

Carbon Footprint Management (CFM) Plan



2023

The *Carbon Footprint Management (CFM) Plan* of Komerční banka, a.s. provides the basis for measuring, monitoring and reducing the carbon footprint. Offering an overview of greenhouse gases generated by the company's operations directly and indirectly, it sets out a plan for managing and reducing these greenhouse gases over the next few years. The company wants to reduce its environmental impact over the long term through this plan.

The plan includes a procedure for managing the company's carbon footprint, targets for CO₂ emission reductions, and an action plan for achieving such objectives within a specified period. In addition, the plan evaluates processed data quality and data collection methods and presents specific points that can be gradually improved in this respect.

The carbon footprint is a measure of the impact of human activities on the environment and the climate change. Almost every activity, ranging from transport to food, releases greenhouse gases (CO₂, CH₄, N₂O, HFCs, PFCs, SF₆), directly or indirectly. The carbon footprint is the amount of these gases. It is a tool for measuring human activities' environmental impact expressed in tonnes of carbon dioxide equivalent (tCO₂e). Simply put, the carbon footprint is the amount of carbon dioxide and other greenhouse gases released during the life cycle of a product or service, our life or one journey, etc. The carbon footprint is one of the key indicators of sustainable development.

Under the GHG Protocol, the emissions produced by the company are divided into three parts: Scope 1, Scope 2 and Scope 3. The GHG Protocol is currently a widely used standard.

Scope 1 (direct emissions) are activities that come under and are controlled by the company. Such direct emissions from activities are released directly into the air. These include, for example, emissions from boilers or generators burning fossil fuels in the company, emissions from mobile sources (such as cars) owned by the company or emissions from industrial processes, emissions from waste processing or wastewater treatment in facilities operated by the company.

Scope 2 (indirect emissions from energy) are emissions associated with the consumption of energy bought (electricity, heat, steam or cooling), which do not arise directly in the company, but are the result of the company's activities. These are indirect emissions from sources that the company controls indirectly, yet it has a major impact on their amount. If the company itself produces electricity/heat

and sells it to other customers or if it sells the purchased electricity/heat to other customers (e.g. tenants) and the amount of this electricity is measured, it is deducted from the total emissions in Scope 2.

Scope 3 (other indirect emissions) are emissions that result from the company's activities and originate from sources not controlled or owned by the company, but are not classified as Scope 2 (e.g. business trips by air, waste land-filling, purchase and haulage of material by a third party). The definition implies that this is the broadest and, logically, least precisely defined category. While Scope 1 and Scope 2 emissions are well comparable between companies, Scope 3 emissions are comparable only to a limited extent.

The most common greenhouse gas is carbon dioxide (CO₂), which is also calculated in this *Carbon Footprint Management (CFM) Plan*. Other greenhouse gases are included in the measurement and calculation indirectly, by conversion via the emission factor to CO₂ equivalent.

This CFM plan includes the company's processes, the targets for reducing greenhouse gas emissions, and an action plan to achieve this reduction over time. Furthermore, the plan evaluates the quality of the data needed for the calculation and the data acquisition methods, and identifies points that can be improved over time. The CFM plan uses an operational method of obtaining, evaluating and reducing carbon footprint values.

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1. Corporate policy on climate change

Prague, 2 November 2020

Komerční banka, a.s. will assume responsibility for its business and production practices and for CO₂ emissions resulting from these activities. This responsibility will be exercised through the following guidelines:

- Komerční banka, a.s. will make efforts to mitigate the climate change.
- Komerční banka, a.s. will seek to reduce annual greenhouse gas emissions by eliminating unnecessary emissions, improving energy efficiency, and maintaining climate responsibility through its actions. This will improve the company's carbon footprint.
- Komerční banka, a.s. will ensure that related business activities, such as sourcing or transport, are consistent with the intentions set forth herein.
- Komerční banka, a.s. will seek solutions, both in-house and those for clients, leading to meaningful investments resulting in a reduction of greenhouse gas emissions.
- Komerční banka, a.s. will introduce a system for annual monitoring and reporting of greenhouse gas emissions. This system must be consistent, accurate, and transparent.
- Komerční banka, a.s. will clearly communicate its corporate policy, emission reduction targets, and achieved reductions.
- Komerční banka, a.s. will seek to involve its trade partners, customers, suppliers, and employees in positive climate behaviour.
- Komerční banka, a.s. will seek to annually improve the calculations of the carbon footprint, and obtain the most accurate source data for this calculation.
- Komerční banka, a.s. seeks carbon neutrality by reducing carbon emissions and offsetting by 2026.

