



EBA ENVIRONMENTAL STATEMENT 2023

DATA FROM 2021 AND 2022





EMAS

**VERIFIED
ENVIRONMENTAL
MANAGEMENT
FR-000098**

Contents

About this document	5
1. About the EBA	5
1.1 Mission and tasks	5
1.2 Location	6
1.3 Teams	7
1.4 Registration	8
2. EMAS at the EBA	8
2.1 Scope	8
2.2 Environmental policy	9
2.3 Significant stakeholders	9
2.4 Environmental impacts	10
2.5 Environmental objectives	10
2.6 Governance	13
2.7 Communication	14
2.8 Legal compliance	14
3. Environmental performance	15
3.1 Methodology and data collection	15
3.2 Emissions	15
3.3 Performance indicators	17
3.3.1 Overview	17
3.3.2 Travel	19
3.3.3 Energy	22
3.3.4 Waste	24
3.3.5 Procurement	27
3.3.6 Core business	28
3.3.7 Other	28
(i) Material efficiency	28
(ii) Biodiversity	28
(iii) Water	29
Annex I: Environmental verifier's declaration on verification and validation activities	30
Annex II: Environmental Policy (version: December 2021)	31
Annex III: Scope of data collection	32

Table of figures

Figure 1: Energy performance diagnosis of Tour Europlaza 2023	7
Figure 2: Number of active staff on 31 December 2019-2022.....	7
Figure 3: EBA registration details in France	8
Figure 5: Environmental objectives 2022-2024	13
Figure 4: EMAS team roles and responsibilities.....	13
Figure 6: Status of legal compliance 2020-2022	15
Figure 7: Sources of GHG emissions 2020-2022	16
Figure 8: GHG emissions 2020-2022	16
Figure 9: GHG emissions indicators 2020-2022	17
Figure 10: Overview of 2022 performance indicators	18
Figure 11: Number of meetings 2019-2022	20
Figure 12: Number of visitors 2019-2022	20
Figure 13: GHG emissions generated by travel of visitors 2020-2022.....	20
Figure 14: Staff on missions 2019-2022	21
Figure 15: Mission distances 2019-2022.....	21
Figure 16: GHG emissions generated by staff business travel 2020-2022.....	22
Figure 17: Energy use 2019-2022.....	23
Figure 18: Energy indicators 2019-2022	23
Figure 19: Waste recycling rate 2019-2022	25
Figure 20: Waste indicators 2019-2022	26
Figure 21: Green criteria in procurement procedures 2019-2022.....	27
Figure 22: Water consumption 2019-2022	29
Figure 23: Water indicators 2019-2022	29

About this document

This updated environmental statement provides all relevant stakeholders and other interested parties with information concerning the environmental performance and activities of the European Banking Authority (EBA) for the period from 1 January 2020 to 31 December 2022.

This document has been drafted in accordance with the Eco-Management and Audit Scheme (EMAS) Regulation¹ in its latest applicable version [(EU) 2017/1505² and (EU) 2018/2026³], also considering the sectoral reference document for the public administration sector [Commission Decision (EU) 2019/61]⁴.

This environmental statement has been positively verified and validated by an external independent accredited auditor. [Annex I](#) provides the validation of the EMAS auditor.

On an annual basis, the EBA publishes the environmental statement on its website [Sustainable EBA](#)⁵.

The EBA welcomes any suggestions for the improvement of its environmental performance. External requests should be addressed to: info@eba.europa.eu, where the Communications team will ensure proper distribution and follow-up in the Authority.

1. About the EBA

1.1 Mission and tasks

The EBA is an independent EU authority which works to ensure effective and consistent prudential regulation and supervision across the European banking sector. Its overall objectives are to **maintain financial stability in the EU and to safeguard the integrity, efficiency, and orderly functioning of the banking sector.**

The EBA was established on 1 January 2011 as part of the European System of Financial Supervision (ESFS). It took over all existing responsibilities and tasks of its predecessor, the Committee of European Banking Supervisors.

¹ Consolidated text: Regulation (EC) No 1221/2009 of the European Parliament and of the Council of 25 November 2009 on the voluntary participation by organisations in a Community eco-management and audit scheme (EMAS), repealing Regulation (EC) No 761/2001 and Commission Decisions 2001/681/EC and 2006/193/EC; [EUR-Lex - 02009R1221-20190109 - EN - EUR-Lex \(europa.eu\)](#)

² Commission Regulation (EU) 2017/1505 of 28 August 2017 amending Annexes I, II and III to Regulation (EC) No 1221/2009 of the European Parliament and of the Council on the voluntary participation by organisations in a Community eco-management and audit scheme (EMAS); C/2017/5792 [EUR-Lex - 32017R1505 - EN - EUR-Lex \(europa.eu\)](#)

³ Commission Regulation (EU) 2018/2026 of 19 December 2018 amending Annex IV to Regulation (EC) No 1221/2009 of the European Parliament and of the Council on the voluntary participation by organisations in a Community eco-management and audit scheme (EMAS); C/2018/4429; [EUR-Lex - 32018R2026 - EN - EUR-Lex \(europa.eu\)](#)

⁴ Commission Decision (EU) 2019/61 of 19 December 2018 on the sectoral reference document on best environmental management practices, sector environmental performance indicators and benchmarks of excellence for the public administration sector under Regulation (EC) No 1221/2009 on the voluntary participation by organisations in a Community eco-management and audit scheme (EMAS); C/2018/4424; [EUR-Lex - 32019D0061 - EN - EUR-Lex \(europa.eu\)](#)

⁵ <https://www.eba.europa.eu/about-us/sustainable-eba>

The EBA is one of the three European supervisory authorities (ESAs), along with the European Securities and Markets Authority and the European Insurance and Occupational Pensions Authority. It works alongside the main EU institutions and Member States, providing them with evidence-based advice to help shape informed policies and laws at the EU and national level.

The main task of the EBA is to contribute to the creation of a single market for the EU banking sector. The authority is in charge of developing the common regulatory framework which is applicable to all banking institutions and investment firms across the EU in the same manner: **the EU single rulebook on banking**. As the Authority tasked with ensuring the safety and efficiency of the EU banking sector, the EBA also has an important role in promoting pan-EU convergence of banking supervisory practices.

The EBA has an important role in supporting the European banking sector towards the objectives of transitioning to a more sustainable economy and mitigating risks stemming from climate change and broader environmental, social and governance factors. For more information, please refer to [Sustainable Finance](#)⁶.

The EBA, as an EMAS registered organisation, is committed to continuously improving its environmental performance and reducing its carbon footprint. For more information, please refer to [Sustainable EBA](#)⁷.

1.2 Location

Since mid-2019, following the withdrawal of the United Kingdom from the European Union, the EBA's premises are in the Paris-La Défense area.

The Authority rents four floors in the Tour Europlaza building (5,403 sqm) and 20 parking spaces.

Tour Europlaza holds the following certifications covering the sustainable management of the building:

- *HQE Batiment tertiaries en exploitation, HQE 'Exceptionnel' gestion durable* (HQE Commercial Building in Exploitation, rated 'Exceptional' for sustainable management), valid until December 2023
- *HQE Batiment tertiaries en exploitation, HQE 'Tres Bon' bâtiment durable* (HQE Commercial Building in Exploitation, rated 'Very Good' for sustainable building), valid until December 2023.

The building has been also in the process of renewing its BREEAM In-Use certification. The former certificate BREEAM In-Use International, rated 'Very Good' for asset performance and management performance, expired in December 2022.

The energy performance diagnosis, conducted in January 2023, rates the building at level B for greenhouse gas emissions and D for energy consumption. In 10 years, since the previous *diagnostic de performance énergétique*, carried out in 2013, Tour Europlaza improved from D to B for greenhouse gas emissions and from F to D for energy consumption.

⁶ <https://www.eba.europa.eu/financial-innovation-and-fintech/sustainable-finance>

⁷ <https://www.eba.europa.eu/about-us/sustainable-eba>

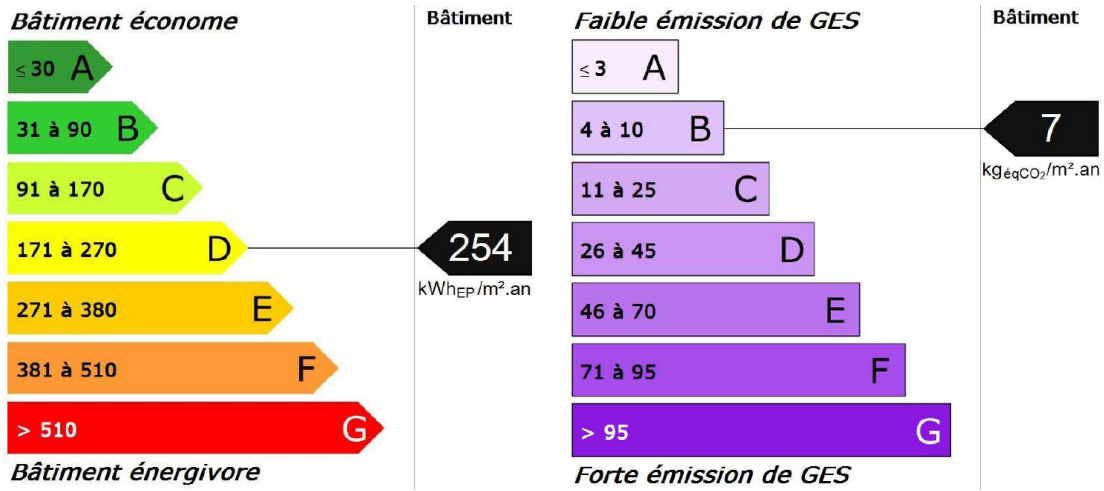


Figure 1: Energy performance diagnosis of Tour Europlaza 2023

1.3 Teams

At the end of 2022, the EBA employed 227 persons: temporary agents, contract agents, seconded national experts and trainees. The environmental management system applies equally to all.

