



EBA ENVIRONMENTAL STATEMENT 2025

(Data from 2024)





EMAS

**VERIFIED
ENVIRONMENTAL
MANAGEMENT
FR-000098**

29/05/2025

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About this document

This consolidated 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 2024 to 31 December 2024.

This document has been set up in accordance with the 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, as subsequently amended¹, as well as with sectoral reference document for the public administration sector (Commission Decision (EU) 2019/61)².

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 updated environmental statement on its website [Sustainable EBA](#)³.

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 OJ L 342, 22.12.2009, p. 1, ELI: <http://data.europa.eu/eli/reg/2009/1221/oj>. Current consolidated text: ELI: <http://data.europa.eu/eli/reg/2009/1221/2023-07-12>.

² [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 \(EMAS\) \(OJ L 17, 18/01/2019, p. 1\)](#).

³ <https://www.eba.europa.eu/about-us/sustainable-eba>

Executive summary

The EBA managed to achieve all its 2024 environmental objectives.

- The EBA maintained its reduced levels of business travel and on-site meetings.
- The EBA continued to raise awareness about sustainable ways of travel and to promote green options for commuting.
- The EBA managed to achieve its reduction target on energy consumption.
- Sustainable policies for the reduction of environmental impact of IT&C equipment were implemented.
- Within the framework of the EBA circular economy policy, the EBA published its first call for expression of interest for withdrawn IT equipment and completed its first donations of laptops.
- The EBA evaluated the environmental impact of 100% of procurement procedures and included green procurement criteria in all the procurement procedures that had an environmental impact.
- The EBA continued to train its procurement officers and contract managers on green public procurement.
- 100% of the EBA's ESG-related mandates were delivered on time.
- The EBA established environmental objectives for all its managers.
- All EBA staff and new joiners frequented EMAS induction training. Moreover, 280 people completed obligatory EMAS e-learning.
- The EBA complies with all its environmental obligations.

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 mission is to **contribute to the stability and effectiveness of the European financial system through simple, consistent, transparent, fair regulation and supervision that benefits all EU citizens.**

The EBA was established on 1 January 2011 as part of the European System of Financial Supervision (ESFS). 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 institutions and investment firms across the EU: **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](#)⁴.

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](#)⁵.

1.2 Location

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 and BREEAM. The latest energy performance diagnosis rates the building at level B for greenhouse gas emissions and D for energy consumption.

1.3 Teams

At the end of 2024, the EBA employed 258 persons: temporary agents, contract agents, seconded national experts and trainees. The environmental management system applies equally to all. The interpretation of data for recent years – 2020-2022 - is heavily impacted by the COVID pandemic,

⁴ <https://www.eba.europa.eu/financial-innovation-and-fintech/sustainable-finance>

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

namely the irregular presence of staff on the premises, periods of obligatory teleworking and unstable returns to the offices.

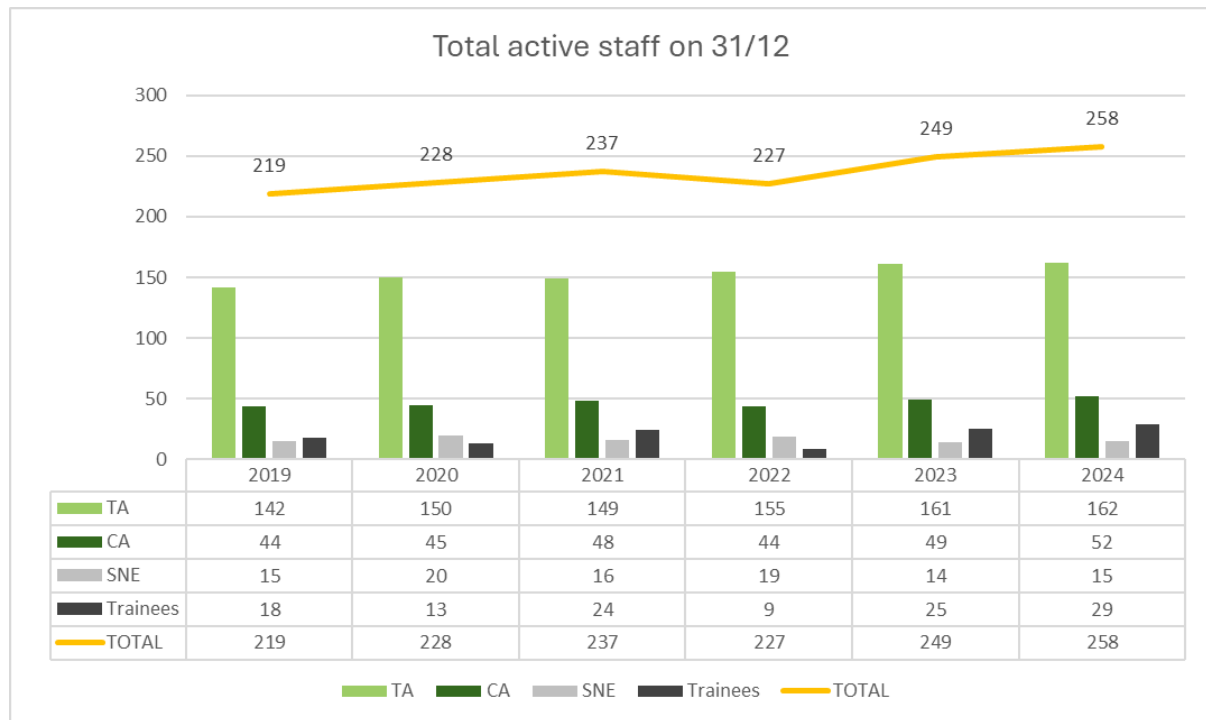


Figure 1: Number of active staff on 31 December 2019-2024

1.4 Registration

The EBA is registered in France under the NACE code 6611Z – *administration de marches financiers*. Its EMAS certificate no. FR-000098 is valid until 1 June 2025.

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 (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.

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

The EBA also contributed to the drafting of [EU Agencies Network Charter on the reduction of greenhouse gas emissions and responsible environmental management](#), which was adopted by the Heads of Agencies in February 2024 and by the EBA in January 2025. The EUAN Charter constitutes [Annex II](#).

2.3 Significant stakeholders

Our environmental performance is impacted by several important stakeholders.

- **The European institutions** define the EBA's mandate. They expect the EBA to integrate environmental, social and governance, or ESG, risks and to consider specific aspects of sustainable finance. They also expect that the EBA is compliant with all relevant EU rules and regulations.
- **The Board of Supervisors** and **Management Board** as the main decision-making bodies, expect the EBA to comply with the EBA Regulation and the given mandates.
- **The National Competent Authorities** are crucial stakeholders in the implementation of ESG considerations the EBA develops. Additionally, we need to keep them engaged while reducing our greenhouse gas emissions with less travel. **The building manager** is an important partner in waste and energy management.
- **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's environmental management system.
- Finally, **the EBA's staff** plays 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 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 Regulation. Information about [legal and policy framework can be found on the EBA website](#).

French legal environmental obligations are identified by a third party, who integrates them in their legal database.

Following these updates, an annual analysis of environmental legal compliance is conducted. 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.