Jan Juchelka

Chairman and CEO

Jitka Haubová

Member of the Board of Directors

2. CFM system (Directive)

Our carbon footprint management system is explained in the following:

- i. **Subject matter of analysis:** Company carbon footprint and operating control
- ii. **Year of baseline carbon footprint calculations:** 2019
- iii. **Greenhouse gases:** The most important anthropogenic greenhouse gas that our company produces is carbon dioxide (CO₂). We include other greenhouse gases in the calculation using the equivalent amount of carbon dioxide (CO₂e). To determine the Global Warming Potentials (GWP) of these gases for the greenhouse effect we use: <https://www.ipcc.ch/reports/>
- iv. **Employee responsibility for data accuracy:**
 - Head of Capital Construction and Technical Services: auspices over the entire system
 - Manager for Building Services Engineering: responsible for energy and air conditioning data
 - Fire Protection and OHS Manager: responsible for data on waste management
 - Manager for Building Services Engineering: energy management
 - Property Manager: data on cartridges and office equipment
 - Head of Vehicle Operation: vehicle operation
 - Capital Construction Budget Expert: capital projects
 - HR Manager: responsible for data on employee commuting and working from home
 - IT Manager: ICT data
 - Bank Equipment Manager: bank equipment and ATM data
- v. **Staff training:** CFM training will be conducted once a year in accordance with the relevant directive and a proper record will always be kept of the training course, providing information on the scope of training, the presence of participants, etc.
- vi. **Document keeping:** CFM documentation is maintained in paper or electronic form and is available to internal (employees) and external (auditors, the public) interested parties. It is regularly reviewed once a year as part of internal audit and is kept for five years. A list of CFM documents is part of the CFM documentation.
- vii. **Data collection:** Data collection is based on the company's accounting, energy management, and Alstanet CAFM. Records of AVE (a waste management company), data from suppliers of materials, and employees' internal records are also used.
- viii. **Calculation:** A Preferred by Nature Excel tool was used to calculate the carbon footprint; the values of material inputs, emission factors and other data needed for the calculation are entered in it.

- ix. **Emissions not included:** All direct and indirect emissions were included in the calculation of the company's carbon footprint.
- x. **Additionally calculated emissions:** Emissions from employees' commuting to work were calculated on the basis of a sample (approximately 30% of employees provided information on commuting) and the total emissions were then calculated.
- xi. **Intensity unit:** Used in the calculation related to a unit, the client in our case. The calculation is related to the number of clients for simplicity and transparency of the calculation.
- xii. **Evaluation system:** An internal audit is performed every year, focused on checking data input, carbon footprint calculation, data quality, data acquisition, and staff knowledge.
- xiii. **Offsetting:** Offset is used to achieve Carbon Neutral. This method will not be used in the following year.
- xiv. **Carbon footprint perimeter:** Komerční banka, a.s.: the KB head office buildings, two lodging facilities in Prague and Libohošť, branches in the regions, business cars – leases, employees' commuting, business trips, hotel accommodation, energy used in our own and rented premises, waste, water, air conditioning, purchase of paper and cartridges, capital projects, repair, purchase of furniture, bank equipment, ICT, working from home, and ATM. Komerční banka, a.s., pobočka zahraničnej banky: the head office, the branches, leased cars, energy in offices, waste, hotel accommodation, purchase of paper and cartridges, business trips, and employees' commuting, working from home, ICT, and purchase of furniture.

3. Carbon footprint results

3.1 Year of baseline footprint calculations

The year 2019 was chosen as the base year, for which the carbon footprint was first calculated to the required extent.

In 2023, the company restated the base year disclosures since it had added emissions from used equipment (automobiles, ATM, ICT, etc.), indirect emissions from energy, and emissions related to working from home as this format of working will considerably increase in the coming years. The addition of these new categories of emission sources has caused the carbon footprint to increase by 9.3% from the original values.

3.2 Company's carbon footprint

The scope of *Carbon Footprint Management* at Komerční banka is defined in the *Process Map* document, included as Annex 1 hereto. The company provides services in the banking sector, and therefore the emissions come primarily from using office space and the consumption of energy and materials in these premises, and employees' commuting to work. Other sources of emissions are business trips and investments (refurbishment and construction of new branches).