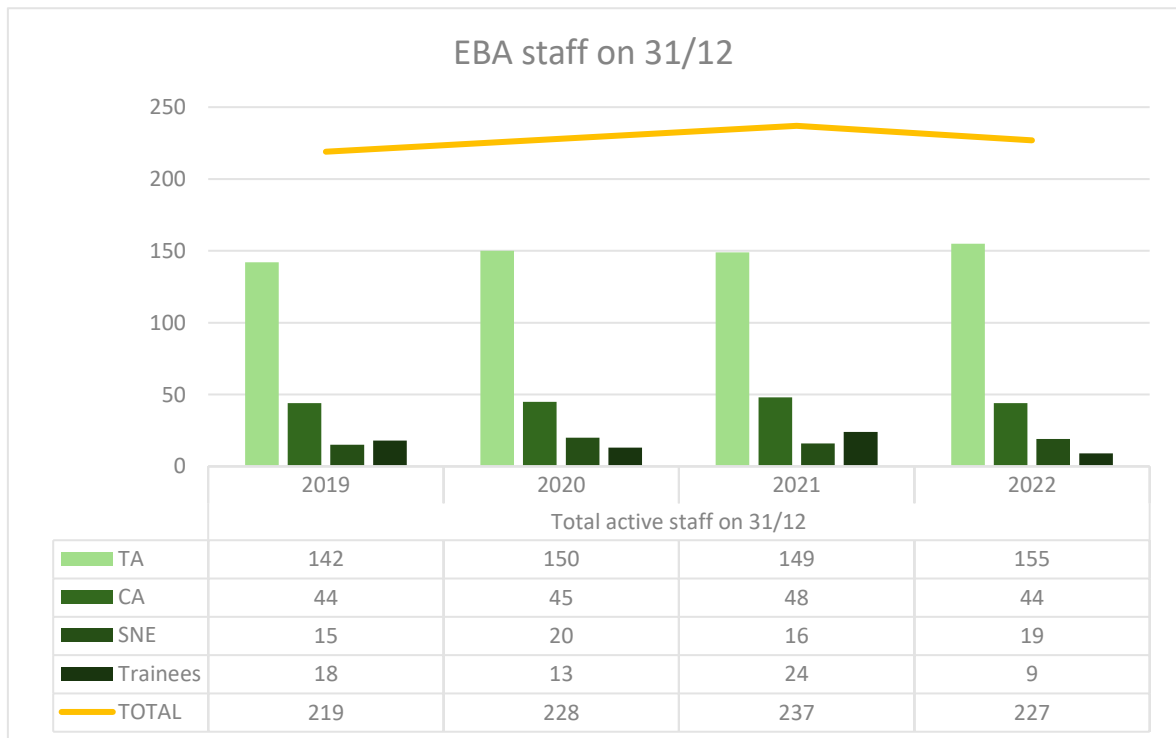


Figure 2: Number of active staff on 31 December 2019-2022

The number of active staff at the end of each year – in line with the EBA establishment plan - is now used coherently for the calculation of EMAS indicators. Other indicators, like full time equivalents, have been abandoned.

The COVID-19 pandemic heavily impacted the presence of employees in the office throughout 2020-2021-2022. Due to sanitary restrictions, EBA staff worked remotely from March 2020 until August 2021. Between September 2021 and December 2021, employees were obliged to come to the office at least two days a week. Another increase in cases compelled the EBA to return to full teleworking mode until the beginning of March 2022. Since then, staff presence is required at least two days per week (Commission Decision on working time and hybrid working).

The interpretation of data for recent years is heavily impacted by the COVID-19 pandemic, namely the irregular presence of staff on the premises, periods of obligatory teleworking and unstable returns to the offices.

1.4 Registration

The EBA is the 98th organisation registered with EMAS in France. In line with Regulation (EC) No 1221/2009 of the European Parliament and of the Council on the voluntary participation by organisations in a Community eco-management and audit scheme (EMAS), the EBA premises in Courbevoie are EMAS-registered for three years (until 1 June 2025).

The EBA is registered in France under the NACE code 6611Z – *administration de marchés financiers*.

Description de l'entreprise	Entreprise active au répertoire Sirene à partir du 30/03/2019
Identifiant SIREN	847 817 798
Identifiant SIRET du siège	847 817 798 00014
Désignation	AUTORITE BANCAIRE EUROPEENNE
Sigle	EBA
Catégorie juridique	5800 - Société européenne
Activité Principale Exercée (APE)	6611Z - Administration de marchés financiers
Appartenance au champ ESS	Non

Figure 3: EBA registration details in France

2. EMAS at the EBA

2.1 Scope

The EBA implements the Eco-Management and Audit Scheme as part of its commitment to continuously improve its environmental performance and reduce its carbon footprint.

The scope of EMAS is applicable to **all the EBA's activities and products**. Its scope covers operational activities in Paris as well as core business activities and products carried out with a view to maintaining financial stability in the EU and safeguarding the integrity, efficiency, and orderly functioning of the European banking sector.

For more information about EMAS at the EBA, please refer to [Sustainable EBA](#).

2.2 Environmental policy

In its Environmental Policy, the EBA committed to developing knowledge, finding technical solutions, and adjusting its organisation and behaviours, focusing on the following:

- Minimising impact on greenhouse gas emissions, with a special focus on travel.
- Building a strong relationship with its landlord to improve energy consumption performance.
- Improving its waste production, segregation and recycling as expected by the EBA's staff.
- Maximising the use of electronic solutions and green public procurement to limit its material impact.
- Implementing environmental, social and governance (ESG) considerations in policy making, risk assessment and supervisory convergence work in line with the EBA's tasks, and mandates in the area of sustainable finance.

The EBA set up key environmental indicators with concrete objectives to demonstrate the efficiency and effectiveness of its environmental management system. The Agency ensures compliance with all applicable local and European Union environmental regulations.

The Environmental Policy constitutes [Annex II](#). It is also accessible on the [EBA website](#).

2.3 Significant stakeholders

Our environmental performance is impacted by several important stakeholders.

- **The European Commission and the co-legislators** define the EBA's mandate. They expect the EBA to integrate environmental, social and governance, or ESG, risk factors and to consider specific aspects of sustainable finance, within the given mandates and in line with EBA regulations.
- **The Board of Supervisors and Management Board** as the main decision-making bodies expect the EBA to comply with the Regulation and the given mandates.
- **The National Competent Authorities** are crucial stakeholders in the implementation of ESG considerations. Additionally, when working together virtually, we decrease the amount of greenhouse gases we emit into the atmosphere, thanks to reduced travel.
- **The building manager** is an important partner in the management of waste and energy consumption.
- **The Greening Network** of the EU Agencies Network and the **Interinstitutional Group for Environmental Management, or GIME**, actively share best practices and tools for sustainability and environmental management. We cooperate with them, and we learn from each other.
- **The French government**, or more broadly the French authorities, with their decisions and regulations, have a substantial impact on the functioning of the EBA in France.
- **Last but not least, the EBA's staff** play a vital role in achieving the environmental objectives, as every aspect of our work and daily life has an impact on the environment.

The needs and expectations of significant stakeholders are identified by established communication and reporting channels, regular dialogues, participation in professional forums and networks, benchmarking, and follow up on applicable legal requirements.

2.4 Environmental impacts

The EBA activities have both direct and indirect impacts on the environment.

Direct environmental aspects are defined as activities, products and services that affect the environment and over which the organisation has direct management control, including:

- travel of the EBA staff who produce GHG emissions
- energy consumption (electricity, heating, cooling)
- waste generation and segregation
- water consumption and disposal
- paper consumption.

Indirect environmental aspects are those activities, products and services that can, to some degree, be influenced by the EBA but not fully controlled, including:

- core business (inclusion of environmental, social and governance factors and risks)
- procurement of goods and services
- emissions of greenhouse gases and pollutants to the air from meeting participants' travel.

In its comprehensive environmental review in 2020, the EBA identified the following significant aspects – travel, energy, waste, procurement, and core business. Since then, these have been reviewed once a year and confirmed during the management review. Specific objectives, key performance indicators and concrete actions are established for each one of them on an annual basis.

2.5 Environmental objectives

Based on the EBA Environmental Policy and significant environmental aspects as well as strategic directions established by the European Commission⁸⁸⁸, the following environmental objectives and targets were set for 2022-2024.

Considering that the EBA began to set up EMAS in 2020 and its budget and working plan are established two years in advance, 2022 was the first year for which environmental objectives were set and agreed.