The applicable legal requirements concerned but were not limited to the following areas:

- waste management (*track déchets*)
- energy consumption (*décret tertiaire, sobriété énergétique, DPE*)
- GHG reporting (*bilan GES*)
- mobility and public transport contribution (*plan et forfait mobilité, stationnement des vélos*)
- building maintenance (*charte environnementale*)
- security, health and safety at work (e.g. evacuation exercise, security of cleaning products).

In 2024 the EBA changed the provider for the monitoring environmental legal requirements under French law. On this occasion, a thorough check of legal evidence was executed.

Consequently, following a legal audit, **the EBA complies with all its environmental obligations.** It also monitors the implementation of legal provisions for which the building landlord is responsible.

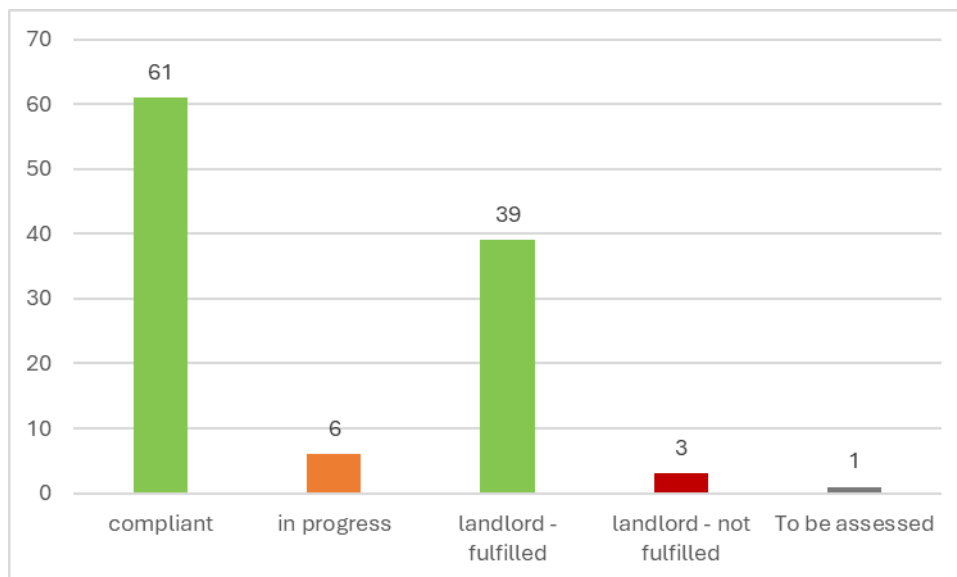


Figure 2: Status of legal compliance 2024

Finally, the EBA's environmental management system is subject to annual internal audits.

In the latest internal audit report of March 2025, the auditors concluded that *the EBA's environmental management system meets the requirements of the UNE-EN-ISO 14001:2015 Standard and European Regulation 1221/2009 (modified by European Regulations 1505/2017 and 2018/2026), and it is appropriate to the nature of its environmental aspects and coherent with its Policy. However, the result reflected in this report (5 strong points, 3 remarks and 4 improvement opportunities) indicates that the EMS has a high level of implementation but has not yet reached the optimal level of efficiency, so the organization is encouraged to analyse the detected findings and to undertake the necessary actions for its improvement. No non-conformity was detected during the audit.*

2.5 Environmental impacts

The EBA activities have both direct and indirect impacts on the environment. While the direct impact of the EU institutions and bodies on the environment is limited; the indirect impact is large. This is because EU authorities have a key role in legislating and monitoring the environmental aspects of their activities.

On the one hand, there are the direct environmental aspects of the EBA's activities, which are defined as activities, products and services that affect the environment and over which the organisation has direct management control. For the EBA these are:

- business travel of EBA staff
- waste generation, segregation and disposal
- water and energy consumption in the EBA premises
- paper consumption.

On the other hand, 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 (such as sustainable finance and ESG risks)
- procurement of supplies, services and works
- water and energy consumption in shared areas of the building
- emissions of greenhouse gases and pollutants to the air from visitors' 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 and confirmed during management reviews. Specific objectives, key performance indicators and concrete actions are established for each one of them on an annual basis.

Significant environmental aspects are identified by EMAS Team assisted by external consultant(s). Relevant EBA activities are evaluated in view of their impact on the environment, potential to improve and related risks & opportunities. Final scoring indicates those significant aspects that need to be primarily tackled and require improvement actions.

2.6 Environmental objectives

Based on the EBA Environmental Policy and significant environmental aspects as well as strategic directions established by the European Commission⁶ and the EBA⁷, the following environmental objectives and targets were set for 2022-2024 and 2025-2027.⁸

⁶ Greening the Commission communication, [People first – Greening the European Commission \(europa.eu\)](https://ec.europa.eu/eip/eip-act/eip-act-communication_en)

⁷ EBA [Programming documents | European Banking Authority \(europa.eu\)](https://www.eba.europa.eu/en/programming)

⁸ 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.

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	
	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	
	T.3			EBA visitors and staff are informed about sustainable ways of travel	
	T.4				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 2022)	
	E.3				Energy consumption in the building is reduced by 5% (baseline 2023)
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		
	P.2			Contract managers are trained on green public criteria	

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		
	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	
HORIZONTAL	H.1				Environmental objectives are established for the management team
	H.2				All staff and in-house consultants completed their EMAS training.

Figure 3: Environmental objectives 2022-2024

IMPROVEMENT AREA	ENVIRONMENTAL POLICY	NO.	STRATEGIC OBJECTIVE 3-year cycle 2025-2027
EMISSIONS (previously TRAVEL and ENERGY)	<i>Minimise our impact on greenhouse gas emissions, with a special focus on travel; Build a strong relationship with our landlord to improve our energy consumption performance</i>	EM.1	Maintain the reduced levels of business travel (missions and travel of visitors)
		EM.2	Increase green transport options for home-office commuting
		EM.3	Reduce energy consumption
		EM.4	Improve reporting
CIRCULAR ECONOMY (previously PROCUREMENT and WASTE)	<i>Maximise the use of electronic solutions and green public procurement to limit our material impact; Improve our waste production, segregation and recycling as expected by our staff</i>	CE.1	Minimise purchases of physical items so as to limit our material impact
		CE.2	Buy to keep
		CE.3	Maximise the life cycle of products
		CE.4	Minimise the generation of waste
		CE.5	Dispose of items in an environmentally friendly manner
CAPACITY BUILDING (previously HORIZONTAL)	<i>Commit to developing knowledge, finding technical solutions and adjusting our organisation and behaviours</i>	CB.1	Set up environmental objectives for the majority of staff
		CB.2	Train staff and in-house consultants on EMAS, sustainability, sustainable finance, climate-related and ESG risks
		CB.3	Introduce sustainability reporting
		CB.4	Digitalise and automate data collection
		CB.5	Engage and inform staff and stakeholders
CORE BUSINESS	<i>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</i>	CB.1	Deliver on all tasks included in the EBA's annual work programmes

Figure 4: Environmental objectives 2025-2027

2.7 Governance

To implement and maintain an efficient environmental management system, the EBA adopted a governance structure which allows everyone to be involved [update: April 2025].