Emissions in base year 2019

Total emissions: 39,667.5 t CO₂e (including 3% reserve)

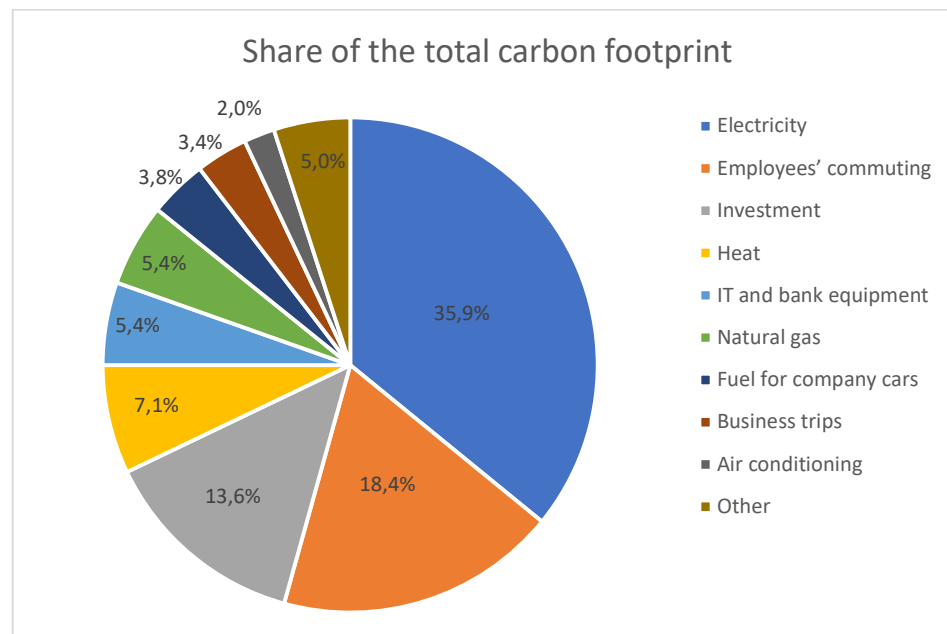
Intensity: 23.8 kg CO₂e per client

Detailed distribution of emissions:

Activity	Emissions (kgCO ₂ e)	Total footprint share (%)
Electricity	13,848,897	35.9%
Employees' commuting	7,098,188	18.4%
Investment	5,218,529	13.6%
Heat	2,746,533	7.1%
IT and bank equipment	2,084,954	5.4%
Natural gas	2,063,585	5.4%
Fuel for company cars	1,482,279	3.8%
Business trips	1,295,358	3.4%
Air conditioning	782,653	2.0%
Other	1,922,543	5.0%

We have the largest part of greenhouse gas emissions from **electricity** consumption in offices, branches and training centres. Another major source of emissions is **employees' commuting to work** (there are almost 7,000 employees), where the most frequent mode of transport is by car (42%). An important source of emissions is also the **investments** made, which include, for example, the refurbishment of old and construction of new branches and where both the materials and haulage thereof are included. **Heating** of offices and branches (gas and heat) accounts for 12.5% and therefore the energy consumed (electricity, gas and heat) accounts for 48.4% of total emissions.

Chart 1:



4. Subsequent carbon footprint

Emissions in 2022

Total emissions: 22,231.4 t CO₂e (including 3% reserve)

Intensity: 13.5 kg CO₂e per client

Detailed breakdown:

Activity	Emissions (kgCO ₂ e)	Share of total footprint	Change over 2019 (kgCO ₂ e)	Change over 2019 (%)
Electricity	5,169,603	24.0%	-8,679,294	-63%
Investments	6,812,879	31.6%	1,594,350	31%
IT and bank equipment	1,812,459	8.4%	-272,494	-13%
Heat	1,944,147	9.0%	-802,386	-29%
Natural gas	1,465,443	6.8%	-598,142	-29%
Fuel for company cars	1,056,877	4.9%	-425,402	-29%
Employees' commuting	1,016,171	4.7%	-6,082,017	-86%
Business trips	835,455	3.9%	-459,903	-36%
Working from home	283,119	1.3%	243,276	611%
Automobiles	313,842	1.5%	-80,620	-20%
Other	873,891	4.0%	-1,048,652	-55%

Chart 2:

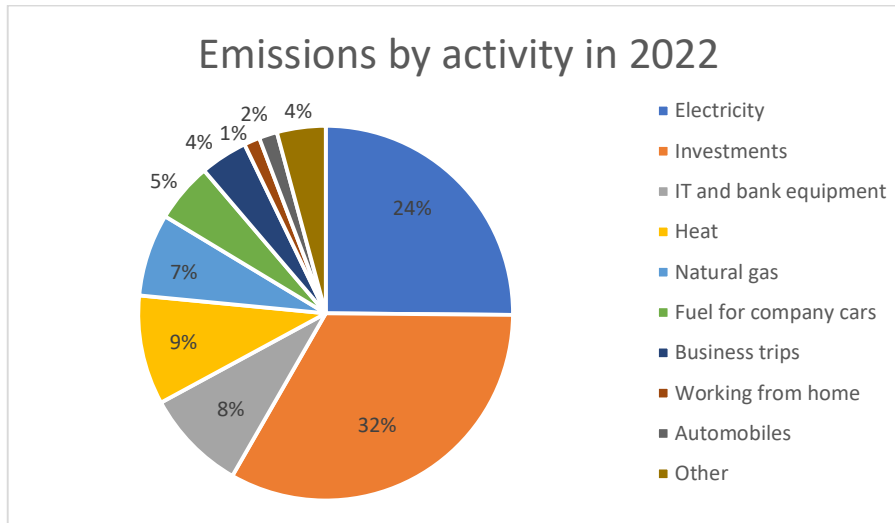
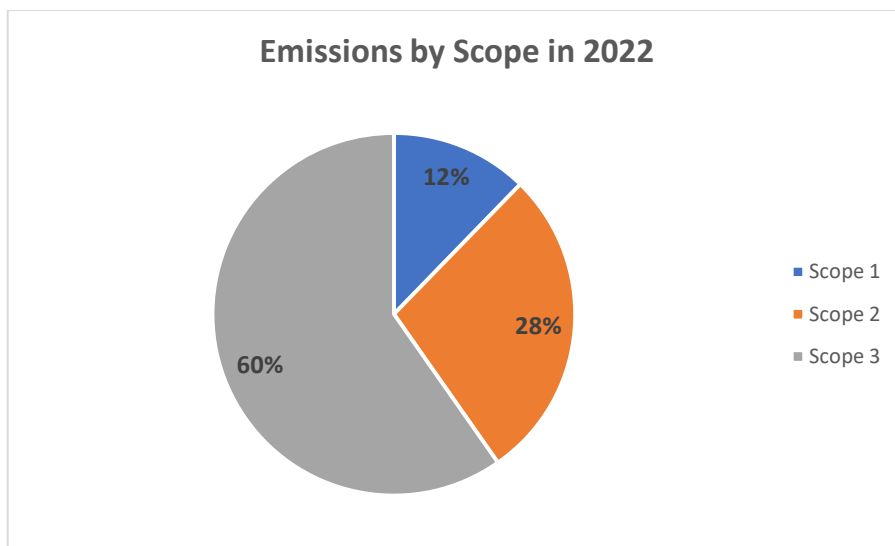


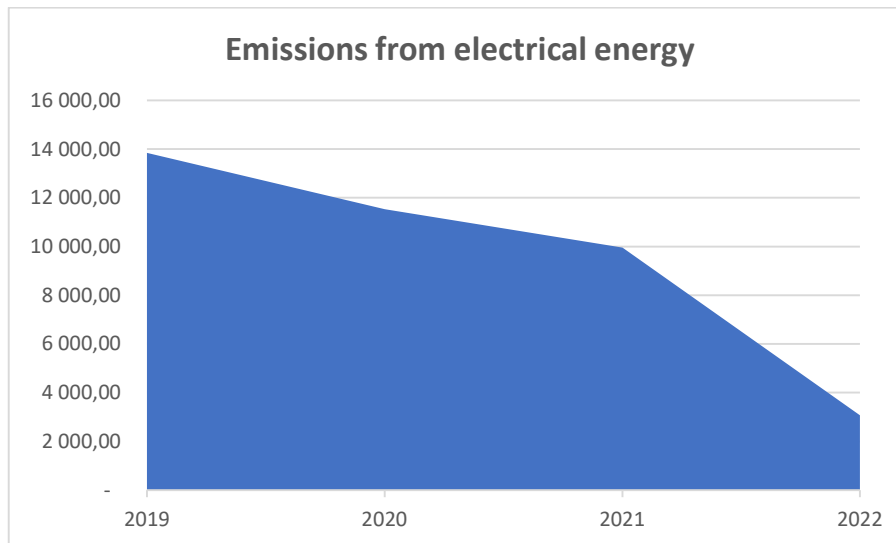
Chart 3:



In 2022, the carbon footprint was reduced by 44% in absolute terms and by 43.5% per client compared with the base year (2019).