⁸⁸⁸ Greening the Commission communication, [People first – Greening the European Commission \(europa.eu\)](https://ec.europa.eu/press/press_corner/detail/2014/04/04140401)

SIGNIFICANT ASPECT	NO.	STRATEGIC OBJECTIVE (ENVIRONMENTAL POLICY)	ENVIRONMENTAL OBJECTIVE 2022	ENVIRONMENTAL OBJECTIVE 2023	ENVIRONMENTAL OBJECTIVE 2024
TRAVEL	T.1	Minimise our impact on greenhouse gas emissions, with a special focus on travel	Reduce business travel by the EBA's staff by 50% (baseline: 2019)	Maintain the reduced levels of business travel	Maintain the reduced levels of business travel
	T.2		Offer efficient distance participation for visitors (with a reduction of meetings held on the EBA's premises by 50%) (baseline: 2019)	Maintain the reduced number of meetings	Maintain the reduced number of meetings
	T.3			EBA visitors and staff are informed about sustainable ways of travel	EBA visitors and staff are informed about sustainable ways of travel
	T.4			Chargers for electric and/or hybrid vehicles are available for staff on the premises	Chargers for electric and/or hybrid vehicles are available for staff on the premises
	T.5				Green transport options for home-office commuting are increased and promoted
ENERGY	E.1	Build a strong relationship with our landlord to improve our energy consumption performance	Reduce energy consumption by 10% (baseline: 2019)		
	E.2			Energy consumption in the building is reduced by 5% (baseline 2021)	
	E.3				Energy consumption in the building is reduced by 5% (baseline 2022)
IT	IT.1	...improve our energy performance... maximise the use of electronic solutions	Reduce indirect energy consumption		
	IT.2			The migration to efficient public cloud data centres is finalised	
	IT.3				Sustainable policies for the reduction of environmental impact of IT&C equipment are implemented (<i>recycling, reusing, multi-purposing</i>)

PROCUREMENT	P.1	Maximise the use of electronic solutions and green public procurement to limit our material impact	Environmental impact is considered for 100% of contracts procured by the EBA	Environmental impact is considered for 100% of contracts procured by the EBA	Environmental impact is considered for 100% of contracts procured by the EBA
	P.2			Contract managers are trained on green public criteria	Contract managers are trained on green public criteria
	P.W.3				All furniture and IT equipment is decommissioned in a sustainable manner (<i>donation, disposal</i>)
WASTE	W.1	Improve our waste production, segregation and recycling as expected by our staff	Optimise waste segregation options to reach at least 70% recycling	Maintain waste recycling of 70%	Maintain waste recycling of 70%
	W.2			Circular economy policy is adopted to reduce waste generation	
	P.W.3				All furniture and IT equipment is decommissioned in a sustainable manner (<i>donation, disposal</i>)
CORE BUSINESS	CB.1	Implement environmental, social and governance considerations in our policy making, risk assessment and supervisory convergence work in line with the EBA's tasks, the EBA's 2019 action plan on sustainable finance and additional mandates received from the European Commission since that time	All staff are aware of the EBA's mandates on environmental matters		
	CB.2			At least 80% of the EBA's ESG-related mandates, including contributions to the Renewed Sustainable Finance Strategy of the European Commission, are delivered on time	At least 80% of the EBA's ESG-related mandates, including contributions to the Renewed Sustainable Finance Strategy of the European Commission, are delivered on time

HORIZONTAL	H.1				Environmental objectives are established for the management team
	H.2				Sustainability reporting standards are introduced at the EBA

Figure 4: Environmental objectives 2022-2024

2.6 Governance

To implement and maintain an efficient environmental management system, the EBA adopted a governance structure which allows everyone to be involved [update: October 2022].

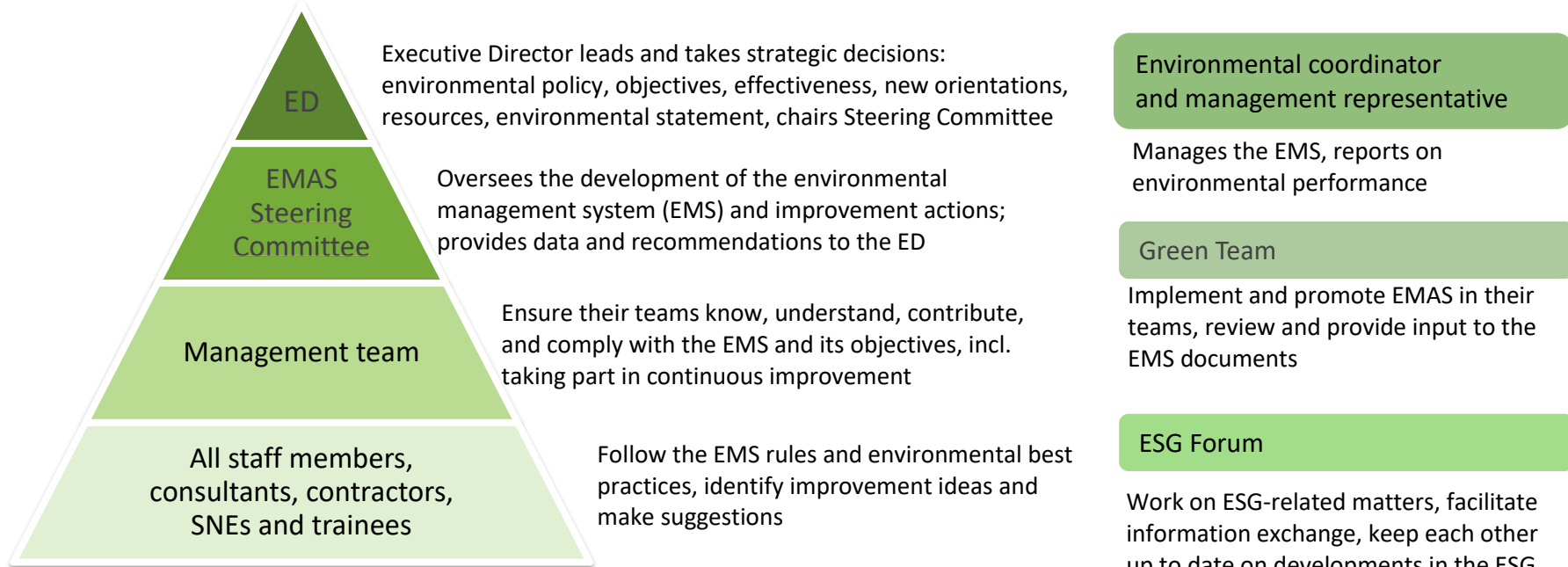


Figure 5: EMAS team roles and responsibilities

2.7 Communication

Communication has been a key success factor for the implementation of EMAS at the EBA, with a clear communication strategy, attractive visual identity, regular updates and information to target audiences, diversified communication channels and methods, smart theme 'Sustainability and beyond' and tagline 'Together we can make a difference' to name a few measures.

The EBA has been pro-actively promoting EMAS. Externally, the EBA launched a dedicated website (<https://www.eba.europa.eu/about-us/sustainable-eba>), issued two statements in the context of COP ([COP26](#) and [COP27](#)) and introduced dedicated sections in its annual reports ([2020](#) and [2021](#)).

The EMAS communication and transparency has also been received positively in-house with the majority of colleagues satisfied with the level of information provided (dedicated intranet pages, newsletter updates, e-learning, surveys, roll ups, quizzes, FAQs).

Finally, in December 2022, the EBA celebrated the award of the EMAS certificate with the vice-president of the European Parliament responsible for EMAS, Ms Heidi Hautala who, during an internal event 'EMAS, a success story', remarked that *even small changes add up to a hugely positive impact at the EBA*.

2.8 Legal compliance

EMAS requires organisations to be fully compliant with relevant environmental obligations.

Compliance obligations related to the implementation of the EBA's mandates are managed by core business departments, with Legal providing support for compliance with the EU legislation and with the EBA's regulation.

French legal environmental obligations are identified by a third party and integrated in their outsourced online legal platform. The company identifies new texts and/or changes to applicable regulations and updates the environmental legal register accordingly. Following these updates, a semi-annual analysis of environmental legal compliance is conducted (twice per year). Should actions be needed to correct or prevent non-compliance, these are integrated into the legal register and/or environmental action plan and followed until completion.

Since the beginning of the establishment of EMAS, the EBA has significantly improved in the implementation of and compliance with legal environmental provisions.

At the end of December 2022, the EBA was not compliant with 2 out of 339 requirements. Both were not in the remit of the EBA (but the building manager).

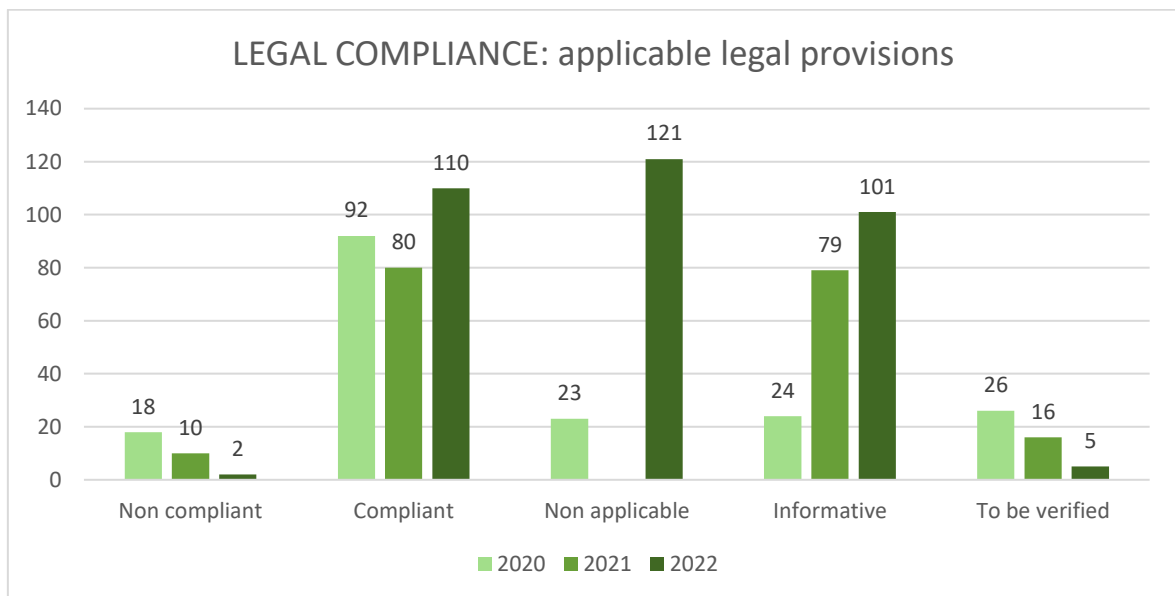


Figure 6: Status of legal compliance 2020-2022

3. Environmental performance

3.1 Methodology and data collection

The greenhouses gas emissions are calculated by external experts according to the *Bilan Carbone*[®] methodology. Scope 1 and 2 emissions are fully reported. The reporting of scope 3 is based on the recommendations from the Interinstitutional Group on Environmental Management and includes, among others, the following indirect emissions: travel, waste, material.