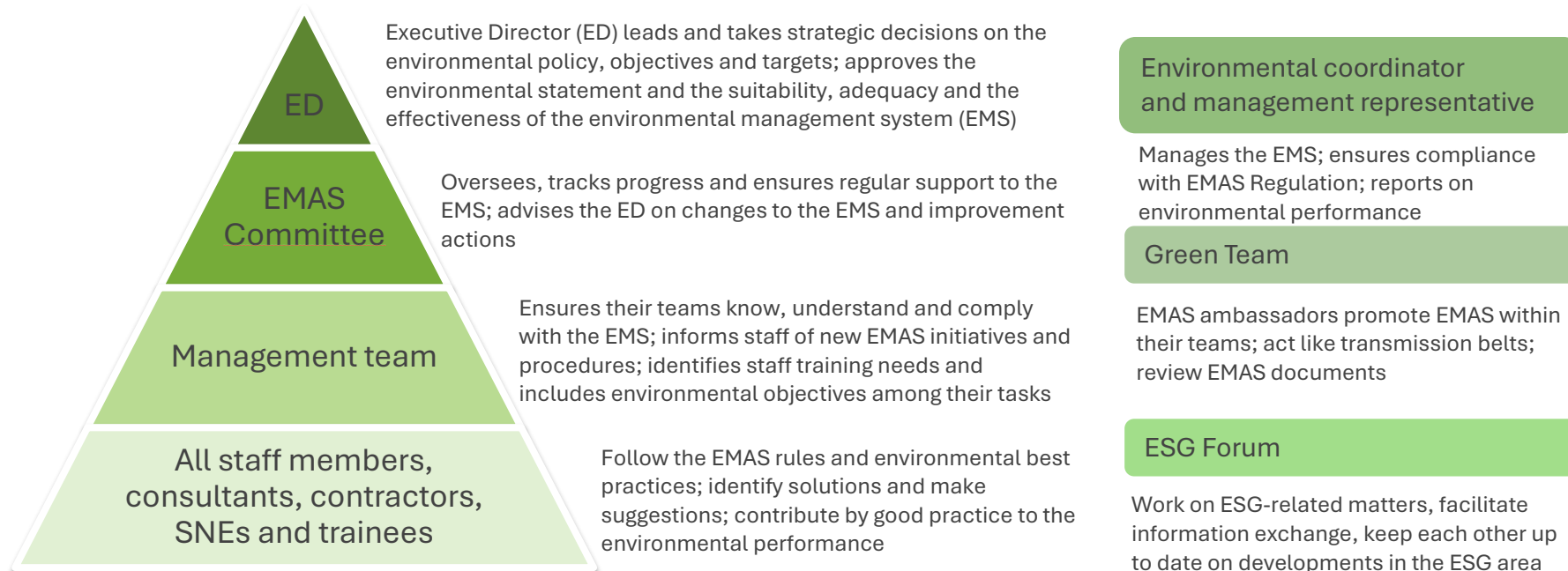


Figure 5: EMAS team roles and responsibilities

2.8 Communication

The EBA continued to actively promote EMAS, environmental management and sustainability within the EU Agencies Network.

- On 19 January 2024, the EBA and the European Union Drugs Agency organized an info-sharing session about the development of EMAS in-house trainings. The agencies shared examples of training modules and e-learning courses as well as steps for their practical implementation.
- The EBA was invited by Community Plant Variety Office (CPVO), a European agency in Angers, France, to deliver a presentation on 29 January 2024 about its EMAS journey as well as greening activities and best practices we put in place in the agency. Organized in collaboration with the CPVO management, staff and greening network, the event highlighted the benefits from implementing EMAS and was a testament to the significance of collaboration among European Union agencies.
- The EBA co-drafted 'EU Agencies Network Charter on the reduction of greenhouse gas emissions and responsible environmental management' approved by Heads of European Agencies in February 2024.
- Between February and April 2024, the EBA participated in an inter-agency twinning programme on sustainability reporting, a joint initiative of the Performance Development Network and Greening Network of the EU Agencies Network.
- The EBA, together with ESMA and EIOPA, participated for the second time in Interinstitutional EMAS Days. The ESAs' presentation 'Sustainable finance: tools for mitigating climate-related risks', on 5 November 2024, ranked in the top 3 most frequented sessions of this annual event of EMAS-registered organisations.
- On 22 November 2024, the EBA shared its best practices with its presentation 'Beyond the Walls: Designing Our Workplace for a Sustainable Future'.

In addition to the dedicated webpage Sustainable EBA, the EBA continues to refer to EMAS in all its vacancy notices, procurement procedures and orientation packs for new joiners (f.ex. staff, trainees, interns).

3. Environmental performance

3.1 Methodology and data collection

The greenhouses gas emissions are calculated by external experts according to *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, monitoring of environmental performance and emissions have been performed since 2020. 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

In 2024, business travel of the EBA staff generated 39% of emissions. The next three sources – the purchase of assets, the consumption of energy and materials – were jointly responsible for a similar number of emissions (39,8%).

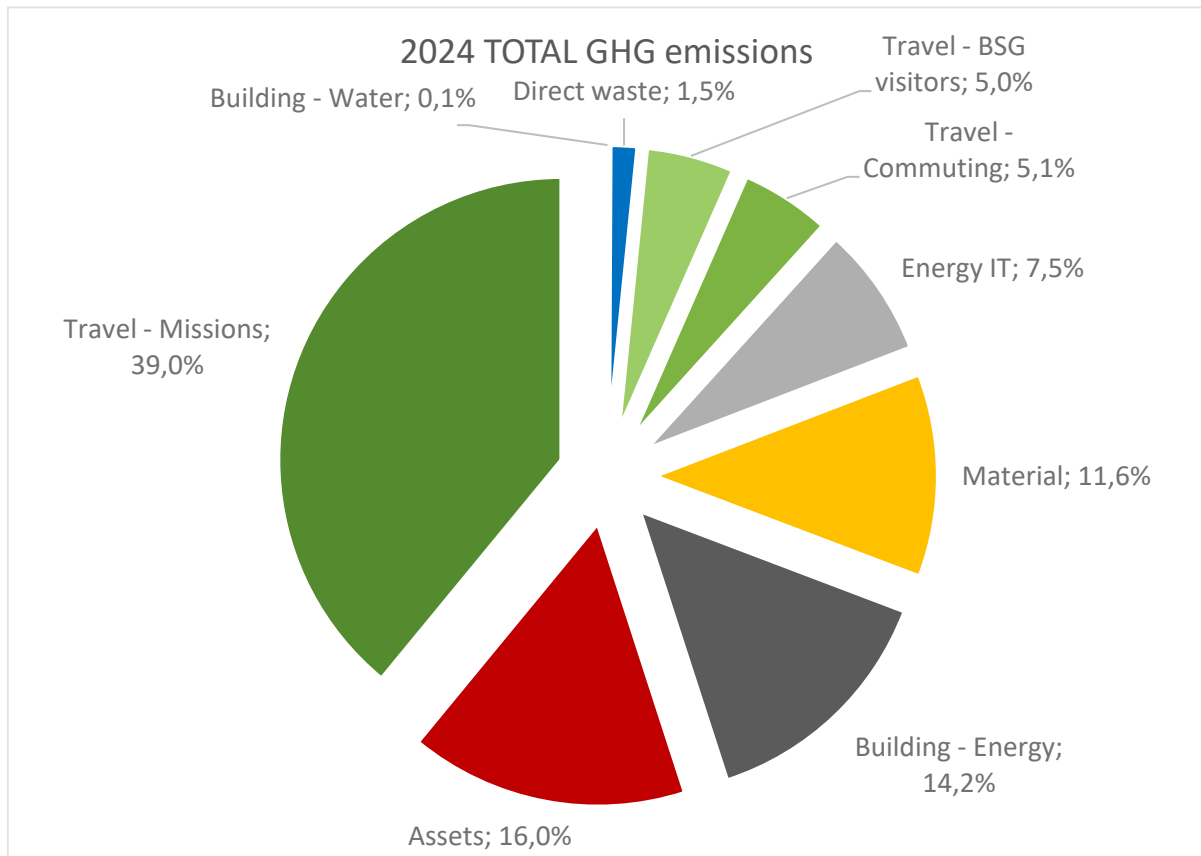


Figure 6: Sources of GHG emissions 2024 (%)