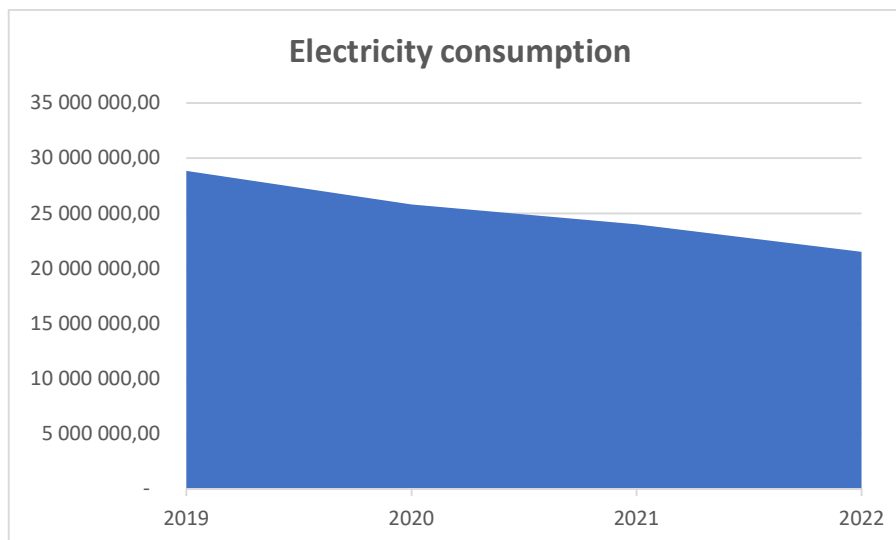
The single largest reduction in emissions is attributable to the main source of emissions, i.e. electrical energy. Including the electricity used in the company's buildings and vehicles and the servers used by the company and its clients, these emissions accounted for around 40% (2019 to 2021). Nevertheless, 2022 saw continued reductions in emissions from electrical energy as evident from the chart below, and electricity accounted for only 24% of the company's total carbon footprint (and was reduced by 63% compared with the base year).

Chart 4:



This reduction is attributable to the gradual decline in electrical energy consumption (Chart 5 below) and to purchasing guarantees of origin for electrical energy. In 2022, the company bought 59% of its electrical energy from renewable sources (guarantees of origin).

Chart 5:



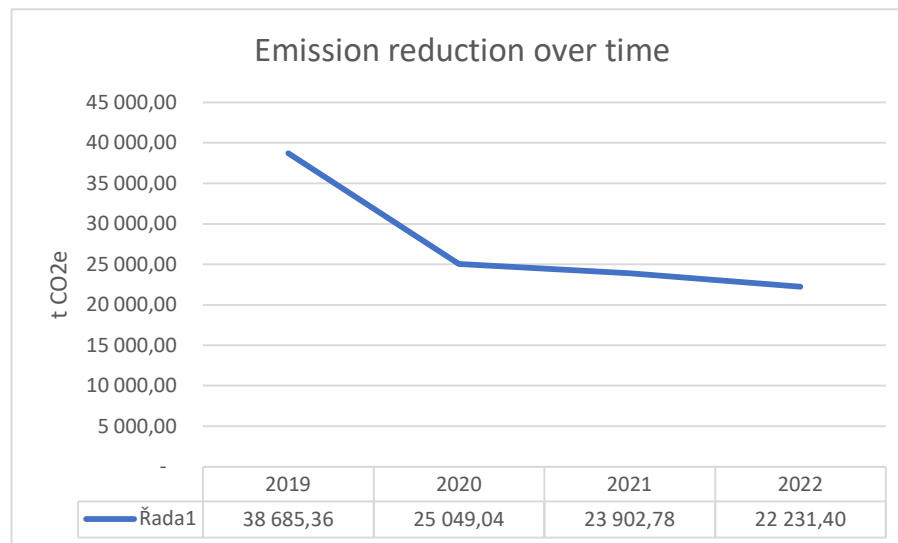
The company reduced its emissions in almost all respects, except investment where they rose by 31% due to remodelling branches to the new concept and employees' working from home. Electricity consumption also increased in the company's vehicles but this was offset by diesel and petrol consumption reduced by 29%. The transition to smart office with more extensive use of working from home (up by 7.5 times) was also an instrument for reducing emissions.

Working from home caused a huge reduction in emissions from **employees' commuting to work**. In 2019, employees covered almost 55 million kilometres, while in 2022 it was only 7.71 million kilometres (8.71 million kilometres in 2021).