[Annex III](#) explains which data the EBA collects and how it responds to its reporting obligations under Scope 1, 2 and 3, as well as EMAS core indicators.

The collection of data and monitoring of environmental performance has been performed since 2020. However, 2022 was the first year for which the environmental objectives and targets were established, and the effectiveness of applied measures could have been evaluated.

3.2 Emissions

The EBA has been monitoring its emissions since 2020. With the exception of the COVID-19 year 2021, trips by EBA meeting participants remain the agency's top emitter of greenhouse gases to the atmosphere, followed by energy consumption and the purchases of furniture and IT equipment (assets). Other sources generated limited amounts of emissions.

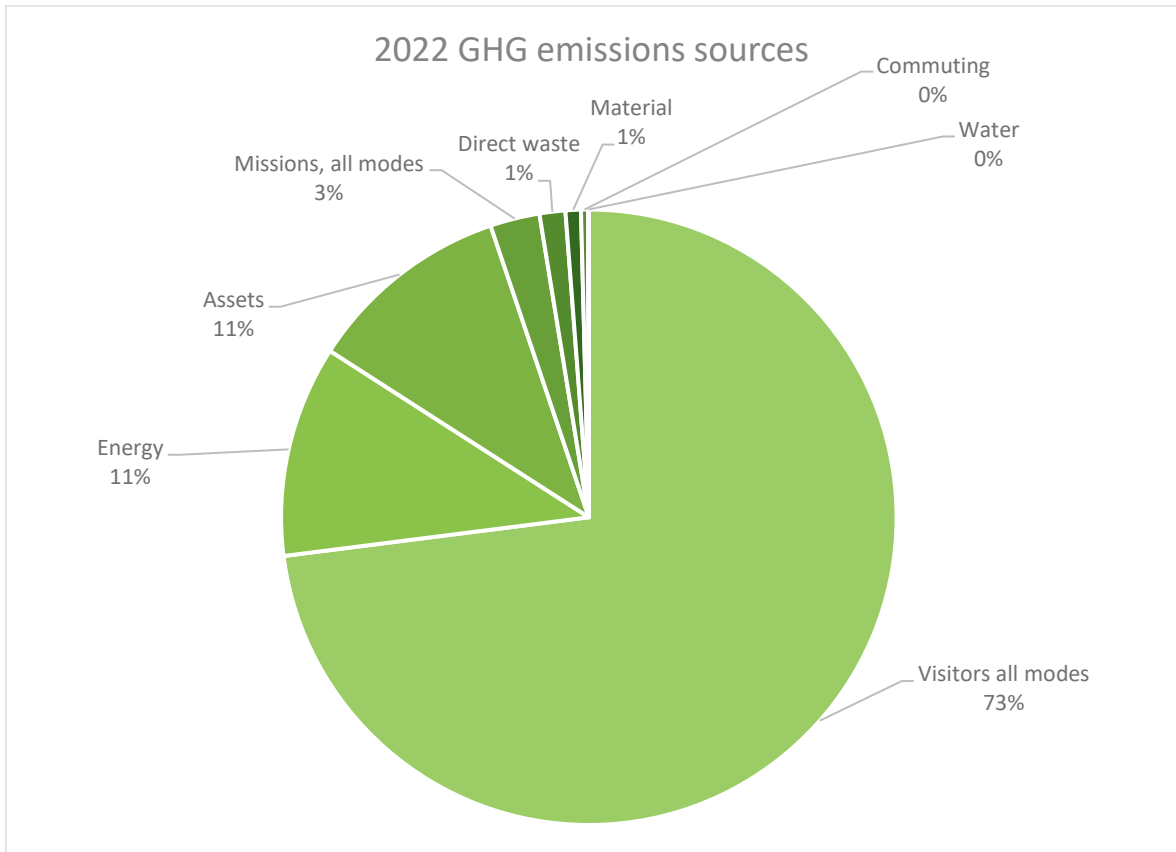


Figure 7: Sources of GHG emissions 2020-2022

EMAS core indicator: annual emission of greenhouse gases (incl. at least emissions of CO₂, CH₄, N₂O, HFCs, PFCs and SF₆) (expressed in tonnes of CO₂ equivalent)

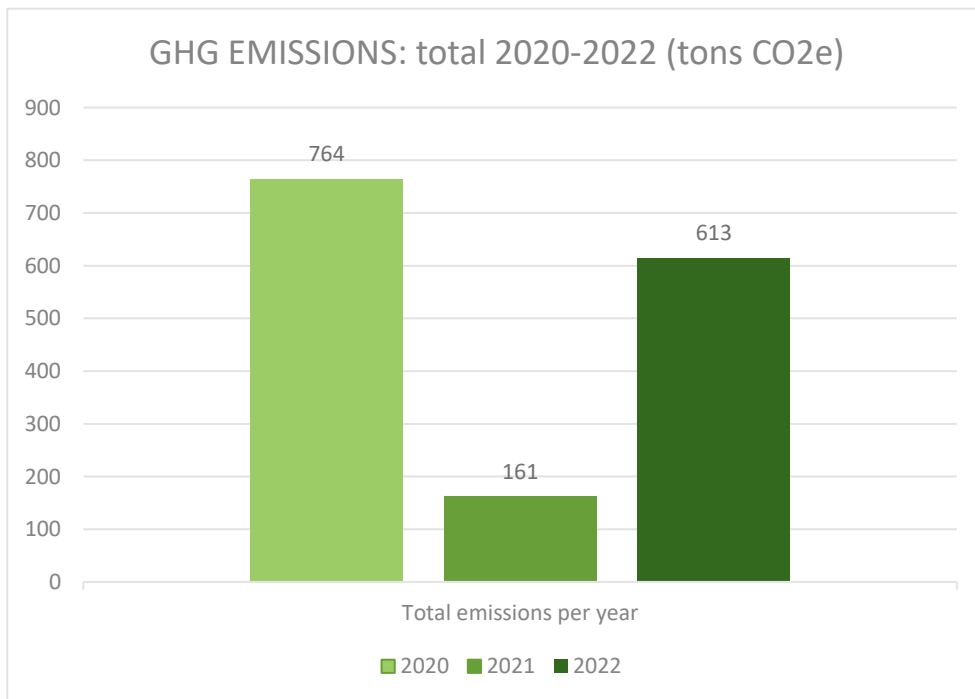


Figure 8: GHG emissions 2020-2022

	2020			2021			2022		
CARBON FOOTPRINT	tCO2e	tCO2e/person	tCO2e/sqm	tCO2e	tCO2e/person	tCO2e/sqm	tCO2e	tCO2e/person	tCO2e/sqm
GHG emissions	764	3.35	0.14	161	0.68	0.03	613	2.70	0.11

Figure 9: GHG emissions indicators 2020-2022

3.3 Performance indicators

3.3.1 Overview

SIGNIFICANT ASPECT	NO.	ENVIRONMENTAL OBJECTIVE 2022	PERFORMANCE INDICATOR	STATUS (end 2022)	ACTIONS TO IMPROVE PERFORMANCE (implemented 2021-2022)	ACTIONS TO IMPROVE PERFORMANCE (next steps 2023-2024)
TRAVEL	T.1	Reduce business travel by the EBA's staff by 50% (baseline: 2019)	Not more than 549 missions per year	Achieved	Procedures for sustainable meetings and missions, trainings for meeting organisers, mission officers and staff on missions, dedicated intranet pages, communication campaign	Promotion of sustainable ways of travel among EBA staff and visitors (transportation and accommodation arrangements), active promotion of sustainable meetings and missions internally and externally
	T.2	Offer efficient distance participation for visitors (with a reduction of meetings held on the EBA's premises by 50%) (baseline: 2019)	Not more than 320 meetings per year	Achieved		
ENERGY	E.1	Reduce energy consumption by 10% (baseline: 2019)	Total direct energy use of not more than 1,006 MWh	Achieved	Energy reduction initiatives	Technical report on energy efficiency, new building management system reporting
IT	IT.1	Reduce indirect energy consumption	N/A	Achieved	Increase of virtual meetings, promotion of environmental best practices, improvement of manuals and communication, awareness raising	The migration of data centres to the public cloud, implementation of sustainable policies for the reduction of environmental impact of IT&C equipment

PROCUREMENT	P.1	Environmental impact is considered for 100% of contracts procured by the EBA	Environmental impact is considered for 100% of contracts procured by the EBA (regardless of the kind of procurement procedure, be it direct award or competitive procedure)	Achieved	Training on sustainable procurement and green criteria for EBA procurement and EMAS team members	Training on green public procurement criteria for all EBA contract managers
WASTE	W.1	Optimise waste segregation options to reach at least 70% recycling	70% of all waste produced is recycled	Achieved	New waste streams, no individual bins, waste audit, waste FAQ & quiz	Adoption of circular economy policy, visit to waste facilities, decommissioning of all furniture and IT equipment in a sustainable manner
CORE BUSINESS	CB.1	All staff are aware of the EBA's mandates on environmental matters	All staff have access to information and trainings on the EBA's mandates on environmental matters (EMAS, ESG, sustainable finance).	Achieved	EMAS presentations to all EBA units & departments, Roadmap on Sustainable Finance	In-house trainings on EMAS and ESG risks

Figure 10: Overview of 2022 performance indicators

3.3.2 Travel

As an EMAS registered organisation, the EBA is committed to reducing its own environmental impact and carbon footprint.