The following emissions have **decreased** in 2024:

- Energy consumption in the building: significant energy savings were achieved thanks to energy reduction initiatives implemented.
- IT emissions: thanks to the migration of the IT infrastructure to the public cloud, the energy consumption from the physical data centers was eliminated. Since 2024, the IT-related emissions halved even though they now they include the emissions from the whole M365 infrastructure (and not only from the data centers).
- Transport of visitors: since 2024 the EBA only considers the participants of Banking Stakeholders Group whose travel it reimburses.
- Water consumption: reductions were achieved thanks to water saving measures implemented by the building.

The following emissions have **increased** in 2024:

- Asset purchases for the EBA premises and home office: the emissions not only include the initial impact of the purchases of these assets, but also the environmental impact over their lifetime (amortisation of 4 years for IT equipment, and 10 years for furniture).
- Staff commuting: the survey conducted among the employees confirmed their post-covid increased presence in the office and their new commuting habits.
- Business travel of the EBA staff: the number of missions, staff on missions and mission days slightly increased in 2024 in comparison to 2023 but remained below the established threshold (50% less in 2024 than in 2019).
- Waste: increased presence of staff in the premises, together with waste disposal related to office works, resulted in greater quantities of generated waste.

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

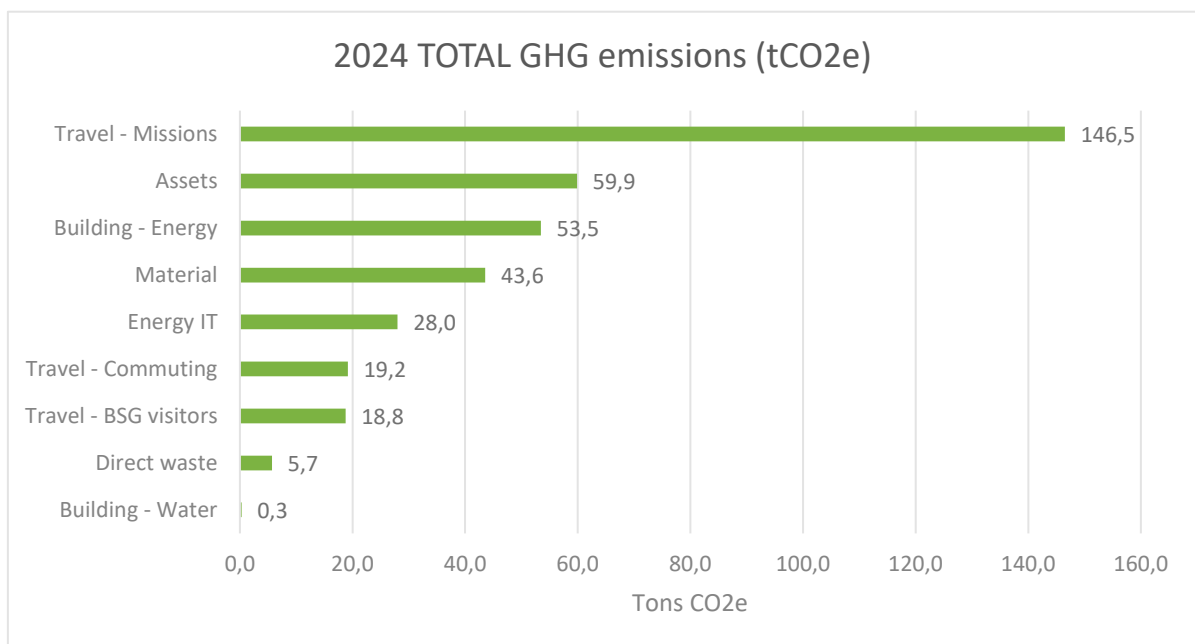


Figure 7: GHG emissions 2024 (tCO₂e)

3.3 Performance indicators

3.3.1 Overview

SIGNIFICANT ASPECT	NO.	ENVIRONMENTAL OBJECTIVES 2024	PERFORMANCE INDICATOR	STATUS (end 2024)	ACTIONS TO IMPROVE PERFORMANCE (implemented 2021-2024)	ACTIONS TO IMPROVE PERFORMANCE (next steps 2025)
TRAVEL	T.1	Reduce business travel by the EBA's staff by 50% (baseline: 2019)	Not more than 491 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, update of visitors' handbook and mission & meetings workflow	Revision of procedures on sustainable meetings and missions, automation of mission-related emissions, continuation of awareness-raising about sustainable ways of travel (new Mission Guide, new FWC, MIPS)
	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		
	T.3	EBA visitors and staff are informed about sustainable ways of travel	N/A	Achieved		
	T.4	Green option for home-office commuting are increased and promoted	N/A	Initially foreseen only for 2024, this objective was postponed and enlarged as a strategic objective for a 3-year period of 2025-2027	Continuation of support in the form of public transport contribution scheme, liaising with Paris La Défense	Revision of public transport contribution scheme, mobility plan survey
ENERGY	E.2	Energy consumption in the building is reduced by 5% (baseline 2023)	Total direct energy use of not more than 894 MWh	Achieved	Energy saving measures, technical report on energy efficiency	Automatisation of energy-related data collection to improve reaction capabilities
IT	IT.3	Sustainable policies for the reduction of environmental impact of IT&C equipment are implemented	N/A	Achieved	Reprogramming of MS Teams rooms video conferencing devices, withdrawal of half of group printers, implementation of Azure Virtual Desktop and M365 dashboard	Further focus on the reduction of IT-related greenhouse gas emissions

PROCUREMENT	P.2	Contract managers are trained on green public criteria	N/A	Achieved	Training on green public procurement for the EBA procurement team and contract managers	Information session on best practices and sectoral reference documents for public administration
PROCUREMENT & WASTE	P.W.3	All furniture and IT equipment are decommissioned in a sustainable manner	N/A	Achieved	Adoption of circular economy policy and donation policy, first donations of withdrawn IT equipment	First reports on the implementation of circular economy policy at the EBA
CORE BUSINESS	C.B.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	Since 2023, EMAS e-learning is mandatory for all staff; additional trainings on sustainable finance	Revamp of EMAS e-learning course and opening it to all European institutions and agencies on EU Learn
	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 are delivered on time	Achieved	100% of the EBA's ESG-related mandates were delivered on time	Roadmap on sustainable finance
HORIZONTAL	H.1	Environmental objectives are established for the management team	100% managers have environmental objectives	Achieved	Environmental objectives for the whole management team	Establishment of environmental objectives also for assistants
	H.2	All staff and in-house consultants completed their EMAS training	EMAS e-learning is mandatory for all current staff, new joiners, trainees, job shadowers and in-house consultants	Achieved	All EBA staff and new joiners frequented EMAS induction training. Moreover, 280 people completed obligatory EMAS e-learning	Continuous monitoring of the training completion

Figure 8: Overview of 2024 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 the EBA meetings (visitor travel) and staff home-office commuting (within the Paris region).