The reduction in the carbon footprint from the newly added categories of equipment (automobiles, ICT, furniture etc.), where emissions are allocated based on the life cycle of the relevant product, was relatively important. Compared with 2019, the number of used products dropped significantly in all categories, with furniture placing first in this reduction because of the greater use of smart office and a significant reduction in the number of branches.

5. Demonstrated emission reductions

Compared with 2019, in 2022 the company achieved reductions in greenhouse gases produced, directly or indirectly, by Komerční banka by 17,436.1 tCO₂e, i.e. down by 44%. Although a certain portion of this reduction was attributable to the COVID-19 situation it should be noted that reductions were achieved in almost all 18 identified emission sources that Komerční banka reports, and we can therefore see a clear-cut trend of greenhouse gas emissions decreasing in all areas of our operation.



6. Reducing our carbon footprint

6.1 Reduction targets

Komerční banka is committed to reducing the impact on the global climate by setting ambitious but realistic emission reduction targets. These targets are being met through a planning tool to reduce the carbon footprint throughout the organisation. The targets are in the areas that our company can influence.

Target	
1	Purchase green electricity and offsets <ul style="list-style-type: none"> - Gradually increase the use of renewable energy. - Implement this criterion in dealing with electricity suppliers. - Use the energy that the supplier can support by a trustworthy guarantee of origin. - Use PPA (Power Purchase Agreement) projects
2	Optimise waste production <ul style="list-style-type: none"> - Implement the electronic office, reduce paper and printing use. - Implement strict criteria for waste sorting and reduction in municipal waste production.
3	Motivate employees and win them for the idea of saving CO ₂ emissions <ul style="list-style-type: none"> - Employees' commuting to work and their preference for means of transport with lower CO₂ emissions.
4	Company cars <ul style="list-style-type: none"> - Implement a new criterion when buying company cars and take into account their carbon footprint. - Prefer electric or hybrid cars. If buying a car with an internal combustion engine, prefer petrol engines with the lowest possible CO ₂ emissions (do not buy cars with a carbon footprint higher than 100 gCO ₂ per km).
5	Savings in the consumption of electricity and other utilities <ul style="list-style-type: none"> - Set rules for the use of lighting (considering daylight). - Analyse the use of space heating in buildings. - Switch off devices that are not in use. - Modify the operation and management of building services equipment – optimise energy management in buildings. - Refurbish obsolete energy systems of buildings (boiler rooms, HVAC units, cooling stations, etc.).
6	Transport <ul style="list-style-type: none"> - Extend working from home. - Preference of economy flights to business class.

6.2 Emission reduction action plan

Action plan 2020		Required effect	Timeframe* ¹	Resulting effect
1	Green electricity purchase and offsets	Use renewable electricity and offsets to halve the total carbon footprint by 2025.	2020 0% 2021 10% 2022 17% 2023 28% 2024 39% 2025 50%	Halving the total carbon footprint via buying green energy and offsets.
2022 In 2022, the company bought 59% of its total electricity demand conclusively (documented by guarantees of origin) from RES. At the same time, the company reduced its energy consumption by around 25% from 2019. This reduction can partly be attributed to the fact that more employees were using the opportunity to work from home, but also to a smaller number of branches and the continuously rising demand for				

¹ The timeframe is set in the base year 2019 and has not been changed over the years.

electronic customer service. Active use of energy management helped to reduce the energy intensity of buildings.

The 2023 Action Plan:

The company will continue seeking to reduce its electricity consumption and looking for opportunities for potential savings thereof. In the coming years, it will monitor the development of its energy consumption with regard to the more intensive use of data centres in consequence of a more intensive use of electronic customer service. Energy from rooftop photovoltaic panels installed on the company's buildings will be used.

2	Optimise waste production	Reduce the amount of landfilled waste in favour of recycled or burned waste.	2020 5% 2021 10% 2022 15% 2023 20% 2024 25% 2025 30%	Reduce waste emissions by 5% each subsequent year
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2022

The waste carbon footprint dropped quite significantly in 2020, by 67.9%, and this trend continued in 2021, emissions from produced waste dropping by as much as 80.2%. In 2022, emissions from waste dropped by as much as 95.9%, with only 1.3% of produced waste being landfilled.

The 2023 Action Plan:

The target has basically been met. Going forward, the company will primarily seek to maintain the current situation. In 2019, emissions from waste were 1.2% and in 2022 they were only 0.1%.