In its Environmental Policy, the EBA committed to minimising its impact on greenhouse gas emissions, with a special focus on travel. By travel, we mean EBA staff on business trips (missions), the transportation of participants of EBA meetings (visitor travel) and staff home-office commuting within the Paris region.

The EBA committed to reducing business travel and physical meetings by 50% already in 2022 compared to pre-pandemic levels (2019), as well as to maintaining these reduced levels in the subsequent years.

To achieve it, in October 2021, the EBA adopted procedures for sustainable meetings and missions.

Additionally, the EBA promotes the organisation of sustainable meetings and events, in line with the [European Commission's guidelines](#)⁹.

Moreover, it encourages staff and visitors to consider sustainable ways of travel while making their transportation and accommodation arrangements.

Finally, the EBA raises awareness about sustainable travel throughout its missions and meetings workflow. For example, it included a 'Sustainability at the EBA' section in its [Handbook for Visitors](#)¹⁰, where it provides ideas for how guests can contribute to a greener EBA.

(i) Travel by visitors

Objective (2022): to offer efficient distance participation for visitors (with a reduction of meetings held on the EBA's premises by 50%)

Since 2019, the EBA has significantly decreased the number of its on-site meetings and the number of participants invited.

The EBA managed to achieve its 50% reduction in the number of meetings in 2022 in comparison to 2019.

This led to a decrease in event-related emissions. So far, the EBA calculates its emissions for the travel of registered participants for meetings with more than 10 people.

⁹ https://ec.europa.eu/environment/emas/pdf/other/EC_Guide_Sustainable_Meetings_and_Events.pdf

¹⁰ [Handbook for Visitors : EBA Offices PARIS : Updated SEPTEMBER 2022 \(europa.eu\)](#)

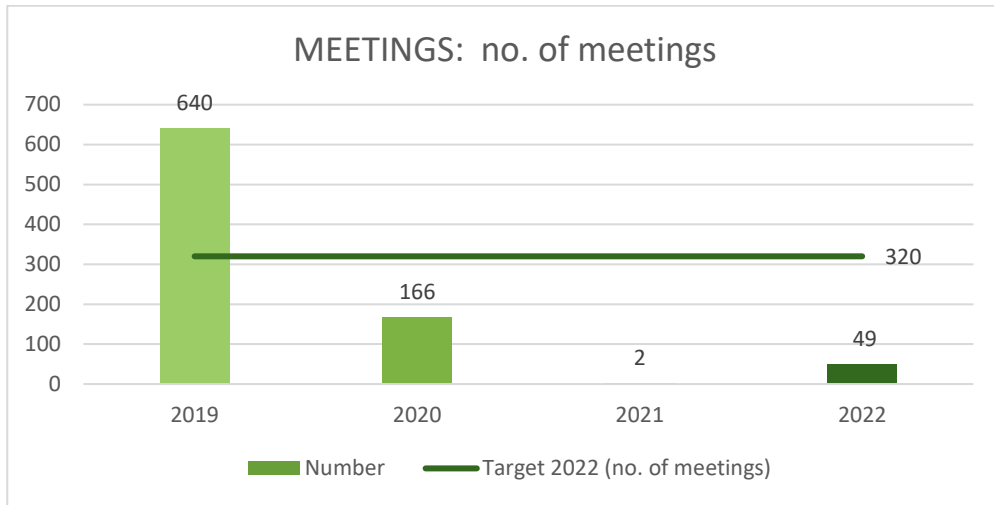


Figure 11: Number of meetings 2019-2022

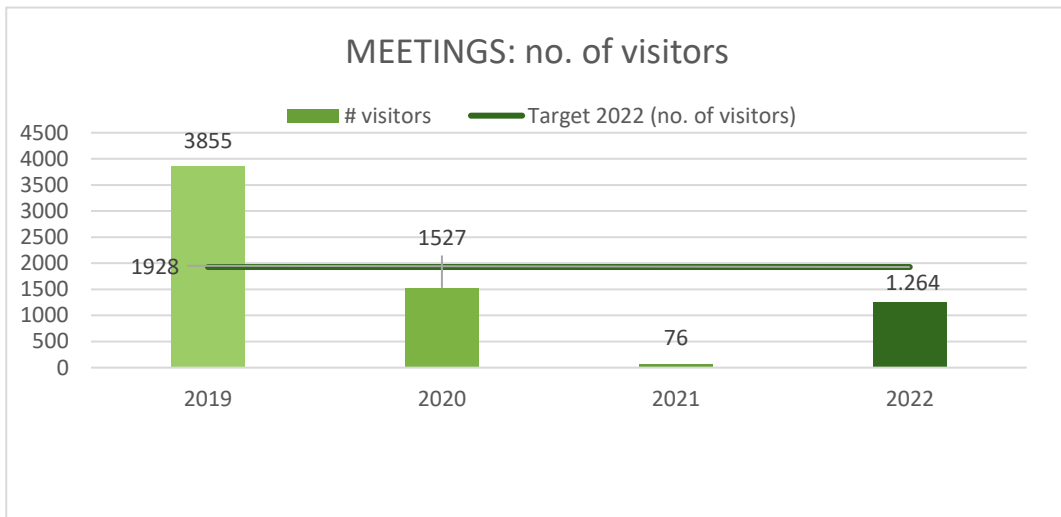


Figure 12: Number of visitors 2019-2022

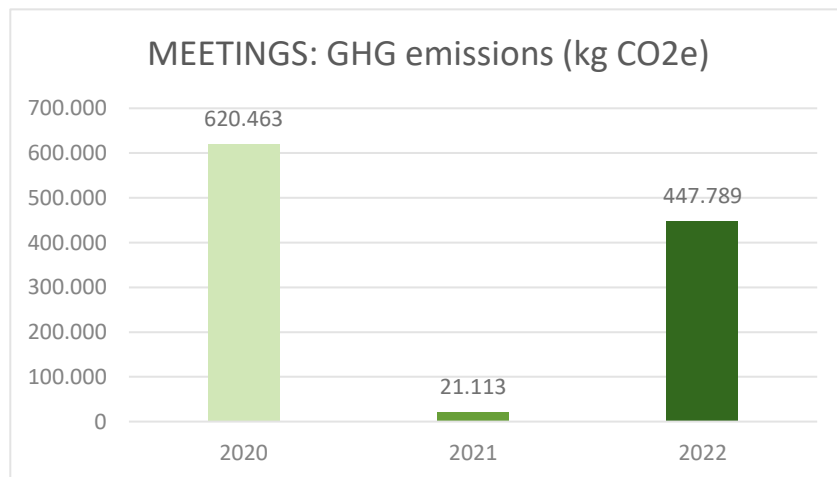


Figure 13: GHG emissions generated by travel of visitors 2020-2022

(ii) Staff on business travel (missions)

Objective (2022): to reduce business travel by the EBA’s staff by 50% (km and CO2e)

Since 2019, the EBA has significantly decreased the amount of business travel in all aspects: number of missions, staff on missions, mission days, km travelled.

The EBA managed to achieve its 50% reduction in the number of missions in 2022 in comparison to 2019.

This led to a decrease in mission-related emissions. So far, the EBA calculates its emissions for the business travel of its staff by plane and train.



Figure 14: Staff on missions 2019-2022

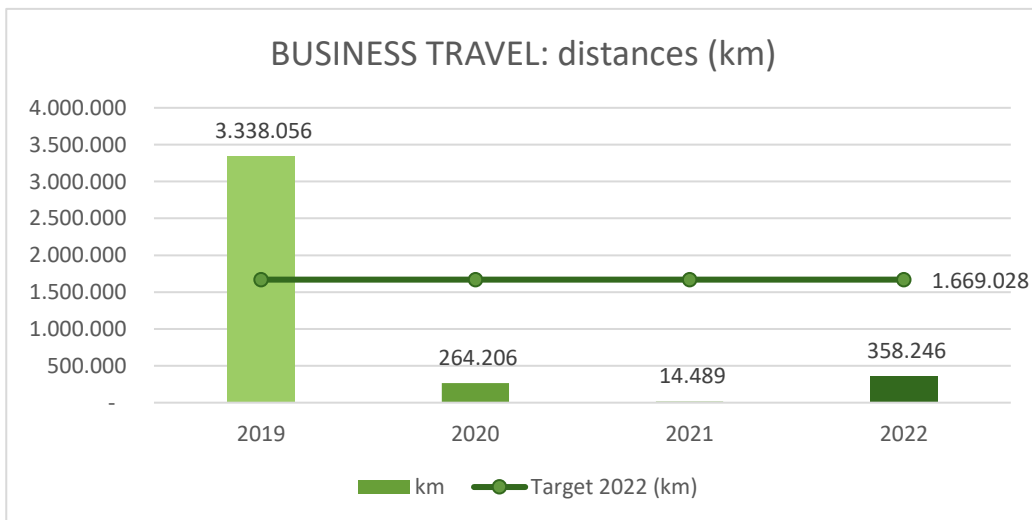


Figure 15: Mission distances 2019-2022

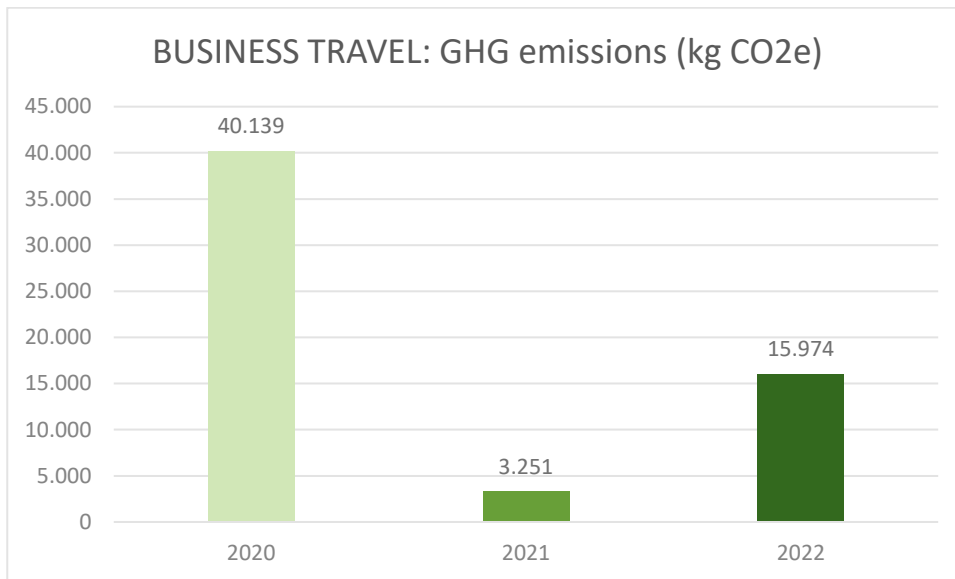


Figure 16: GHG emissions generated by staff business travel 2020-2022

(iii) Staff commuting

The COVID-19 pandemic increased the percentage of EBA staff commuting to work by vehicles and decreased the use of public transportation. The EBA took measures aimed at reversing this negative trend and reducing the environmental impact and carbon footprint of its activities.