Objective T.1: maintain the reduced number of business travel

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

In 2024, the number of missions, staff on missions and mission days slightly increased in comparison to 2023 but remained below the established threshold (50% less in 2024 than in 2019).

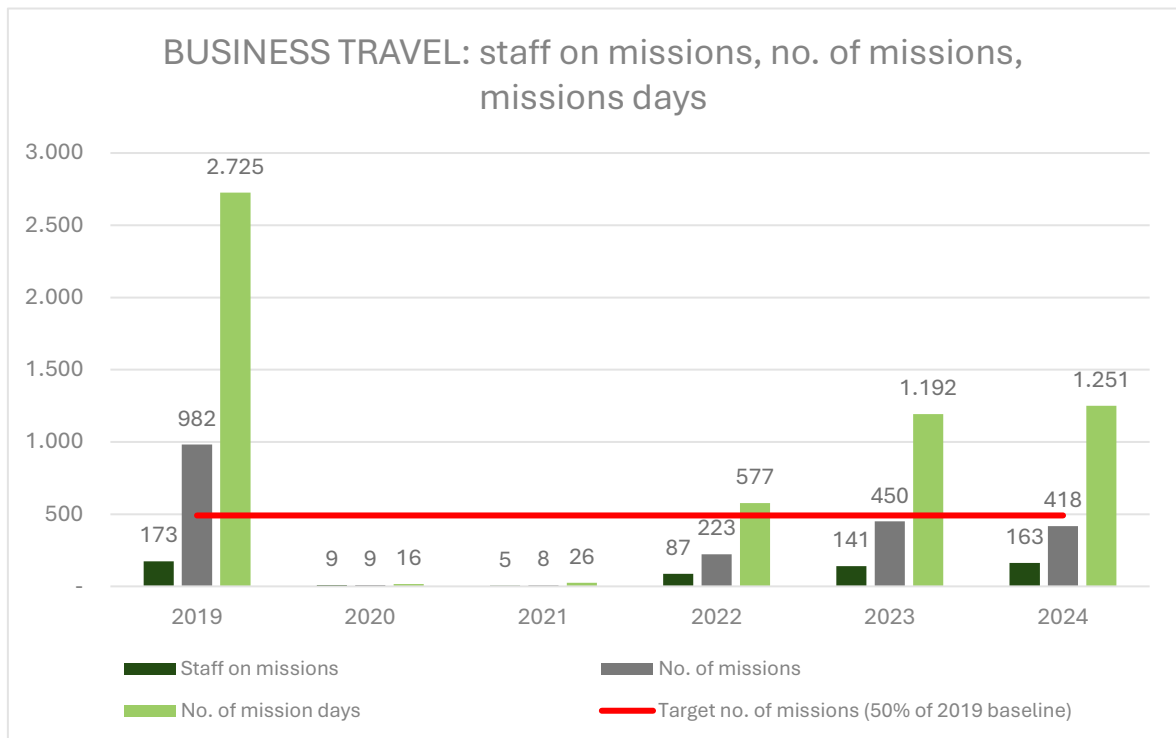


Figure 9: Staff on missions 2019-2024

Objective T.2: maintain the reduced number of meetings

Since 2019, the EBA has significantly decreased the number of on-site meetings.

In 2024, the total number of meetings slightly increased in comparison to 2023 but remained below the established threshold (50% less in 2024 than in 2019).

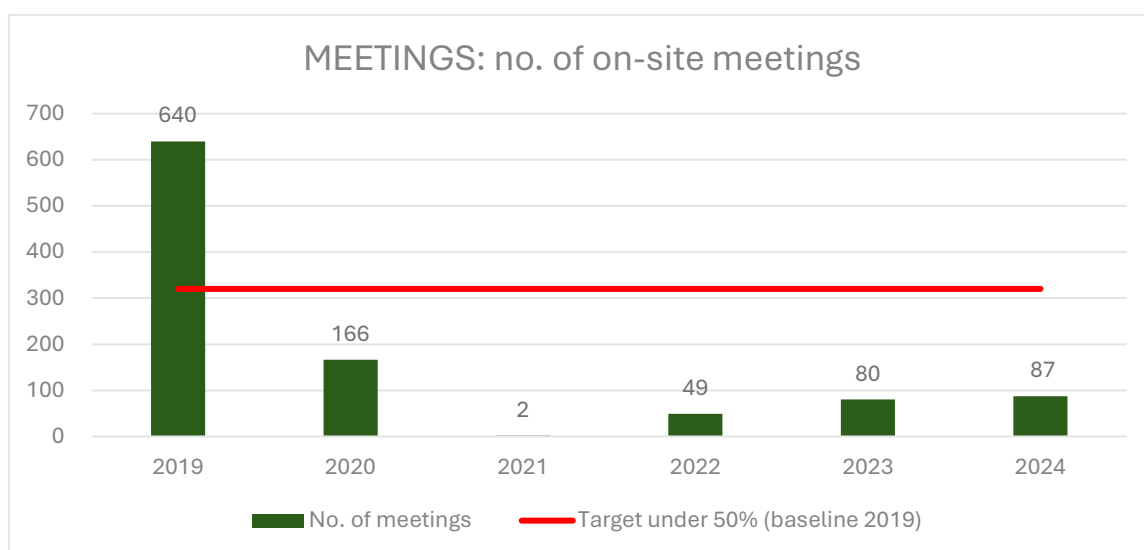


Figure 10: Number of meetings 2019-2024

Since 2024, for the calculation of emission, the EBA only considers those meeting participants whose expenses it reimburses, namely the members of Banking Stakeholders Group.

Objective T.3: EBA visitors and staff are informed about sustainable ways of travel

In 2024, the EBA continued to raise awareness about sustainable ways of travel. In particular, the EBA updated its [handbook for visitors](#), where it invites its guests to contribute to a greener EBA.

Objective T.4: Green transport options for home-office commuting are increased and promoted

The objective to increase green transport for staff home-office commuting, initially foreseen only for 2024, was postponed and enlarged as a strategic objective for a 3-year period of 2025-2027.

The EBA continues to actively promote green options for commuting in its discussions with the building and Paris La Défense authorities. In 2024, the EBA maintained its contribution to public transport for its employees.

3.3.3 Energy

Objective E.3: Energy consumption in the building is reduced by 5% (baseline 2023)

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

The EBA continued to adopt energy saving measures, such as adjusting heating schedules and temperatures, decreasing light intensity, switching off hot water boilers and shutting down its audi-video back-end infrastructure overnight.

The EBA finalised a technical report on energy efficiency, with the aim to identify further energy saving measures in the functioning of the EBA premises in view of European targets on greenhouse gases reductions.

