Biodiversity and ecosystems: Impact, risk and opportunity management' SR 2024, sections 'Sustainable finance', 'Sustainability facts and figures' KBC Group Sustainability Policy Framework 2024 KBC Risk Report, section 'ESG in credit risk management'
Financed emissions	FN-CB-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	<ul style="list-style-type: none"> AR 2024, Sustainability Statement par. '2.2.3.2 GHG emissions: gross Scope 1, 2, 3 and total emissions' SR 2024, sections 'Sustainable finance: Our commitment to the environment – Metrics and targets – Loan portfolio assessments', 'Sustainability facts and figures: Environmental data and emissions'
	FN-CB-410b.2	Gross exposure for each industry by asset class	<ul style="list-style-type: none"> AR 2024, section 'Our role in society', 'How do we manage our risk: Credit risk'

	FN-CB-410b.3	Percentage of gross exposure included in the financed emissions calculation	<ul style="list-style-type: none"> AR 2024, Sustainability Statement par. '2.2.3.2 GHG emissions: gross Scope 1, 2, 3 and total emissions'
	FN-CB-410b.4	Description of the methodology used to calculate financed emissions	<ul style="list-style-type: none"> AR 2024, Sustainability Statement par. '2.2.3.2 GHG emissions: gross Scope 1, 2, 3 and total emissions'
Business Ethics	FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	<ul style="list-style-type: none"> AR 2024, sections 'Notes to the income statement' (Note 3.5) and 'Notes on other balance sheet items' (Note 5.7.3) Net provisions for taxes and pending legal disputes were 1 m euros in 2024.
	FN-CB-510a.2	Description of whistleblower policies and procedures	<ul style="list-style-type: none"> AR 2024, section 'Corporate Governance statement: Main features of the internal control and risk management systems' AR 2024, Sustainability Statement par. '3.1.1.1 Policies related to own workforce', par. '3.2.1.1 Policies related to consumers and end-users' and par. '4.1.1.1 Business conduct policies and corporate culture' SR 2024, section 'Our responsibility: Business ethics' Policy for the Protection of Whistleblowers in KBC group KBC Group Sustainability Policy Framework
Systemic Risk Management	FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	KBC Group is not considered as a Global Systemically Important Bank (G-SIB) as per definition, methodology, and most recently updated list of the Financial Stability Board (FSB)
	FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	<ul style="list-style-type: none"> AR 2024, section 'How do we manage our risks?' AR 2024, Sustainability Statement par. '1.3.3.2 Interaction with strategy and business model: Resilience of strategy and business model' SR 2024, section 'Sustainable finance: Our commitment to the environment' 2024 KBC Risk Report, sections 'Strengthening our ESG risk measurement and stress testing', 'ESG is firmly embedded in our risk appetite process' and 'Annex III – III.5 ESG scenario analysis and stress testing'
Activity metrics	FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	<ul style="list-style-type: none"> AR 2024, section 'How do we manage our risks?'