In January 2022, the EBA implemented the public transport contribution scheme. While not directly applicable to the EBA, the Authority considered the host state's requirements for employers: for a 'sustainable mobility package' aimed at encouraging the use of cleaner transport, and for a 'sustainable mobility allowance' requiring the reimbursement of certain transportation costs for employees. The public transportation contribution scheme, adopted by the EBA, allows employees to claim the reimbursement of public transport costs (trains, metro, bicycles, and electric scooters).

Finally, the EBA engaged with the building manager to improve biking facilities in the building, namely covering and locking of the parking as well as installing a bike repair station.

3.3.3 Energy

(i) Energy in the building

Objective (2022): to reduce energy consumption by 10%

In its Environmental Policy, the EBA committed, among other things, to building a strong relationship with its landlord to improve its energy consumption performance.

The EBA adopted energy reduction solutions and performs regular monitoring of its energy consumption. Energy-saving measures, adopted also in the framework of the French strategy on the *sobriete energetique*, included but were not limited to adjusting heating schedules and temperatures, daily monitoring of meters and energy consumption, decreasing light intensity, switching off hot water boilers, and shutting down AV back-end infrastructure overnight.

The EBA managed to achieve its 10% reduction in the energy consumption of the building in 2022 in comparison to 2019. It also committed to further reductions in subsequent years as well.

EMAS core indicator: total renewable energy use (percentage of total annual energy consumption (electricity and heat) from renewable energy sources)

Since June 2021, 100% of EBA-procured electricity comes from renewable energy sources, confirmed by the certificates of origin. In 2022, this constituted 45% of the total energy used by the Authority.

EMAS core indicator: total direct energy use (expressed in kWh, MWh or GJ)

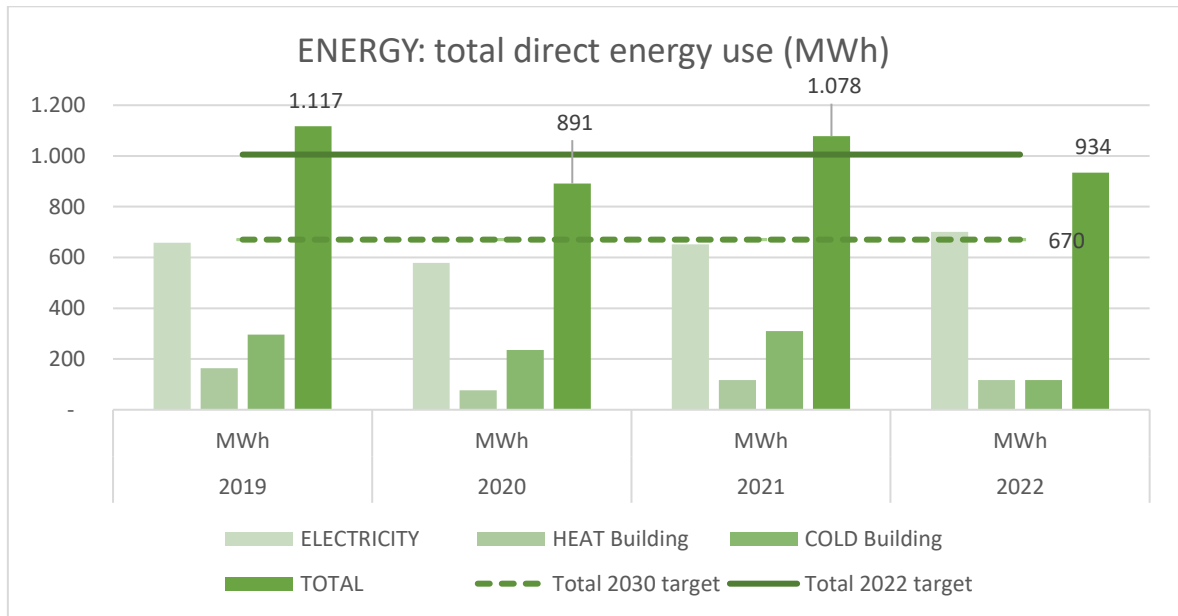


Figure 17: Energy use 2019-2022

	2019			2020			2021			2022		
	MWh	MWh/person	MWh/sqm	MWh	MWh/person	MWh/sqm	MWh	MWh/person	MWh/sqm	MWh	MWh/person	MWh/sqm
ELECTRICITY	658	3.01	0.12	579	2.54	0.11	651	1.57	0.10	701	3.09	0.11
HEAT Building	163	0.75	0.00	77	0.34	0.01	117	0.49	0.02	117	0.51	0.02
COLD Building	296	1.35	0.06	236	1.03	0.04	310	1.31	0.05	117	0.51	0.02
TOTAL	1,117	5.10	0.18	891	3.91	0.17	1,078	3.37	0.18	934	4.11	0.15

Figure 18: Energy indicators 2019-2022

(ii) Indirect energy consumption: IT

Objective (2022): to reduce indirect energy consumption

In its Environmental Policy, the EBA committed, among other things, to maximising the use of electronic solutions to limit our material impact.

The EBA implemented the following measures aimed at reducing its indirect energy consumption: it halved its face-to-face meetings, it has been promoting best practices in meeting rooms, improving its manuals and communication, and introducing automated reminders for staff about shutting down their computers.

On top of this, the EBA, as part of its cloudification programme, launched the migration of its workloads to the cloud. Transitioning workloads to greener and more sustainable Microsoft Azure will deliver greater carbon efficiency and energy efficiency than on-premises options.

3.3.4 Waste

Objective (2022): to optimise waste segregation options to reach at least 70% recycling

In its Environmental Policy, the EBA committed, among other things, to improving its waste production, segregation and recycling as expected by the EBA's staff.

The EBA promotes a culture of recycling and waste reduction. As a tenant, the EBA follows the segregation streams of the building. We sort paper, glass, metal, plastic bottles, cardboard, general waste and personal protective equipment (masks). On top of this, we recycle batteries, confidential paper, cartridges and hazardous waste (incl. electrical & electronic equipment waste). Additionally, we separate food from other waste.

The EBA set its waste recycling target at the minimum of 70% as from 2022. To achieve this target, the EBA implemented new waste organisation on the premises: new waste streams were introduced, recycling stations were purchased, and individual bins were removed before staff returned to the offices in September 2021. It also carried out a waste audit at the end of 2022.

The EBA managed to optimise its waste segregation and reached 70% recycling target already in 2021. The EBA committed to maintaining this level also in subsequent years.

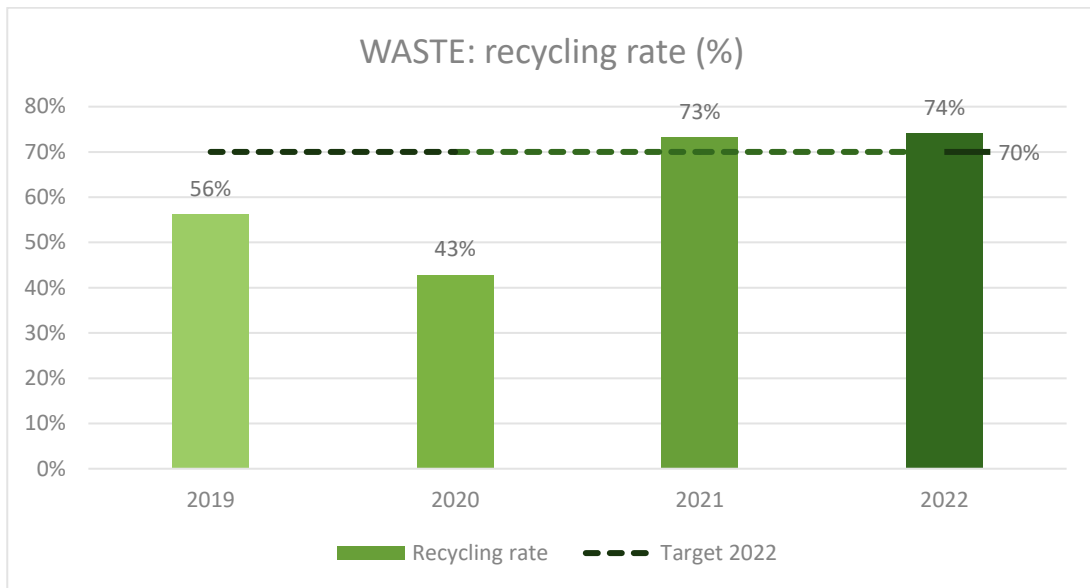


Figure 19: Waste recycling rate 2019-2022

EMAS core indicator: total annual generation of hazardous waste (expressed in kg, tonnes or m3)

The EBA generates minimal quantities of hazardous waste. These are disinfectant gels (collected in a dedicated bin, but not yet disposed of) and electrical & electronic equipment waste (WEEE). The total amount of hazardous waste disposed of in 2022 amounted to 2,035 kg (only WEEE). This disposal also increased the overall amount of waste generated in 2022 in comparison to previous years.