In 2024, the EBA managed to achieve its reduction target on energy consumption. The numbers reported include the EBA individual consumption as well as the EBA share in the building consumption.

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

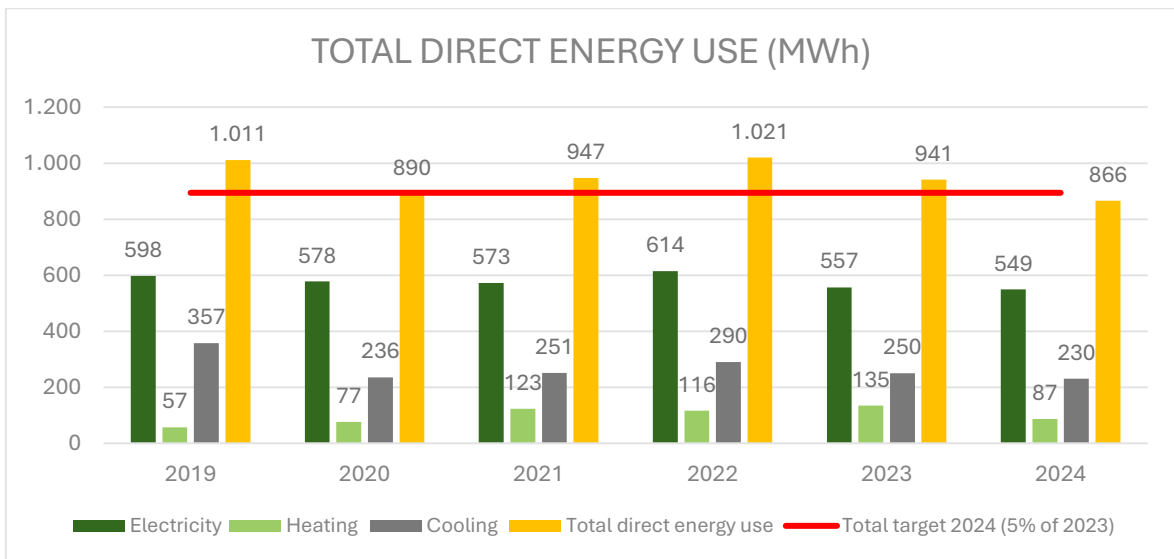


Figure 11: Energy use 2019-2024

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

Since June 2021, 100% of the EBA-procured electricity comes from renewable energy sources, confirmed by the certificates of origin. Since 2024, the Tour Europlaza has also produced electricity from green sources. Consequently, 63% of the total energy used by the EBA comes from renewable energy sources.

3.3.4 IT

Objective IT.3: Sustainable policies for the reduction of environmental impact of IT&C equipment are implemented (recycling, reusing, multi-purposing)

In its Environmental Policy, the EBA committed to maximising the use of electronic solutions to limit our material impact and to improve energy consumption performance.

In 2024, the EBA continued to implement comprehensive policies to optimize the usage of IT&C equipment, focusing on sustainability and efficiency.

MS Teams rooms video conferencing devices were reprogrammed to shut down at night and over weekends. Additionally, all group black-and-white printers were removed from the print rooms.

Moreover, cost-effective measures for the EBA Azure Virtual Desktop were implemented by forcing the power off of virtual machines during periods of inactivity and shutting them down during night hours and weekends.

By adopting advanced monitoring tools, full visibility into our Azure resource consumption was ensured, allowing ITC to maintain business processes and business continuity.

Finally, regular reviews of our dashboards helped us track our progress and continuously improve our environmental footprint.

3.3.5 Waste

Objective P.W.3: All furniture and IT equipment is decommissioned in a sustainable manner (donation, disposal)

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

To contribute to this objective, in 2023, the EBA adopted a circular economy policy, where it commits to: a) minimise purchases of physical items so as to limit our material impact, b) buy to keep, c) maximise the life cycle of products, d) minimise the generation of waste, e) dispose of items in an environmentally friendly manner and f) introduce and promote environmental best practices.

Within the framework of the EBA circular economy policy, in 2024, the Authority published its first call for expression of interest for withdrawn IT equipment and completed its first donations of laptops.

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

The EBA implemented new waste organisation and promoted the culture of recycling and waste reduction. Yet, the increased presence of staff in the premises, together with waste disposal related to office works, resulted in greater quantities of generated waste.

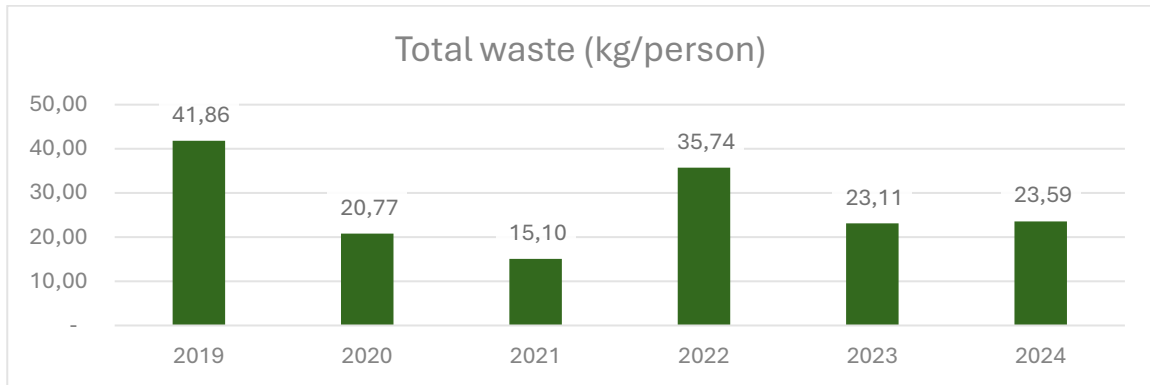


Figure 12: Waste generation 2019-2024

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

The EBA generates minimal quantities of hazardous waste. These are batteries, toners, and electrical & electronic equipment waste.

In 2024, the total amount of hazardous waste amounted to 568 kg.

3.3.6 Procurement

Objective P.1: Environmental impact is considered for 100% of contracts procured by the EBA

In its Environmental Policy, the EBA committed to maximising the use of green public procurement to limit its material impact. This means that the EBA strives to minimise the environmental impacts of its procurement activity and of the services, supplies and works it procures. The EBA assesses whether its purchases have an environmental impact and, if they do, the EBA specifies green procurement criteria in its procurement procedures and chooses sustainable services and supplies.

Since 2022, the EBA has been evaluating the environmental impact of 100% of procurement procedures and including green procurement criteria in all the procurement procedures that had an environmental impact.