3	Motivate employees	Sustained reduction in emissions from employees' commuting.	2020-2025	Reduce emissions from employees' commuting by 3% each subsequent year
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2022

Emissions from employees' commuting to work were also reduced in 2022, which is a good signal and indicates that the reduction caused by the pandemic persisted. Unfortunately, last year saw a smaller number of employees' responses to the questionnaire on commuting (primarily as regards the staff at the head office); it declined from 30% in 2021 to 26% in 2022.

The 2023 Action Plan:

Continue the trend from 2022, i.e. significantly increase working from home compared with 2019.

The main target for 2023 is to achieve a larger number of employees' responses to the questionnaire on commuting, thereby reducing the potential error rate.

4	Business cars	Sustained reduction in emissions from transport in business cars.	2020-2025	Reduce emissions from transport in business cars by 3% each subsequent year
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In 2022, the company reduced emissions from its vehicles by 29%. To a considerable extent, this reduction is attributable to switching to electric vehicles and lower fuel consumption in IC automobiles (in 2022, fuel consumption decreased by 26% in terms of litres). In 2019, electric vehicles covered 49,036 km while IC vehicles covered 11,062,565 km. The gradual replacement of the vehicle fleet resulted in a visible change of the mileage structure in 2022. Electric vehicles covered 624,436 km while IC vehicles covered 8,216,174 km in 2022.

The 2023 Action Plan:

Monitor the use of company vehicles, and continue the transition to electric vehicles. Reduce the diesel and petrol vehicles' mileage. Identify the staff members who record the largest mileage and ensure that they migrate to electric vehicles.

5	Decrease consumption of electricity and other utilities	Sustained reduction in emissions from the consumption of electricity and other utilities.	2020-2025	Reduce emissions from electricity consumption by 3% each subsequent year
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In 2022, the company reduced emissions from its consumption of energy and water. In 2023, the company will continue to monitor these values and seek to reduce emissions even more.

In 2022, heat and natural gas consumption was lower than in 2021. This reduction is attributable to a smaller number of occupied buildings, a system of shared workplaces and, equally importantly, to energy reporting and the related energy saving measures.

The 2023 Action Plan:

In 2023, the company will continue to follow the current energy saving measures in place, and gradually implement them in all the properties used. It will expand its monitoring of energy consumption in its properties.

6	Transport	Sustained reduction in emissions from business trips.	2020-2025	Reduce emissions from business trips by 3% each subsequent year
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In 2022, emissions from business trips dropped by 36% compared with the base year. The numbers of both air miles and hotel nights declined significantly. The positive development of the greater use of public transport (train and bus) is evident and the number of air miles is much smaller than in 2019. Combined with the switch from IC to electric vehicles, the target can be expected to be met in the future (also thanks to the greater use of remote advisory services).

7. Offsetting carbon footprint

7.1 Offset targets

Komerční banka is committed to partially offset the CO₂ emissions associated with its activities. Carbon credits are a robust method for mitigating the negative effects of CO₂ emissions. This mitigation is taking place outside our organisation and includes projects that match well our mission to provide services that are not burdened by greenhouse gas emissions.

Carbon credits are purchased from pre-verified suppliers and subject to consultation with a certification company. All of these projects comply with offset principles and are listed in Preferred by Nature's carbon footprint standard.

Only projects certified by the following standards will be used for offsetting:

- Gold Standard (including CarbonFix) <https://www.goldstandard.org/>
- Voluntary Carbon Standard <https://registry.terra.org/>
- Plan Vivo Standard <https://www.planvivo.org/>

8. Data quality evaluation

8.1 Data quality records

In order to monitor and improve data quality over time, Komerční banka provides a qualitative and quantitative assessment of data quality throughout the carbon footprint management system, including activity data, data allocation, estimates and recalculations, as well as the emission factors used. Data quality is evaluated on the basis of completeness, and the temporal, geographical and technological representativeness.

8.2 Data quality evaluation

Komerční banka seeks to use primarily current and accurate input data. This includes the provision of primary data for all activities under the company's control, at least all emissions for Scopes 1 and 2, obtained from invoices, Alstanet's CAFM system, energy management, mileage covered, and annual or monthly meter readings. The extent of Scope 3 may in some cases be estimated or allocated due to incomplete data obtained.