EMAS core indicator: total annual generation of waste (broken down by type, expressed in tonnes or m3)

TYPE OF WASTE	2019			2020			2021			2022		
	kg	kg/person	kg/sqm	kg	kg/person	kg/sqm	kg	kg/person	kg/sqm	kg	kg/person	kg/sqm
Paper	663	5.2	0.2	204	0.9	0.0	671	2.8	0.1	817	3.6	0.2
Cardboard	863	6.8	0.3	464	2.0	0.1	1,250	5.3	0.2	1,465	6.5	0.3
Metal (cans)	7	0.1	0.0	7	0.0	0.0	6	0.0	0.0	7	0.0	0.0
Plastic (PET bottles)	35	0.3	0.0	46	0.2	0.0	13	0.1	0.0	36	0.2	0.0
Glass	978	7.7	0.3	1,028	4.5	0.2	122	0.5	0.0	222	1.0	0.0
Domestic waste	2,346	18.4	0.8	2,708	11.9	0.5	960	4.1	0.2	2,106	9.3	0.4
Confidential paper	455	3.6	0.1	279	1.2	0.1	417	1.8	0.1	590	2.6	0.1
Toners							23	0.1	0.0	14	0.1	0.0
WEEE							-	-	-	2,035	9.0	0.4
Furniture							116	0.5	0.0	820	3.6	0.2
Batteries												
Disinfectant gels												
Total waste generated	5,347	41.9	1.7	4,736	20.8	0.9	3,578	15.1	0.7	8,113	35.7	1.5
Waste burnt for energy	2,346	18.4	0.8	2,708	11.9	0.5	960	4.1	0.2	2,106	9.3	0.4
Recycled waste	3,001	23.5	1.0	2,028	8.9	0.4	2,618	11.0	0.5	6,007	26.5	1.1
% recycled	56%	56%	56%	43%	43%	43%	73%	73%	73%	74%	74%	74%

Figure 20: Waste indicators 2019-2022

3.3.5 Procurement

Objective (2022): environmental impact is considered for 100% of contracts procured by the EBA

In its Environmental Policy, the EBA committed, among other things, to maximising the use of green public procurement to limit its material impact. In practice, it means that the EBA strives to minimise the environmental impacts of its procurement and of the services, supplies and works it procures.

The EBA committed to considering the environmental impact for 100% of contracts procured by the EBA (regardless of the kind of procurement procedure, be it direct award or competitive procedure).

In 2020, the EBA started using green procurement criteria in its procurement procedures. The EBA has been using green criteria since then either in the technical specifications, selection or award criteria, when what was procured had an environmental impact. The decision on whether to apply green criteria in the technical specifications, selection or award criteria is made depending on what the EBA considers more appropriate taking into account the nature of the purchase, the conditions of the relevant market, and the capacity of the economic operators active in that market.

In 2021, the EBA started assessing the environmental impact of its procurement in all the procedures it ran and has continued doing so to this day.

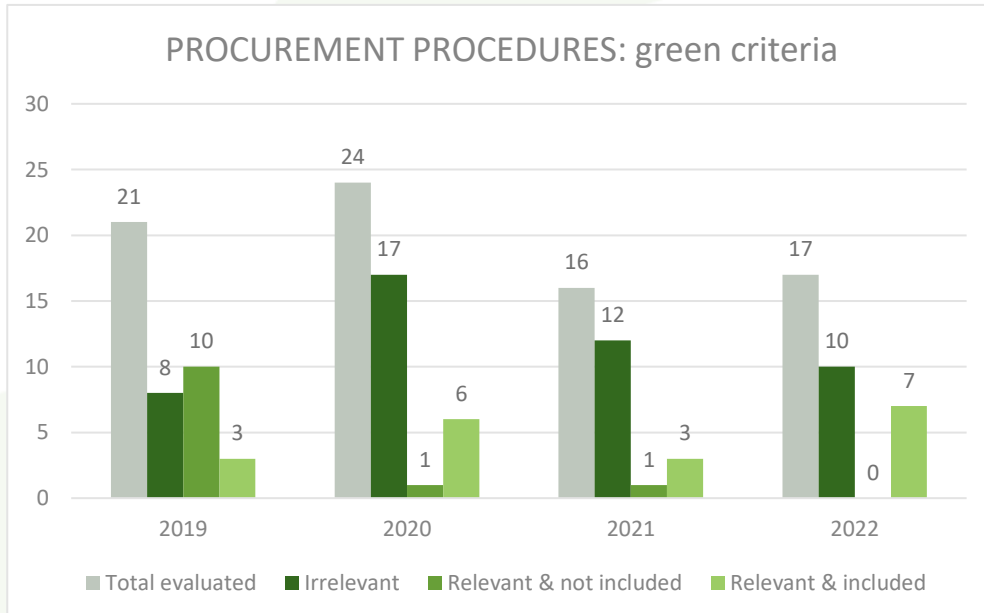


Figure 21: Green criteria in procurement procedures 2019-2022

In 2022, the EBA managed to achieve its environmental objective – the environmental impact was evaluated for 100% of procurement procedures. Also, the majority of procurement procedures and contracts contained green provisions - 16 out of 28 contracts in force at the end of 2022.

Finally, to increase understanding of sustainable procurement and green criteria among key persons involved, the EBA invested in the training of its personnel. Since 2020, the EBA’s teams

have attended dedicated learning and info sessions, provided by EU institutions and external experts. Finally, as from 2022, the EBA started to train all its contract managers on green public procurement as well.

3.3.6 Core business

Objective (2022): all staff are aware of the EBA's mandates on environmental matters

All EBA staff are granted access to trainings on EMAS, sustainability and ESG risk management & supervision.

In 2022, EMAS presentations, where the EBA's mandates on environmental matters are included, were delivered to all units and newcomers. Additionally, a dedicated online EMAS e-learning was developed in-house and, since 2023, is mandatory for all staff.

Regarding the EBA's work on ESG risks and sustainable finance, all products and deliverables have been made publicly available, including the EBA's (renewed) Roadmap on Sustainable Finance outlining the objectives and timeline for delivering mandates and tasks related to sustainable finance ([The EBA publishes its roadmap on sustainable finance | European Banking Authority \(europa.eu\)](https://www.europa.eu/press-room/media/306116)).

The ESG-related topics have become increasingly embedded within the EBA's work in 2021 and 2022. In addition, training on ESG risk management and supervision was delivered to EBA staff at the end of 2021 and another training on ESG risks was delivered to EBA staff in March 2023 – both trainings are available in the EBA learning hub and are open to all staff.

3.3.7 Other

(i) Material efficiency

EMAS core indicator: annual mass-flow of different materials used (expressed in tonnes)

In its Environmental Policy, the EBA committed, among other things, to limiting its material impact.

The purchases of furniture and IT equipment constitute the most significant material impact of the EBA. The Authority makes direct purchases for the office, but it also contributes to the purchases made by its staff as part of a home office contribution.

High emissions from the purchases of furniture and IT equipment are explained by accounting for the acquisitions made in 2019 upon the relocation of the EBA offices from London to Paris. These assets are still in use by the EBA employees and in the process of carbon depreciation (with a depreciation over 4 years for IT and 10 years for furniture).

Finally, the Agency also monitors the consumption of paper, coffee, and catering, and includes related emissions in its carbon footprint. Their global impact is minor, therefore ignored in this reporting.

(ii) Biodiversity

EMAS core indicator: land use (expressed in m² of built-up area)

The EBA does not report on land use with regard to biodiversity, because as a tenant, it has little direct impact on biodiversity. The Tour Europlaza has gardens and green spaces that are managed as per the HQE® certification of the building, limiting inputs and choosing the best available techniques to limit the impact on the environment.

(iii) Water

EMAS core indicator: total annual water consumption (expressed in m³)

In its Environmental Policy, the EBA committed, among other things, to limiting its material impact.

As per EMAS requirements, the EBA monitors its water consumption.