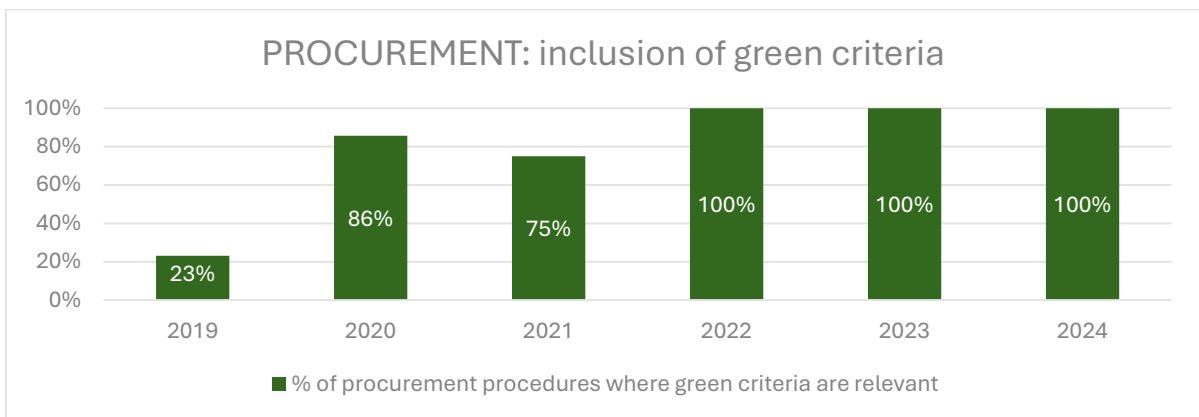


Figure 13: Green criteria in procurement procedures 2019-2024

Objective P.2: Contract managers are trained on green public criteria

To increase the understanding of sustainable procurement and green criteria among the key EBA staff involved in the procurement and purchasing activity, the EBA invested in the training of its personnel. Since 2020, the EBA's teams - both procurement offices and contract managers - have been attending dedicated learning and information sessions, provided by EU institutions and external experts.

3.3.7 Core business**Objective CB.1: all staff are aware of the EBA's mandates on environmental matters**

Since 2023, EMAS e-learning, developed in-house, is mandatory for all staff.

Objective 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

100% of the EBA's ESG-related mandates were delivered on time. Please refer to the Consolidated Annual Activity Report 2024 for more details.

3.3.8 Horizontal

In its Environmental Policy, the EBA committed to developing knowledge, finding technical solutions and adjusting our organisation and behaviours, as well as to setting up key environmental indicators with concrete objectives to demonstrate the efficiency of our environmental management system.

Objective H.1: EBA Environmental objectives are established for the management team

In 2024, for the first time, the EBA established environmental objectives for all its managers.

Objective H.2: All staff and in-house consultants completed their EMAS training

EMAS e-learning was developed in-house and launched for all staff at the beginning of 2023. Throughout 2023 and 2024, 280 people completed this obligatory EMAS training; temporary agents, contract agents, seconded national experts, trainees and consultants. They learnt a) what EMAS is, how it works, why it was implemented and how it can be beneficial; b) the place of EMAS in the global and European context (UN SDP, Paris Agreement, European Green Deal, EMAS and ISO); c) how EMAS was implemented at the EBA.

Additionally, in 2024, EMAS Green Team and managers followed a dedicated training 'ISO-logy: continuous improvement in a nutshell'. The objective of this training was to understand how the ISO/EMAS approach can help in delivering core activities by, among others, applying the Plan-Do-Check-Act approach in daily business, managing stakeholders and understanding how the continuous improvement of environmental performance supports staff in their activities.

Objective H.3: Sustainability reporting standards are introduced at the EBA

The objective to introduce sustainability reporting standards, initially foreseen only for 2024, was postponed and enlarged as a strategic objective for a 3-year period of 2025-2027.

3.3.9 Other

(i) Material efficiency

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

In its Environmental Policy, the EBA committed 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.

Finally, the EBA also monitors the consumption of paper and coffee, canteen and catering, and includes related emissions in its carbon footprint.

(ii) Biodiversity

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

The EBA does not report on land use, 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 indicator: total annual water consumption (expressed in m³)

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

As per EMAS requirements, the EBA monitors its water consumption. The numbers reported include the EBA individual consumption as well as the EBA share in the building consumption.

In 2024, the EBA decreased water consumption per person in comparison to 2023. Most of water is consumed in the shared areas of the building.

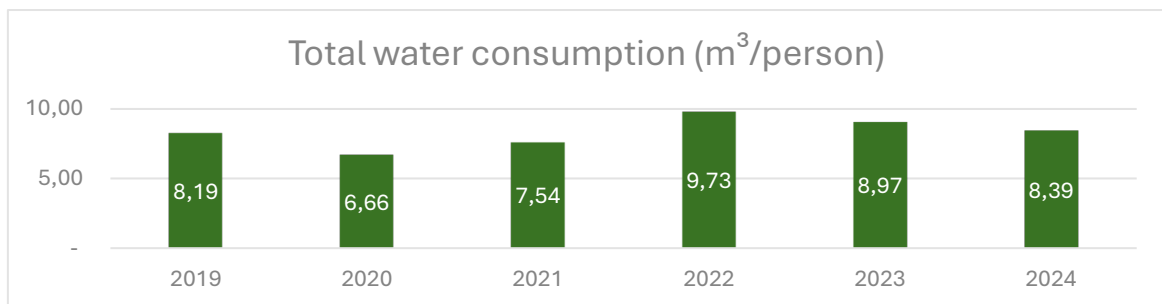
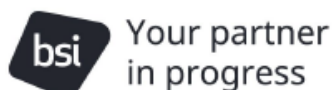


Figure 14: Water consumption 2019-2024

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



European Banking Authority (EBA)

Environmental Verifier's Declaration on Verification & Validation Activities

BSI Group Italia S.r.l., with EMAS environmental verifier registration number IT-V-0021, accredited for the scope 66.11 Administration of financial markets, declares to have verified the organisation as indicated in the updated environmental statement of the organisation **European Banking Authority (EBA)** with registration number **FR-000098** meet all requirements of **Regulation (EC) N° 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) and subsequent amendments (Regulation (EC) N°1505/2017 and Regulation (EC) N°2026/2018).**

By signing this declaration, I declare that:

- The verification and validation have 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 noncompliance with applicable legal requirements relating to the environment,
- The data and information of the updated environmental statement of the organisation reflect a reliable, credible and correct image of all the organisations 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.

Country Manager - BSI Group Italia Srl

Date : 29.05.2025

Annex II: EU Agencies Network Charter on the reduction of greenhouse gas emissions and responsible environmental management (version: February 2024)

The EU Agencies Network is committed to promoting sustainability and responsible environmental management within the Agencies and Joint Undertakings (JUs) it represents. The Network recognises its responsibility for making a positive contribution to sustainable development and to lead by example in the transition towards a more sustainable economy in line with the goals of the EU Green Deal⁹¹⁰¹¹ and the objectives set by the European Commission¹² and the European Parliament.

The EUAN members commit to:

1. Taking the necessary steps towards achieving climate neutrality by 2030,
2. Engage and proactively act towards reducing their negative impact on the environment, through continuously improving their environmental performance,
3. Set, implement, and monitor an environmental policy, objectives, and targets,
4. Promote the careful use of resources in their day-to-day operations,
5. Systematically measure their greenhouse gas (GHG) emissions,
6. Prioritise actions to reduce emissions, with a special focus on travel-related emissions,
7. Maximise the use of sustainable electronic solutions and green public procurement to limit their material impact,
8. Ensure compliance with applicable environmental regulations and sustainability reporting,
9. Continually raise staff awareness and encourage the implementation and exchange of environmental best practices,
10. Secure adequate resources for the implementation of the provisions of this Charter,
11. Compensate their remaining unavoidable GHG emissions through certified carbon removal schemes, once common EU standards for certification of high-quality carbon removal standards are in place.