Number	Activity	Scope	Data type	
			Primary (exact)	Secondary (calculated, estimated)
1	Natural gas	1	X	
2	Diesel in the unit	1	X	
3	Air conditioning, refrigerant	1	X	
4	Company car, diesel	1	X	
5	Company car, petrol	1	X	
6	Electricity	2	X	
7	Electricity for cooling	2		X
8	Electricity for vehicles	2	X	
9	Heat	2	X	
10	Waste	3	X	
11	Business trips, hotels	3	X	
12	Business trips, airplanes	3		X

Number	Activity	Scope	Data type	
			Primary (exact)	Secondary (calculated, estimated)
13	Business trips, taxi	3		X
14	Employees' commuting	3		X
15	Investment	3		X
16	Material	3	X	
17	Water	3	X	

The values of consumed energy (electrical energy, heat and gas) are not copied from energy suppliers' bills, because their readings are not taken exactly on the last day of the month and can be delayed. The values used for calculating the carbon footprint are therefore accepted from in-house metering, and these values may differ slightly from those in the energy suppliers' bills.

8.3 Improvement of data quality over time

Komerční banka is committed to improving the data collected and used in the calculation of the carbon footprint over time, with a view to ensuring the most accurate carbon footprint result possible and to demonstrate reduction thereof. Komerční banka is taking steps to ensure the highest data quality within and outside the organisation, including compliance with best practice and using the latest updated sources, and will make every effort to use primary rather than secondary data. These efforts are as follows:

- i. Improve the collection of data on employees' commuting. In 2021, the company obtained data from more than 2,000 (30%) employees (in 2019 only from 600) but the number in 2022 was 1,742 employees (26%). In 2023, the company will seek to reverse this negative trend, for it has a heavy impact on the calculation of emissions from employees' commuting. Accuracy in this calculation is important since these emissions account for approximately 5% of the company's total emissions.
- ii. Primary data: Ensure timely and continuous primary data recording by responsible employees. The data must be supported by the respective documents.
- iii. Data collection: The authorised employees collect data and transmit it, on a regular basis, to the person responsible for the calculation. This person is responsible for the quality and accuracy of the data.
- iv. Calculation: Make efforts to improve the calculation system.

- v. Emission factors: Monitor emission factors and continuously acquire the current ones.
- vi. Allocation methods: Try to limit estimates and additional calculations.

Data evaluation for 2022

In 2022, the company carried out certain measures with a view to improving the quality of the data reported:

1. Emissions from the life cycle of the equipment used were added. The company decided to further extend the range of the included emissions by adding those related to used equipment such as phones, computers and other IT devices, ATMs, automobiles etc. These emissions were calculated for the base year 2019 and for 2022.
2. Working from home: working from home is increasingly being used and the company therefore decided to add this item and calculate the emissions related to working from home. In this respect, emissions from consumed electrical energy (computer, monitor, lighting) and from the prorated part of consumed heat have been included.

	Action plan	Resulting effect
1	More accurate input data for emission sources	Value accuracy improvement
2	More detailed values of inputs	Value accuracy improvement
3	Larger number of employees responding to the question about commuting to work	Value accuracy improvement
4	Improved records of the amount of waste and its further processing using available data from the company in charge of waste collection and disposal. Breakdown of non-recycled waste (everything except paper and plastics) into: <ul style="list-style-type: none"> - Land-filled - Composted - Burned 	Value accuracy improvement
5	More accurate calculation of investments. Categorise work by type of investment.	Value accuracy improvement

1. Source of emission factors for 2022: DEFRA 2022

- Most emission factors were taken from the DEFRA 2022 records (<https://www.gov.uk/government/collections/government-conversion-factors-for-company-reporting>).
- For electricity, the emission factor provided by the energy supplier, ČEZ, was used.
- For construction work, the emission factor was taken from a technical report that took the local conditions into account, <https://iopscience.iop.org/article/10.1088/1755-1315/222/1/012013>
- For natural gas, heat, furniture, and capital project work, the emission factor from the Ecoinvent 3 database was used.
- For used printer cartridges, the emission factor was taken from the following source: <https://energycentral.com/c/ec/ink-waste-environmental-impact-printer-cartridges>.

2. More detailed values of inputs

N/A

3. Obtaining better and more accurate emission factor values

See above

9. Carbon footprint and climate communication

9.1 Public communication on climate change

Komerční banka, a.s. communicates carbon footprint results on an annual basis. This information can be found in the following documents:

	Document title	Document content and purpose	Link
1	Company website	General information	https://www.kb.cz/cs/o-bance/vse-o-kb/podnikame-udrzitelne/environmentalni-udrzitelnost

9.2 Carbon footprint management statements and logos

Komerční banka, a.s. uses CFM statements and logos to demonstrate its effort to manage the carbon footprint.