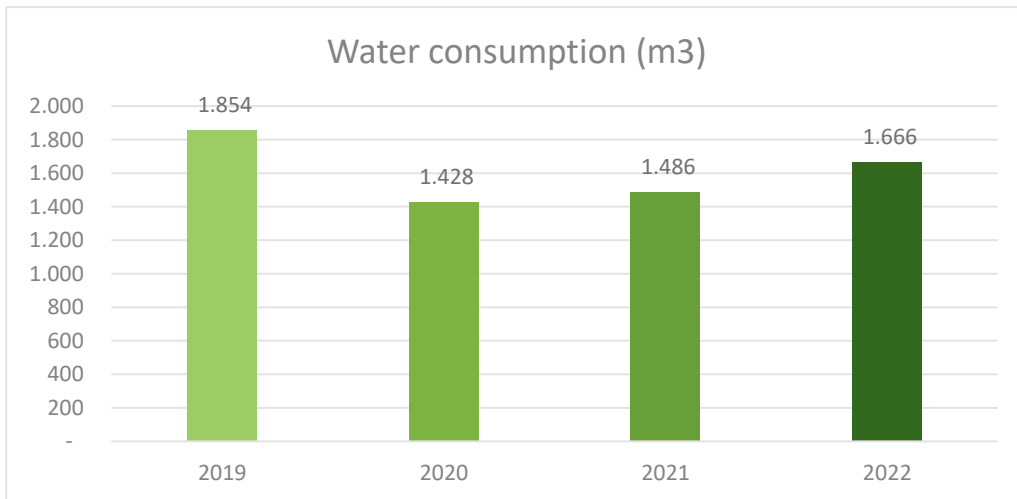


Figure 22: Water consumption 2019-2022

WATER CONSUMPTION											
2019			2020			2021			2022		
m3	m3/p erson	m3/ sqm	m3	m3/p erson	m3/ sqm	m3	m3/p erson	m3/ sqm	m3	m3/p erson	m3/ sqm
1,854	8.47	0.35	1,428	6.26	0.27	1,486	6.27	0.28	1,666	7.34	0.31

Figure 23: Water indicators 2019-2022

Annex I: Environmental verifier's declaration on verification and validation activities

The Verifier Organisation CORE-Umweltgutachter GmbH with EMAS environmental verifier registration number (DE-V-0308), accredited or licensed for the scope 66.11z - administration on financial markets, declares to have verified whether the site or the whole organisation as indicated in the updated environmental statement of the organisation

European Banking Authority:

Postal address :

Tour Europlaza
20 Avenue André Prothin
CS 30154
92927 Paris La Défense CEDEX
France

Physical address:

Tour Europlaza
20 Avenue André Prothin
92400 Courbevoie
France

with registration number - SIRET 847 817 798 000 14 - meets all requirements of Regulation (EC) No 1221/2009 of the European Parliament and of the Council of 25 November 2009 on the voluntary participation by organisations in a Community eco-management and audit scheme (EMAS) in the version of Regulation (EC) No 2018-2026.

By signing this declaration, we declare that:

- the verification and validation has been carried out in full compliance with the requirements of Regulation (EC) No 1221/2009,
- the outcome of the verification and validation confirms that there is no evidence of non-compliance with applicable legal requirements relating to the environment,
- the data and information of the environmental statement of the organisation reflect a reliable, credible and correct image of all the organisation's activities, within the scope mentioned in the environmental statement.

This document is not equivalent to EMAS registration. EMAS registration can only be granted by a Competent Body under Regulation (EC) No 1221/2009. This document shall not be used as a stand-alone piece of public communication.

Done at Waiblingen (DE) on 26/05/2023



.....
Ulrike Jaeger (DE-V-0371)
c/o CORE Umweltgutachter GmbH (DE-V-0308)
Endersbacher Str. 57
71334 Waiblingen
Germany

Annex II: Environmental Policy (version: December 2021)

The European Banking Authority (EBA) recognises its responsibility for making a positive contribution to sustainable development as a long-term goal. Therefore, we have decided to structure this approach by focusing on the environment and by implementing the European standard for environmental management: the Eco-Management and Audit Scheme (EMAS).

This environmental policy is applicable to all the EBA's activities and products. The scope of EMAS covers operational activities in Paris as well as core business activities and products, carried out with a view to maintaining financial stability in the EU and to safeguard the integrity, efficiency, and orderly functioning of the European banking sector. The policy is intended to serve as a guide to setting annual or multi-annual objectives in this area.

The EBA has a clear mandate regarding the integration of environmental, social and governance (ESG) factors into its regulatory and supervisory activities. This is in line with its missions to establish a single set of harmonised rules for financial institutions throughout the EU, and to promote convergence of supervisory practices. We therefore consider it our responsibility to take account of environmental impacts in all our activities.

We hereby:

- Affirm our commitment to obtaining and maintaining EMAS registration, taking responsibility for the prevention of environmental damage and continuous improvement of our environmental performance
- Undertake to ensure compliance with all applicable local and European Union environmental regulations
- Commit to developing knowledge, finding technical solutions and adjusting our organisation and behaviours, focusing on the following:
 - Minimising our impact on **greenhouse gas emissions**, with a special focus on **travel**
 - Building a strong relationship with our landlord to improve our **energy consumption performance**
 - Improving our **waste production, segregation and recycling** as expected by our staff
 - Maximising the use of electronic solutions and **green public procurement** to limit our material impact
 - Implementing environmental, social and governance (ESG) considerations in our policy making, risk assessment and supervisory convergence work in line with the EBA's tasks, the EBA's 2019 action plan on **sustainable finance** and additional mandates received from the European Commission since that time
- Commit to setting up key environmental indicators with concrete objectives to demonstrate the efficiency of our environmental management system
- Stress that our improvement efforts are underpinned by our team spirit and management's engagement.

Our annual public environmental statement transparently reflects on our progress on these commitments.

The Executive Director hereby approves this policy and ensures that adequate resources are made available to implement it. The Executive Director, with the support of all managers, actively communicates on the importance of good environmental management in contributing to our overall performance.

Annex III: Scope of data collection

Environmental Policy	Policy area	EMAS core indicators	GHG PROTOCOL / ISO 14064	EBA performance indicators		Significant environmental aspect	The scope of EBA data collection			
				Chapter in environmental statement	Indicator		Yes/No	2019	2020	2021
Minimise our impact on greenhouse gas emissions, with a special focus on travel	Greenhouse gas emissions	[emissions] Total annual emission of greenhouse gases (incl. at least emissions of CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs and SF ₆) (expressed in tonnes of CO ₂ equivalent)		Emissions	Total annual emission of greenhouse gases per person	yes	yes	yes	yes	yes
	Travel	[emissions] Total annual emission of greenhouse gases (incl. at least emissions of CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs and SF ₆) (expressed in tonnes of CO ₂ equivalent)	Scope 3: Indirect emissions (other)	Travel by visitors	No. of (on-site) meetings and visitors; no. of km travelled and Co ₂ e produced	yes	yes	yes	yes	yes
			Scope 3: Indirect emissions (other)	Staff on business travel (missions) (air)	No. of missions (by plane, train, car rentals, etc.), staff on missions and mission-days; no. of km travelled and CO ₂ e produced	yes	yes	yes	yes	yes
				Staff on business travel (missions) (other)		yes	yes	yes	yes	yes
			Scope 3: Indirect emissions (other)	Staff (home-office) commuting	[previously] % of staff commuting by car, metro/tram, RER/TER, bus, motorcycle, walking, cycling, scooter; [now] no. of actual users of public transport	no	yes	yes	yes	yes

					and parking spaces					
Build a strong relationship with our landlord to improve our energy consumption performance	Energy	[energy efficiency] Total direct energy use (expressed in kWh, MWh or GJ)	Scope 2: Indirect emissions (energy)	Energy consumption in the building	Total direct energy use per person and sqm	yes				
		[energy efficiency] Total renewable energy use (percentage of total annual energy consumption (electricity and heat) from renewable energy sources)		Renewable energy sources	% of total energy consumption from renewable energy sources	yes	yes	yes	yes	yes
...improve our energy performance... maximise the use of electronic solutions	Energy, material impact			Indirect energy consumption: IT	Total indirect electricity of EBA servers	yes	no	no	yes	yes
Improve our waste production, segregation and recycling as expected by our staff	Waste	[waste] Total annual generation of waste (broken down by type, expressed in tonnes or m3)	Scope 3: Indirect emissions (other)	Waste	Total waste broken down by type (per person and sqm); percentage of waste recycled vs. burnt for energy	yes	yes	yes	yes	yes
		[waste] Total annual generation of hazardous waste (expressed in kg, tonnes or m3)		Hazardous waste	Total annual generation of hazardous waste	no	n/a	n/a	n/a	yes
Maximise the use of electronic solutions and green	Material impact	[material efficiency] Annual mass-flow of		Paper consumption	No. of tonnes of eco-labelled paper purchased	no	yes	yes	yes	yes

public procurement to limit our material impact		different materials used (excl. energy carriers and water) (expressed in tonnes)		Coffee consumption	No. of kg of coffee purchased	no	no	yes	yes	yes
				Catering food	No. of sandwiches and hot lunches catered	no	yes	yes	yes	yes
				Glass bottles	No. of glass bottles catered	no	yes	yes	no	no
			Scope 3: Indirect emissions (other)	Office furniture	No. of desks, chairs and pedestals purchased	no	yes	yes	yes	yes
				Home office contribution	No. of furniture and equipment purchased for home office	no	no	yes	yes	yes
				IT equipment	No. of flat-screen PCs, laptops and smartphones purchased by the EBA	no	yes	yes	yes	yes
			Procurement	n/a		Procurement	% of procurement procedures (above 15k) for which environmental impact was considered; % of procedures for which green criteria were considered relevant and included	yes	yes	yes

Implement environmental, social and governance considerations in our policy making, risk assessment and supervisory convergence work in line with the EBA's tasks, the EBA's 2019 action plan on sustainable finance and additional mandates received from the European Commission since that time	Core business / ESG	n/a		Core business	% of the fulfilment of ESG-related mandates (including links to the associated finalised products) - as of 2022	yes	no	no	no	no
Undertake to ensure compliance with all applicable local and European Union environmental regulations	Legal compliance			Legal requirements	Number and status of applicable environmental requirements	yes	yes	yes	yes	yes
	Legal compliance	[water] Total annual water consumption (expressed in m ³)		Water consumption	Water consumption per person and sqm	no	yes	yes	yes	yes
	Legal compliance	[biodiversity] Land use (expressed in m ² of built-up area)		Biodiversity	n/a	no	no	no	no	no
	Legal compliance		Scope 1: Direct emissions	Coolant losses / refrigerant leaks	included	no	yes	yes	yes	yes



EUROPEAN BANKING AUTHORITY

Tour Europlaza, 20 avenue André Prothin CS 30154
92927 Paris La Défense CEDEX, FRANCE

Tel. +33 1 86 52 70 00

E-mail: info@eba.europa.eu

<https://eba.europa.eu>