This Charter is thus a commitment to achieve climate neutrality among the EU Agencies Network by 2030, in line with the EU's aim of making Europe the first climate neutral continent by 2050.

⁹ [How do the EU institutions and bodies calculate, reduce and offset their greenhouse gas emissions?](#)

¹⁰ [The European Parliament carbon footprint - Towards carbon neutrality](#)

¹¹ [Feasibility and scoping study for the commission to become climate neutral by 2030 - Publications Office of the EU](#)

¹² [People first – Greening the European Commission - European Commission](#)

Annex III: EMAS indicators

Total per category	Unit	2019	2020	2021	2022	2023	2024
Electricity	MWh	597.7	577.9	572.7	614.0	556.7	549.1
Heating	MWh	56.9	76.8	122.9	116.4	134.5	86.5
Cooling	MWh	356.9	235.5	251.3	290.2	250.0	230.4
TOTAL	MWh	1,011.4	890.2	946.8	1,020.6	941.3	866.1

Figure 15: Energy 2019-2024 (total)

Total per category	Unit	2019	2020	2021	2022	2023	2024
Electricity	MWh/person	2.73	2.53	2.42	2.70	2.24	2.13
Heating	MWh/person	0.26	0.34	0.52	0.51	0.54	0.34
Cooling	MWh/person	1.63	1.03	1.06	1.28	1.00	0.89
TOTAL	MWh/person	4.62	3.90	3.99	4.50	3.78	3.36

Figure 16: Energy 2019-2024 (kWh/person)

Total per category	Unit	2019	2020	2021	2022	2023	2024
Electricity	MWh/sqm	0.11	0.11	0.11	0.12	0.10	0.10
Heating	MWh/sqm	0.01	0.01	0.02	0.02	0.03	0.02
Cooling	MWh/sqm	0.07	0.04	0.05	0.05	0.05	0.04
TOTAL	MWh/sqm	0.15	0.14	0.14	0.14	0.13	0.13

Figure 17: Energy 2019-2024 (kWh/sqm)

SRD: Total water use in office buildings is lower than 6,4 m³/full time equivalent employee/year

TOTAL	Unit	2019	2020	2021	2022	2023	2024
Water consumption	m ³	1,794.6	1,517.9	1,788.1	2,207.8	2,234.6	2,163.8
	m ³ /person	8.2	6.7	7.5	9.7	9.0	8.4
	m ³ /sqm	0.3	0.3	0.3	0.4	0.4	0.4

Figure 18: Water 2019-2024

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

SRD: Total waste generation in office buildings is lower than 200 kg/full time equivalent employee/year

	Unit	2019	2020	2021	2022	2023	2024
Batteries	kg	0.0	0.0	0.0	0.0	7.0	0.0
Bio-waste	kg	-	-	-	-	-	119.0
Cardboard	kg	1,479.4	464.0	1,250.0	1,465.0	1,089.0	1,196.0
Confidential paper	kg	780.0	279.0	417.0	590.3	800.3	1,031.0
Disinfectant gels	kg	-	-	-	-	127.0	0.0
Disinfectant gels (bottles)	kg	-	-	-	-	6.0	0.0
Domestic waste	kg	4,021.7	2,708.0	960.0	2,106.0	2,063.0	2,524.0
Furniture	kg	0.0	0.0	116.0	820.0	0.0	0.0
Glass	kg	1,676.6	1,028.0	122.0	222.0	196.0	85.0
Metal (cans)	kg	12.0	7.0	6.0	7.0	8.0	11.0
Paper	kg	1,136.6	204.0	671.0	817.0	962.0	744.0
Paper cups	kg	-	-	-	-	-	16.0
Plastic (PET bottles)	kg	60.0	46.0	13.0	36.0	43.0	53.0
Toners	kg	0.0	0.0	23.0	14.0	13.6	12.0
WEEE	kg	0.0	0.0	0.0	2,035.3	440.0	556.0
TOTAL waste generated	kg	9,166.3	4,736.0	3,578.0	8,112.6	5,754.9	6,347.0

Figure 19: Waste 2019-2024 (total)

	Unit	2019	2020	2021	2022	2023	2024
Batteries	kg/person	-	-	-	-	0.03	-
Bio-waste	kg/person	-	-	-	-	-	0.46
Cardboard	kg/person	6.76	2.04	5.27	6.45	4.37	4.64
Confidential paper	kg/person	3.56	1.22	1.76	2.60	3.21	4.00
Disinfectant gels	kg/person	-	-	-	-	0.51	-
Disinfectant gels (bottles)	kg/person	-	-	-	-	0.02	-
Domestic waste	kg/person	18.36	11.88	4.05	9.28	8.29	9.78
Furniture	kg/person	-	-	0.49	3.61	-	-
Glass	kg/person	7.66	4.51	0.51	0.98	0.79	0.33
Metal (cans)	kg/person	0.05	0.03	0.03	0.03	0.03	0.04
Paper	kg/person	5.19	0.89	2.83	3.60	3.86	2.88
Paper cups	kg/person	-	-	-	-	-	0.06
Plastic (PET bottles)	kg/person	0.27	0.20	0.05	0.16	0.17	0.21
Toners	kg/person	-	-	0.10	0.06	0.05	0.05
WEEE	kg/person	-	-	-	8.97	1.77	1.15
TOTAL waste generated	kg/person	41.86	20.77	15.10	35.74	23.11	23.59

Figure 20: Waste 2019-2024 (kg/person)

	Unit	2019	2020	2021	2022	2023	2024
Batteries	kg/sqm	-	-	-	-	0.00	-
Bio-waste	kg/sqm	-	-	-	-	-	0.02
Cardboard	kg/sqm	0.28	0.09	0.23	0.27	0.20	0.22
Confidential paper	kg/sqm	0.15	0.05	0.08	0.11	0.15	0.19
Disinfectant gels	kg/sqm	-	-	-	-	0.02	-
Disinfectant gels (bottles)	kg/sqm	-	-	-	-	0.00	-
Domestic waste	kg/sqm	0.75	0.51	0.18	0.39	0.39	0.47
Furniture	kg/sqm	-	-	0.02	0.15	-	-
Glass	kg/sqm	0.31	0.19	0.02	0.04	0.04	0.02
Metal (cans)	kg/sqm	0.00	0.00	0.00	0.00	0.00	0.00
Paper	kg/sqm	0.21	0.04	0.13	0.15	0.18	0.14
Paper cups	kg/sqm	-	-	-	-	-	0.00
Plastic (PET bottles)	kg/sqm	0.01	0.01	0.00	0.01	0.01	0.01
Toners	kg/sqm	-	-	0.00	0.00	0.00	0.00
WEEE	kg/sqm	-	-	-	0.38	0.08	0.06
TOTAL waste generated	kg/sqm	1.72	0.89	0.67	1.52	1.08	1.14

Figure 21: Waste 2019-2024 (kg/sqm)

	Unit	2020	2021	2022	2023	2024
GHG emissions	tCO2	127.34	196.71	311.61	396.03	375.23
	tCO2e/person	0.56	0.83	1.37	1.59	1.45
	tCO2e/sqm	0.02	0.04	0.06	0.07	0.07

Figure 22: GHG emissions 2020-2024



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